

# A world of investment opportunities from Religare Invesco Mutual Fund

## Equity Schemes

- Religare Invesco Tax Plan
- Religare Invesco Growth Fund
- Religare Invesco Arbitrage Fund
- Religare Invesco Contra Fund
- Religare Invesco Dynamic Equity Fund
- Religare Invesco Mid Cap Fund
- Religare Invesco AGILE Fund
- Religare Invesco Banking Fund
- Religare Invesco Business Leaders Fund
- Religare Invesco PSU Equity Fund
- Religare Invesco Infrastructure Fund
- Religare Invesco Mid N Small Cap Fund

## Fund of Funds Scheme

- Religare Invesco Pan European Equity Fund
- Religare Invesco Global Equity Income Fund

**Ongoing Offer:**  
Issue of units at applicable NAV

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) available free of cost at any of the investor Service Centers or distributors or from the website [www.religaireinvesco.com](http://www.religaireinvesco.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 April 30, 2015

### SPONSORS

Religare Securities Limited  
D3, P3 B, District Centre, Saket,  
New Delhi - 110 017

Invesco Hong Kong Limited  
41/F, Citi Bank Tower, 3 Garden Road,  
Central, Hong Kong.

### INVESTMENT MANAGER

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

### TRUSTEE

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

### MUTUAL FUND

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

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## Scheme Ready Reckoner

Scheme Name	Investment Options	Minimum Application Amount (In Rs.)	Additional Purchase / Redemption Amount (In Rs.)	Default Options / Facility
Religare Invesco Tax Plan	Gr, DP	Rs. 500/-	Rs. 500/-	Gr / DP
Religare Invesco Contra Fund	Gr, DP, DR	Rs. 5,000/-	Rs. 1,000/-	Gr / DR
Religare Invesco Arbitrage Fund	Gr, B, AB, DP, DR	Rs. 5,000/-	Rs. 1,000/-	Gr / DR
Religare Invesco Growth Fund	Gr, DP, DR	Rs. 5,000/-	Rs. 1,000/-	Gr / DR
Religare Invesco Dynamic Equity Fund*	Gr, DP, DR	Rs. 5,000/-	Rs. 1,000/-	Gr / DR
Religare Invesco Mid Cap Fund	Gr, DP, DR	Rs. 5,000/-	Rs. 1,000/-	Gr / DR
Religare Invesco AGILE Fund	Gr, DP, DR	Rs. 5,000/-	Rs. 1,000/-	Gr / DR
Religare Invesco Banking Fund	Gr, DP, DR	Rs. 5,000/-	Rs. 1,000/-	Gr / DR
Religare Invesco Business Leaders Fund	Gr, DP, DR	Rs. 5,000/-	Rs. 1,000/-	Gr / DR
Religare Invesco PSU Equity Fund	Gr, DP, DR	Rs. 5,000/-	Rs. 1,000/-	Gr / DR
Religare Invesco Infrastructure Fund	Gr, DP, DR	Rs. 5,000/-	Rs. 1,000/-	Gr / DR
Religare Invesco Mid N Small Cap Fund	Gr, DP, DR	Rs. 5,000/-	Rs. 1,000/-	Gr / DR
Religare Invesco Pan European Equity Fund	Gr, DP, DR	Rs. 5,000/-	Rs. 1,000/-	Gr / DR
Religare Invesco Global Equity Income Fund	Gr, DP, DR	Rs. 5,000/-	Rs. 1,000/-	Gr / DR

Each scheme mentioned above also offers Direct Plan. Direct Plan is only for investors who purchase /subscribe Units directly with the Fund (i.e. application not routed through Distributor).

Gr : Growth, B : Bonus, AB : Annual Bonus, DP : Dividend Payout, DR : Dividend Reinvestment

\*The scheme name has changed from Religare Invesco Equity Fund to Religare Invesco Dynamic Equity Fund with effect from April 15, 2015..

## Name of Scheme

Suitable for Investors who are seeking\*

Note - Risk is represented as:

Investment Objective

Asset Allocation Pattern of the Scheme

Risk Profile of the Scheme

Plans & Options

(Applicable to Direct Plan also)

For note on Direct Plan, please refer page no. 13. For Default Plan, please refer page no.13

Applicable NAV

Investment Strategy

Minimum Application and Redemption Amount / Number of Units

Despatch of Repurchase (Redemption) Request

Benchmark Index

Dividend Policy

Name of the Fund Manager(s)

Name of the Trustee Company

Performance of the Scheme (as on 31<sup>st</sup> March, 2015)

Expenses of the Scheme

(i) Load Structure

(ii) Recurring Expenses

Transaction Charges

Waiver of Load for Direct Applications


Tax Treatment for the Investors (Unitholders)

Daily Net Asset Value (NAV) Publication

For Investor Grievances please contact Unitholder's Information

## Religare Invesco Tax Plan

(Open-ended Equity Linked Savings Scheme with a lock-in period of 3 years)

- capital appreciation over long-term
- investment in equity and equity-related instruments
- high risk  (BROWN)

\*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

■ (BLUE) Investors understand that their principal will be at low risk

■ (YELLOW) Investors understand that their principal will be at medium risk

■ (BROWN) Investors understand that their principal will be at high risk

To generate long term capital growth from a diversified portfolio of predominantly equity and equity-related securities.

Type of Instruments	Normal Allocation (% of Net Assets)
Equity and Equity related instruments <sup>1</sup>	80% - 100%
Money Market instruments	0 - 20%

<sup>1</sup>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. However, the cumulative gross exposure through equity, debt and derivative positions shall not exceed 100% of the net assets of the scheme.


Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment. For scheme specific risk factors please refer page no. 11.

Options	Facility
Growth <sup>2</sup>	-
Dividend	Payout <sup>3</sup>

<sup>2</sup>If no option is specified at the time of application, the default option is Growth.

## Religare Invesco Growth Fund

(Open-ended Diversified Equity Scheme)

- capital appreciation over long-term
- investment in diversified portfolio of equity and equity-related instruments
- high risk  (BROWN)

\*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

■ (BLUE) Investors understand that their principal will be at low risk

■ (YELLOW) Investors understand that their principal will be at medium risk

■ (BROWN) Investors understand that their principal will be at high risk

To generate long-term capital growth from a diversified portfolio of predominantly equity and equity-related securities.

Type of Instruments	Normal Allocation (% of Net Assets)
Equity and Equity related instruments <sup>1</sup>	65% - 100%
Debt <sup>2</sup> and Money Market instruments	0 - 35%

<sup>1</sup>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. However, the cumulative gross exposure through equity, debt and derivative positions shall not exceed 100% of the net assets of the scheme. <sup>2</sup>Debt instruments may include securitised debt (excluding foreign securitised debt) upto 35% of the net assets.

Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment. For scheme specific risk factors please refer page no. 11.

Options	Facility
Growth <sup>3</sup>	-
Dividend	Payout and Reinvestment <sup>3a</sup>

<sup>3</sup>If no option is specified at the time of application, the default option is Growth.

<sup>3a</sup>If no facility is specified, the default facility is Dividend Reinvestment. Please refer point no. 4a on page no. 13

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. Please refer page no. 9

Please refer page no. 9

Fresh Purchase	Additional Purchase	Redemption <sup>4</sup>	Fresh Purchase	Additional Purchase	Redemption <sup>4</sup>
Rs. 500/- and in multiples of Rs. 500/- thereafter	Rs. 500/- and in multiples of Rs. 500/- thereafter	Rs. 500/- or 50 units or account balance, whichever is lower	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 or account balance, whichever is lower

<sup>4</sup>Please refer point no. 6 b on page no. 13

Within 10 working days of receipt of the redemption request at the official points of acceptance of Religare Invesco Mutual Fund.

S&P BSE 100

Please refer page no. 13

Mr. Vetri Subramaniam & Mr. Vinay Paharia

Mr. Vetri Subramaniam & Mr. Amit Ganatra

Religare Invesco Trustee Company Private Limited

Please refer page no. 16

Continuous Offer Period

Entry Load	Exit Load <sup>5</sup>
Nil	Nil
	For Switch to & from Direct Plan, please refer page no. 13

Continuous Offer Period

Entry Load	Exit Load <sup>5</sup>
Nil	1% (If redeemed / switched out on or before 1 year from the date of allotment)
	Nil (If redeemed / switched out after 1 year from the date of allotment)
	For Switch to & from Direct Plan, please refer page no. 13

<sup>5</sup>Exit load charged, if any, will be credited back to the scheme, net of service tax. Also please refer page no. 13. The AMC reserves the right to change / modify the load structure from a prospective date.

Daily Net Assets	First Rs. 100 Crs	Next Rs. 300 Crs	Next Rs. 300 Crs	Balance
Maximum as a % of Daily Net Assets	2.50%	2.25%	2.00%	1.75%

Annual Scheme Recurring Expenses charged to Direct Plan will be restricted upto 1.80% of daily net assets. Commission and distribution expenses will not be charged to the Direct Plan. The Total Recurring Expenses charged to Direct Plan will be lower by at least 28.00% vis-à-vis Existing Plan.

Actual expenses for the previous financial year ended March 31, 2015 (Unaudited): 2.85%<sup>6</sup>

Actual expenses for the previous financial year ended March 31, 2015 (Unaudited): 2.82%<sup>6</sup>

<sup>6</sup>Includes Total Expense Ratio permissible under regulation 52 (6) (c), Additional expenses under Regulations 52(6A)(c) and Additional expenses for gross new inflows from specified cities under regulation 52 (6A) (b).

Also please refer page no. 13

Please refer page no. 14

Not Applicable

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

The Direct Plan under the Schemes will have a separate NAV. The NAV will be declared on all the Business Days and will be published at least in two daily newspapers having circulation all over India. NAV can also be viewed on [www.religaireinvesco.com](http://www.religaireinvesco.com) and [www.amfindia.com](http://www.amfindia.com). Investors can also call at 1800 209 0007

Please refer page no. 14

Please refer page no. 14

## Name of Scheme

Suitable for Investors who are seeking\*

Note - Risk is represented as:

Investment Objective

Asset Allocation Pattern of the Scheme

Risk Profile of the Scheme

Plans & Options

(Applicable to Direct Plan also)

For note on Direct Plan, please refer page no. 13. For Default Plan, please refer page no.13

Applicable NAV

Investment Strategy

Minimum Application and Redemption Amount / Number of Units

Despatch of Repurchase (Redemption) Request

Benchmark Index

Dividend Policy & Bonus Policy (Applicable only to Religare Invesco Arbitrage Fund)

Name of the Fund Manager(s)

Name of the Trustee Company

Performance of the Scheme

(as on 31<sup>st</sup> March, 2015)

Expenses of the Scheme

(i) Load Structure

(ii) Recurring Expenses

Transaction Charges

Waiver of Load for Direct Applications


Tax Treatment for the Investors (Unitholders)

Daily Net Asset Value (NAV) Publication


For Investor Grievances please contact Unitholder's Information


## Religare Invesco Arbitrage Fund


(Open-ended Equity Scheme)

- income over medium-term
- income through opportunities emerging out of mis-pricing between cash and derivatives markets and through deployment of surplus cash in fixed income instruments
- low risk  (BLUE)

\*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

 (BLUE) Investors understand that their principal will be at low risk

 (YELLOW) Investors understand that their principal will be at medium risk

 (BROWN) Investors understand that their principal will be at high risk

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.

Type of Instruments	Normal Allocation (% of Net Assets)
Equity and Equity related instruments	65% - 80%
Equity Derivatives <sup>1</sup> including stock futures and stock options <sup>1a</sup>	65% - 80%
Money Market instruments / Debt instruments <sup>1b</sup> and Fixed Income Derivatives	20% - 35%

<sup>1</sup>The exposure to derivative shown in the above asset allocation table 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. <sup>1a</sup>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). However, the cumulative gross exposure through equity, debt and derivative positions shall not exceed 100% of the net assets of the scheme. The maximum fixed income derivative position will not exceed 35% of the portfolio (i.e. net assets including cash). <sup>1b</sup>Including securitized debt (excluding foreign securitized debt) upto 30% of net assets of the scheme.

Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment. For scheme specific risk factors please refer page no. 11.

Options	Facility	Options	Facility
Growth <sup>2</sup> , Bonus, Annual Bonus	-	Growth <sup>2</sup>	-
Dividend	Payout and Reinvestment <sup>3</sup>	Dividend	Payout and Reinvestment <sup>3</sup>

<sup>2</sup>If no option is specified at the time of application, the default option is Growth.

<sup>3</sup>If no facility is specified, default facility is Dividend Reinvestment.

Please refer point no. 4a on page no. 13

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. Please refer page no. 9

Please refer page no. 9.

Fresh Purchase	Additional Purchase	Redemption <sup>4</sup>
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 or account balance, whichever is lower

<sup>4</sup>Please refer point no. 6 b on page no. 13

Within 10 working days of receipt of the redemption request at the official points of acceptance of Religare Invesco Mutual Fund.

CRISIL Liquid Fund Index	S&P BSE 500
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Please refer page no. 13

Mr. Pranav Gokhale	Mr. Vetri Subramaniam & Mr. Amit Ganatra
Religare Invesco Trustee Company Private Limited	

Please refer page no. 16

Continuous Offer Period

Entry Load	Exit Load <sup>5</sup>
Nil	0.50% (If redeemed / switched out on or before 15 days from the date of allotment)
	Nil (If redeemed / switched out after 15 days from the date of allotment)
	For Switch to & from Direct Plan, please refer page no. 13

Continuous Offer Period

Entry Load	Exit Load <sup>5</sup>
Nil	1% (If redeemed / switched out on or before 1 year from the date of allotment)
	Nil (If redeemed / switched out after 1 year from the date of allotment)
	For Switch to & from Direct Plan, please refer page no. 13

<sup>5</sup>Exit load charged, if any, will be credited back to the scheme, net of service tax. Also please refer page no. 13. The AMC reserves the right to change / modify the load structure from a prospective date.

Daily Net Assets	First Rs. 100 Crs	Next Rs. 300 Crs	Next Rs. 300 Crs	Balance
Maximum as a % of Daily Net Assets	2.50%	2.25%	2.00%	1.75%

Annual Scheme Recurring Expenses charged to Direct Plan will be restricted upto 1.80% of daily net assets. Commission and distribution expenses will not be charged to the Direct Plan. The Total Recurring Expenses charged to Direct Plan will be lower by at least 28.00% vis-à-vis Existing Plan.

Actual expenses for the previous financial year ended March 31, 2015 (Unaudited): 0.84%<sup>6</sup> Actual expenses for the previous financial year ended March 31, 2015 (Unaudited): 2.96%<sup>6</sup>

<sup>6</sup>(Includes Total Expense Ratio permissible under regulation 52 (6) (c), Additional expenses under Regulations 52(6A)(c) and Additional expenses for gross new inflows from specified cities under regulation 52 (6A) (b)).

Also please refer page no. 13

Please refer page no. 14

Not Applicable

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

The Direct Plan under the Schemes will have a separate NAV. The NAV will be declared on all the Business Days and will be published at least in two daily newspapers having circulation all over India. NAV can also be viewed on www.religaireinvesco.com and www.amfindia.com. Investors can also call at 1800 209 0007

Please refer page no. 14

Please refer page no. 14



## Name of Scheme

Suitable for Investors who are seeking\*

Note - Risk is represented as:

Investment Objective

Asset Allocation Pattern of the Scheme

## Risk Profile of the Scheme

### Plans & Options

(Applicable to Direct Plan also)

For note on Direct Plan, please refer page no. 13. For Default Plan, please refer page no. 13

### Applicable NAV

### Investment Strategy

Minimum Application and Redemption Amount / Number of Units

### Despatch of Repurchase (Redemption) Request

### Benchmark Index

### Dividend Policy

### Name of the Fund Manager

### Name of the Trustee Company

### Performance of the Scheme (as on 31<sup>st</sup> March, 2015)

### Expenses of the Scheme (i) Load Structure

### (ii) Recurring Expenses

### Transaction Charges

### Waiver of Load for Direct Applications


### Tax Treatment for the Investors (Unitholders)

### Daily Net Asset Value (NAV) Publication


### For Investor Grievances please contact Unitholder's Information


## Religare Invesco Dynamic Equity Fund


(Open-ended Equity Scheme)

- capital appreciation over long-term
- investment in focused portfolio of equity and equity-related instruments
- high risk  (BROWN)

\*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

 (BLUE) Investors understand that their principal will be at low risk

 (YELLOW) Investors understand that their principal will be at medium risk

 (BROWN) Investors understand that their principal will be at high risk

To generate long-term capital growth from a focused portfolio of predominantly equity and equity-related securities.


Type of Instruments	Normal Allocation (% of Net Assets)
Equity and Equity related instruments <sup>1</sup>	70% - 100%
Debt <sup>1a</sup> & Money Market instruments	0 - 30%

<sup>1</sup>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. However, the cumulative gross exposure through equity, debt and derivative positions shall not exceed 100% of the net assets of the scheme.


<sup>1a</sup>Debt instruments may include securitised debt (excluding foreign securitised debt) upto 30% of the net assets.

## Religare Invesco Mid Cap Fund

(Open-ended Equity Scheme)

- capital appreciation over long-term
- investment predominantly in equity and equity-related instruments of Mid Cap companies
- high risk  (BROWN)

\*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

 (BROWN) Investors understand that their principal will be at high risk

To provide long term capital appreciation by investing in a portfolio that is predominantly constituted of Equity and Equity related Instruments of Mid Cap Companies.

Type of Instruments	Normal Allocation (% of Net Assets)
Equity and Equity Related Instruments out of which :	65% - 100%
Mid Cap Companies	65% - 100%
Companies other than Mid Cap Companies	0 - 35%
Debt <sup>1</sup> & Money Market Instruments	0 - 35%

<sup>1</sup>Investment in securitized debt shall not exceed 35% of the net assets of the Scheme. The Scheme will not invest in foreign securitized debt.

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. However, the cumulative gross exposure through equity, debt and derivative positions shall not exceed 100% of the net assets of the scheme.

Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment. For scheme specific risk factors please refer page no. 11.

Options	Facility
Growth <sup>2</sup>	-
Dividend	Payout and Reinvestment <sup>3</sup>

<sup>2</sup>If no option is specified at the time of application, the default option is Growth.

<sup>3</sup>If no facility is specified, default facility is Dividend Reinvestment.

Please refer point no. 4a on page no. 13

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. Please refer page no. 9

Please refer page no. 9 & 10

Fresh Purchase	Additional Purchase	Redemption <sup>4</sup>
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 or account balance, whichever is lower

<sup>4</sup>Please refer point no. 6 b on page no. 13

Within 10 working days of receipt of the redemption request at the official points of acceptance of Religare Invesco Mutual Fund.

S&P BSE 100	CNX Midcap Index
Please refer page no. 13	

Mr. Vetri Subramaniam	Mr. Vinay Paharia
Religare Invesco Trustee Company Private Limited	
Please refer page no. 16 & 17	

### Continuous Offer Period

Entry Load	Exit Load <sup>5</sup>
Nil	1% (If redeemed / switched out on or before 1 year from the date of allotment)
	Nil (If redeemed / switched out after 1 year from the date of allotment)
	For Switch to & from Direct Plan, please refer page no. 13

<sup>5</sup>Exit load charged, if any, will be credited back to the scheme, net of service tax. Also please refer page no. 13. The AMC reserves the right to change / modify the load structure from a prospective date.

Daily Net Assets	First Rs. 100 Crs	Next Rs. 300 Crs	Next Rs. 300 Crs	Balance
Maximum as a % of Daily Net Assets	2.50%	2.25%	2.00%	1.75%

Annual Scheme Recurring Expenses charged to Direct Plan will be restricted upto 1.80% of daily net assets. Commission and distribution expenses will not be charged to the Direct Plan. The Total Recurring Expenses charged to Direct Plan will be lower by at least 28.00% vis-à-vis Existing Plan.

Actual expenses for the previous financial year ended March 31, 2015 (Unaudited): 2.91%<sup>6</sup> Actual expenses for the previous financial year ended March 31, 2015 (Unaudited): 3.08%<sup>6</sup>

<sup>6</sup>Includes Total Expense Ratio permissible under regulation 52 (6) (c), Additional expenses under Regulations 52(6A)(c) and Additional expenses for gross new inflows from specified cities under regulation 52 (6A) (b)).

Also please refer page no. 13

Please refer page no. 14

Not Applicable

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

The Direct Plan under the Schemes will have a separate NAV. The NAV will be declared on all the Business Days and will be published at least in two daily newspapers having circulation all over India. NAV can also be viewed on [www.religaireinvesco.com](http://www.religaireinvesco.com) and [www.amfindia.com](http://www.amfindia.com). Investors can also call at 1800 209 0007

Please refer page no. 14

Please refer page no. 14

## Name of Scheme

Suitable for Investors who are seeking\*

Note - Risk is represented as:

Investment Objective

Asset Allocation Pattern of the Scheme

Risk Profile of the Scheme

Plans & Options

(Applicable to Direct Plan also)

For note on Direct Plan, please refer page no. 13. For Default Plan, please refer page no.13

Applicable NAV

Investment Strategy

Minimum Application and Redemption Amount / Number of Units

Despatch of Repurchase (Redemption) Request

Benchmark Index

Dividend Policy

Name of the Fund Manager

Name of the Trustee Company

Performance of the Scheme (as on 31<sup>st</sup> March, 2015)

Expenses of the Scheme (i) Load Structure

(ii) Recurring Expenses

Transaction Charges

Waiver of Load for Direct Applications


Tax Treatment for the Investors (Unitholders)

Daily Net Asset Value (NAV) Publication

For Investor Grievances please contact Unitholder's Information

## Religare Invesco AGILE (Alpha Generated from Industry Leaders) Fund

(Open-ended Equity Scheme)

- capital appreciation over long-term
- investment in a passive portfolio of equity instruments selected from the industry leaders on the basis of a mathematical model
- high risk  (BROWN)

\*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

■ (BLUE) Investors understand that their principal will be at low risk

■ (YELLOW) Investors understand that their principal will be at medium risk

■ (BROWN) Investors understand that their principal will be at high risk

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.


Type of Instruments	Normal Allocation (% of Net Assets)
Equity and Equity related instruments <sup>1</sup>	90% - 100%
Debt <sup>2</sup> & Money Market instruments	0 - 10%

<sup>1</sup>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. However, the cumulative gross exposure through equity, debt and derivative positions shall not exceed 100% of the net assets of the scheme.

<sup>2</sup>Debt instruments may include securitised debt (excluding foreign securitised debt) upto 10% of the net assets.

## Religare Invesco Banking Fund

(Open-ended Banking Sector Scheme)

- capital appreciation over long-term
- investment predominantly in equity and equity-related instruments of companies engaged in the business of banking and financial services
- high risk  (BROWN)

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.

Type of Instruments	Normal Allocation (% of Net Assets)
Equity and Equity related instruments of the constituents of CNX Bank Index <sup>1</sup>	65% - 100%
Equity and Equity related instruments of banking and financial services companies other than the constituents of CNX Bank Index <sup>1</sup>	0 - 35%
Debt <sup>2</sup> & Money Market Instruments	0 - 35%

<sup>1</sup>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. However, the cumulative gross exposure through equity, debt and derivative positions shall not exceed 100% of the net assets of the scheme.

<sup>2</sup>Debt instruments may include securitized debt (excluding foreign securitised debt) upto 35% of the net assets.

Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment. For scheme specific risk factors please refer page no. 11.

Options	Facility
Growth <sup>3</sup>	-
Dividend	Payout and Reinvestment <sup>3a</sup>

<sup>3</sup>If no option is specified at the time of application, the default option is Growth. <sup>3a</sup>If no facility is specified, default facility is Dividend Reinvestment. Please refer point no. 4a on page no. 13

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. Please refer page no. 9

Please refer page no. 10

Fresh Purchase	Additional Purchase	Redemption <sup>4</sup>
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 or account balance, whichever is lower

<sup>4</sup>Please refer point no. 6 b on page no. 13

Within 10 working days of receipt of the redemption request at the official points of acceptance of Religare Invesco Mutual Fund.

CNX Nifty	CNX Bank Index
Please refer page no. 13	
Mr. Pranav Gokhale	Mr. Amit Ganatra
Religare Invesco Trustee Company Private Limited	
Please refer page no. 17	

Continuous Offer Period

Entry Load	Exit Load <sup>5</sup>
Nil	1% (If redeemed / switched out on or before 1 year from the date of allotment)
	Nil (If redeemed / switched out after 1 year from the date of allotment)
	For Switch to & from Direct Plan, please refer page no. 13

<sup>5</sup>Exit load charged, if any, will be credited back to the scheme, net of service tax. Also please refer page no. 13. The AMC reserves the right to change / modify the load structure from a prospective date.

Daily Net Assets	First Rs. 100 Crs	Next Rs. 300 Crs	Next Rs. 300 Crs	Balance
Maximum as a % of Daily Net Assets	2.50%	2.25%	2.00%	1.75%

Annual Scheme Recurring Expenses charged to Direct Plan will be restricted upto 1.80% of daily net assets. Commission and distribution expenses will not be charged to the Direct Plan. The Total Recurring Expenses charged to Direct Plan will be lower by at least 28.00% vis-à-vis Existing Plan.

Actual expenses for the previous financial year ended March 31, 2015 (Unaudited): 2.83%<sup>6</sup>

Actual expenses for the previous financial year ended March 31, 2015 (Unaudited): 2.98%<sup>6</sup>

<sup>6</sup>Includes Total Expense Ratio permissible under regulation 52 (6) (c), Additional expenses under Regulations 52(6A)(c) and Additional expenses for gross new inflows from specified cities under regulation 52 (6A) (b)).

Also please refer page no. 13

Please refer page no. 14

Not Applicable

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

The Direct Plan under the Schemes will have a separate NAV. The NAV will be declared on all the Business Days and will be published at least in two daily newspapers having circulation all over India. NAV can also be viewed on [www.religaireinvesco.com](http://www.religaireinvesco.com) and [www.amfindia.com](http://www.amfindia.com). Investors can also call at 1800 209 0007

Please refer page no. 14

Please refer page no. 14

## Name of Scheme

Suitable for Investors who are seeking\*


Note - Risk is represented as:

Investment Objective

Asset Allocation Pattern of the Scheme

## Religare Invesco Business Leaders Fund

(Open-ended Equity Scheme)

- capital appreciation over long-term
- investment in equity and equity-related instruments including equity derivatives of companies which in our opinion are leaders in their respective industry or industry segment
- high risk  (BROWN)

\*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

■ (BLUE) Investors understand that their principal will be at low risk

■ (YELLOW) Investors understand that their principal will be at medium risk

■ (BROWN) Investors understand that their principal will be at high risk

To generate long term capital appreciation by investing in Equity and Equity Related Instruments including Equity derivatives of companies which in our opinion are leaders in their respective industry or industry segment.


Type of Instruments	Normal Allocation (% of Net Assets)
Equity and Equity related instruments <sup>1</sup>	80% - 100%
Money Market Instruments & Debt Securities <sup>2</sup>	0 - 20%

<sup>1</sup>Of companies which in our opinion are leaders in their respective industry or industry segment;

<sup>2</sup>Investment in securitized debt including pass through certificate (PTC) shall not exceed 20% of the net assets of the Scheme. The Scheme will not invest in foreign securitized debt. The maximum derivative position will be restricted to 50% of the net assets of the Scheme. However, the cumulative gross exposure through equity, debt and derivative positions shall not exceed 100% of the net assets of the scheme.

## Religare Invesco PSU Equity Fund

(Open-ended Equity Scheme)

- capital appreciation over long-term
- investment in equity and equity-related instruments of Government companies (PSU's)
- high risk  (BROWN)

To generate capital appreciation by investing in Equity and Equity Related Instruments of companies where the Central / State Government(s) has majority shareholding or management control or powers to appoint majority of directors

Type of Instruments	Normal Allocation (% of Net Assets)
Equity and Equity related instruments of the constituents of the S&P BSE PSU Index	65% - 100%
Equity and Equity related instruments of PSU companies other than the constituents of the S&P BSE PSU Index	0 - 35%
Equity and Equity related instruments of non PSU companies <sup>1</sup>	0 - 20%
Debt <sup>2</sup> & Money Market Instruments	0 - 35%

<sup>1</sup>Companies which are PSUs at the time of investment and which may subsequently become non PSU because of privatization or disinvestment.

<sup>2</sup>Investment in securitized debt including pass through certificate (PTC) shall not exceed 20% of the net assets of the Scheme. The Scheme will not invest in foreign securitized debt. The Scheme may use derivatives for purposes as may be permitted from time to time. The maximum derivative position will be restricted to 50% of the net assets of the Scheme. However, the cumulative gross exposure through equity, debt and derivative positions shall not exceed 100% of the net assets of the scheme.

## Risk Profile of the Scheme

### Plans & Options

(Applicable to Direct Plan also)

For note on Direct Plan, please refer page no. 13. For Default Plan, please refer page no.13

Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment. For scheme specific risk factors please refer page no. 11.

Options	Facility
Growth <sup>3</sup>	-
Dividend	Payout and Reinvestment <sup>3a</sup>

<sup>3</sup> If no option is specified at the time of application, the default option is Growth.

<sup>3a</sup> If no facility is specified, default facility is Dividend Reinvestment.

Please refer point no. 4a on page no. 13

### Applicable NAV

### Investment Strategy

Minimum Application and Redemption Amount / Number of Units

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. Please refer page no. 9

Please refer page no. 10

Fresh Purchase	Additional Purchase	Redemption <sup>4</sup>
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 or account balance, whichever is lower

<sup>4</sup>Please refer point no. 6 b on page no. 13

Within 10 working days of receipt of the redemption request at the official points of acceptance of Religare Invesco Mutual Fund.

### Despatch of Repurchase (Redemption) Request

### Benchmark Index

### Dividend Policy

### Name of the Fund Manager(s)

### Name of the Trustee Company

### Performance of the Scheme

(as on 31<sup>st</sup> March, 2015)

### Expenses of the Scheme

### (i) Load Structure

Continuous Offer Period

CNX Nifty	S&P BSE PSU Index
Please refer page no. 13	
Mr. Vetri Subramaniam & Mr. Vinay Paharia	Mr. Vetri Subramaniam & Mr. Amit Ganatra
Religare Invesco Trustee Company Private Limited	
Please refer page no. 17	

Continuous Offer Period

Entry Load	Exit Load <sup>5</sup>
Nil	1% (If redeemed / switched out on or before 1 year from the date of allotment)
	Nil (If redeemed / switched out after 1 year from the date of allotment)
	For Switch to & from Direct Plan, please refer page no. 13

<sup>5</sup>Exit load charged, if any, will be credited back to the scheme, net of service tax. Also please refer page no. 13. The AMC reserves the right to change / modify the load structure from a prospective date.

### (ii) Recurring Expenses

Daily Net Assets	First Rs. 100 Crs	Next Rs. 300 Crs	Next Rs. 300 Crs	Balance
Maximum as a % of Daily Net Assets	2.50%	2.25%	2.00%	1.75%

Annual Scheme Recurring Expenses charged to Direct Plan will be restricted upto 1.80% of daily net assets. Commission and distribution expenses will not be charged to the Direct Plan. The Total Recurring Expenses charged to Direct Plan will be lower by at least 28.00% vis-à-vis Existing Plan.

Actual expenses for the previous financial year ended March 31, 2015 (Unaudited): 2.97%<sup>6</sup>

Actual expenses for the previous financial year ended March 31, 2015 (Unaudited): 2.80%<sup>6</sup>

(<sup>6</sup>Includes Total Expense Ratio permissible under regulation 52 (6) (c), Additional expenses under Regulations 52(6A)(c) and Additional expenses for gross new inflows from specified cities under regulation 52 (6A) (b)).

Also please refer page no. 13

Please refer page no. 14

Not Applicable

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

The Direct Plan under the Schemes will have a separate NAV. The NAV will be declared on all the Business Days and will be published at least in two daily newspapers having circulation all over India. NAV can also be viewed on [www.religaireinvesco.com](http://www.religaireinvesco.com) and [www.amfindia.com](http://www.amfindia.com). Investors can also call at 1800 209 0007

Please refer page no. 14

Please refer page no. 14

### Transaction Charges

### Waiver of Load for Direct Applications

### Tax Treatment for the Investors (Unitholders)

### Daily Net Asset Value (NAV) Publication

### For Investor Grievances please contact

### Unitholder's Information

## Name of Scheme

Suitable for Investors who are seeking\*


Note - Risk is represented as:

Investment Objective

Asset Allocation Pattern of the Scheme

## Religare Invesco Infrastructure Fund

(Open-ended Equity Scheme)

- capital appreciation over long-term
- investment in equity and equity-related instruments of infrastructure companies
- high risk  (BROWN)

\*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

■ (BLUE) Investors understand that their principal will be at low risk

■ (YELLOW) Investors understand that their principal will be at medium risk

■ (BROWN) Investors understand that their principal will be at high risk

To provide long term capital appreciation by investing in a portfolio that is predominantly constituted of equity and equity related instruments of infrastructure companies.


Type of Instruments	Normal Allocation (% of Net Assets)
Equity and Equity Related Instruments of companies engaged in infrastructure sector <sup>1</sup>	65% - 100%
Debt <sup>1a</sup> & Money Market Instruments	0 - 35%

<sup>1</sup>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. However, the cumulative gross exposure through equity, debt and derivative positions shall not exceed 100% of the net assets of the scheme.

<sup>1a</sup>Debt instruments may include securitised debt upto 35% of the net assets.

## Religare Invesco Mid N Small Cap Fund

(Open-ended Equity Scheme)

- capital appreciation over long-term
- investment predominantly in equity and equity-related instruments of Mid and Small Cap companies
- high risk  (BROWN)

\*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

■ (BLUE) Investors understand that their principal will be at low risk

■ (YELLOW) Investors understand that their principal will be at medium risk

■ (BROWN) Investors understand that their principal will be at high risk

To provide long term capital appreciation by investing in a portfolio that is predominantly constituted of equity and equity related instruments of mid and small cap companies.

Type of Instruments	Normal Allocation (% of Net Assets)
Equity and Equity related instruments <sup>1</sup> of mid <sup>1a</sup> cap companies.	65% - 95%
Equity and Equity related instruments <sup>1</sup> of small <sup>1b</sup> cap companies <sup>1c</sup>	5% - 35%
Equity and Equity related instruments <sup>1</sup> of companies other than (1) & (2) above	0 - 30%
Debt <sup>1d</sup> and Money Market Instruments	0 - 30%

<sup>1</sup>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. However, the cumulative gross exposure through equity, debt and derivative positions shall not exceed 100% of the net assets of the scheme. <sup>1a</sup>Companies which have a market capitalisation of more than the last stock of CNX Midcap Index and less than the highest market capitalisation of the constituent stock of the CNX Midcap Index. <sup>1b</sup>Companies which have a market capitalisation of more than the last stock of S&P BSE Small Cap Index and less than the highest market capitalisation of the constituent stock of the S&P BSE Small Cap Index. For this purpose, the market capitalisation of the companies will be considered at the time of investment. <sup>1c</sup>The Scheme will ideally invest in equity & equity related instruments of small cap companies in the range of 15 - 30% of the net assets. <sup>1d</sup>Debt instruments may include securitized debt upto 30% of the net assets.

## Risk Profile of the Scheme

### Plans & Options

(Applicable to Direct Plan also)

For note on Direct Plan, please refer page no. 13. For Default Plan, please refer page no.13

### Applicable NAV

### Investment Strategy

Minimum Application and Redemption Amount / Number of Units

Despatch of Repurchase (Redemption) Request

Benchmark Index

Dividend Policy

Name of the Fund Manager

Name of the Trustee Company

Performance of the Scheme (as on 31<sup>st</sup> March, 2015)

Expenses of the Scheme

(i) Load Structure

Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment. For scheme specific risk factors please refer page no. 11.

Options	Facility
Growth <sup>2</sup>	-
Dividend	Payout and Reinvestment <sup>3</sup>

<sup>2</sup>If no option is specified at the time of application, the default option is Growth.

<sup>3</sup>If no facility is specified, default facility is Dividend Reinvestment.

Please refer point no. 4a on page no. 13

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. Please refer page no. 9

Please refer page no. 10		
Fresh Purchase	Additional Purchase	Redemption <sup>4</sup>
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 or account balance, whichever is lower

<sup>4</sup>Please refer point no. 6 b on page no. 13

Within 10 working days of receipt of the redemption request at the official points of acceptance of Religare Invesco Mutual Fund.

CNX Infrastructure Index	CNX Midcap Index
Please refer page no. 13	
Mr. Pranav Gokhale	Mr. Vinay Paharia
Religare Invesco Trustee Company Private Limited	
Please refer page no. 18	

Continuous Offer Period

Entry Load	Exit Load <sup>5</sup>
Nil	1% (If redeemed / switched out on or before 1 year from the date of allotment)
	Nil (If redeemed / switched out after 1 year from the date of allotment)
	For Switch to & from Direct Plan, please refer page no. 13

<sup>5</sup>Exit load charged, if any, will be credited back to the scheme, net of service tax. Also please refer page no. 13. The AMC reserves the right to change / modify the load structure from a prospective date.

## (ii) Recurring Expenses

Daily Net Assets	First Rs. 100 Crs	Next Rs. 300 Crs	Next Rs. 300 Crs	Balance
Maximum as a % of Daily Net Assets	2.50%	2.25%	2.00%	1.75%
Annual Scheme Recurring Expenses charged to Direct Plan will be restricted upto 1.80% of daily net assets. Commission and distribution expenses will not be charged to the Direct Plan. The Total Recurring Expenses charged to Direct Plan will be lower by at least 28.00% vis-à-vis Existing Plan.				
Actual expenses for the previous financial year ended March 31, 2015 (Unaudited): 3.06% <sup>6</sup>				
Actual expenses for the previous financial year ended March 31, 2015 (Unaudited): 2.79% <sup>6</sup>				
<sup>6</sup> (Includes Total Expense Ratio permissible under regulation 52 (6) (c), Additional expenses under Regulations 52(6A)(c) and Additional expenses for gross new inflows from specified cities under regulation 52 (6A) (b)).				

Also please refer page no. 13

Please refer page no. 14

Not Applicable

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

The Direct Plan under the Schemes will have a separate NAV. The NAV will be declared on all the Business Days and will be published at least in two daily newspapers having circulation all over India. NAV can also be viewed on [www.religaireinvesco.com](http://www.religaireinvesco.com) and [www.amfindia.com](http://www.amfindia.com). Investors can also call at 1800 209 0007

Please refer page no. 14

Please refer page no. 14

## Transaction Charges

Waiver of Load for Direct Applications  
Tax Treatment for the Investors (Unitholders)

Daily Net Asset Value (NAV)  
Publication

For Investor Grievances please contact  
Unitholder's Information



## Name of Scheme

Suitable for Investors who are seeking\*

Note - Risk is represented as:

Investment Objective

Asset Allocation Pattern of the Scheme

Risk Profile of the Scheme

Plans & Options

For Default Plan, please refer page no.13

Applicable NAV

Investment Strategy

Minimum Application and Redemption Amount / Number of Units

Despatch of Repurchase (Redemption) Request

Benchmark Index

Dividend Policy

Name of the Fund Manager

Name of the Trustee Company

Performance of the Scheme (as on 31<sup>st</sup> March, 2015)

Expenses of the Scheme

(i) Load Structure

(ii) Recurring Expenses

Transaction Charges

Waiver of Load for Direct Applications Tax Treatment for the Investors (Unitholders)

Daily Net Asset Value (NAV) Publication

For Investor Grievances please contact Unitholder's Information

## Religare Invesco Pan European Equity Fund

(An Open Ended Fund of Funds Scheme)

- capital appreciation over long-term
- investment in units of Invesco Pan European Equity Fund, an overseas equity fund
- high risk (BROWN)

\*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

■ (BLUE) Investors understand that their principal will be at low risk

■ (YELLOW) Investors understand that their principal will be at medium risk

■ (BROWN) Investors understand that their principal will be at high risk

To generate capital appreciation by investing predominantly in units of Invesco Pan European Equity Fund, an overseas equity fund which invests primarily in equity securities of European companies with an emphasis on larger companies. The Scheme may, at the discretion of Fund Manager, also invest in units of other similar Overseas Mutual Funds with similar objectives, strategy and attributes which may constitute a significant portion of its net assets.

Type of Instruments	Normal Allocation (% of Net Assets)
Shares of Invesco Pan European Equity Fund or other similar Overseas Mutual Funds <sup>1,a</sup>	95%-100%
Debt and money market securities <sup>1b</sup> (including government and corporate debt/Units of debt and liquid schemes of Religare Invesco Mutual Fund)	0-5%

<sup>1</sup>Overseas Mutual Funds having similar objectives, strategy and attributes. <sup>1a</sup>Investors are requested to note that shares of Invesco Pan European Equity Fund or other similar Overseas Mutual Funds should be considered similar to units of the Fund. <sup>1b</sup>The scheme does not intend to invest in Securitised Debt and in unrated debt instruments. The Scheme will not invest in derivatives. However, the Underlying Fund may invest in derivatives for effective portfolio management and hedging purposes. The Scheme will not engage in securities lending and short selling of securities. The Scheme shall make investments in foreign securities as per clause 2(x) of SEBI Circular no. SEBI/IMD/CIR No.7/104753/07 dated September 26, 2007.

Underlying Fund will not invest more than 15% of its net assets in Indian equities. If such limit is breached, then necessary steps shall be taken in terms of provisions stated in the Scheme Information Document of the Scheme.

Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment. For scheme specific risk factors please refer page no. 11.

Plans	Options	Facility
Direct, Regular	Growth <sup>2</sup> Dividend	- Payout and Reinvestment <sup>3</sup>

<sup>2</sup>If no option is specified at the time of application, the default option is Growth.

<sup>3</sup>If no facility is specified, default facility is Dividend Reinvestment.

Please refer point no. 4a on page no. 13

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. Please refer page no. 9

Please refer page no. 10		
Fresh Purchase	Additional Purchase	Redemption <sup>4</sup>
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 or account balance, whichever is lower

<sup>4</sup>Please refer point no. 6 b on page no. 13

Within 10 working days of receipt of the redemption request at the official points of acceptance of Religare Invesco Mutual Fund.

MSCI Europe - ND
Please refer page no. 13
Mr. Neelesh Dhamnaskar
Religare Invesco Trustee Company Private Limited
Please refer page no. 18

Continuous Offer Period

Entry Load	Exit Load <sup>5</sup>
Nil	1% (If redeemed / switched out on or before 1 year from the date of allotment)
	Nil (If redeemed / switched out after 1 year from the date of allotment) For Switch to & from Direct Plan, please refer page no. 13

<sup>5</sup>Exit load charged, if any, will be credited back to the scheme, net of service tax. Also please refer page no. 13. The AMC reserves the right to change / modify the load structure from a prospective date.

Maximum as a % of daily net assets: 2.50%

The investor will bear the recurring expenses of the Scheme, in addition to the expenses of underlying scheme.

The recurring expenses of the Scheme including weighted average of charges levied by Underlying Fund shall not exceed 2.50% p.a. of daily net assets of the Scheme. (excluding additional expenses under regulation 52(6A)(c) and additional distribution expenses for gross inflows from specified cities)

Annual Scheme Recurring Expenses charged to Direct Plan will be restricted upto 2.00%<sup>a</sup> of daily net assets (including expenses not exceeding 0.20% of daily net assets of the Scheme under Regulation 52(6A)(c) of the Regulations). Commission and distribution expenses will not be charged to the Direct Plan under the Scheme. The Total Recurring Expenses charged to Direct Plan will be lower by at least 25.93% vis-à-vis Regular Plan under the Scheme at all points of time.

Actual expenses for the previous financial year ended March 31, 2015 (Unaudited): 1.42%<sup>6</sup> (excluding expenses charged by underlying fund, currently 1.4%).

(<sup>a</sup>Includes Total Expense Ratio permissible under regulation 52 (6) (a), Additional expenses under Regulations 52 (6A) (c) and Additional expenses for gross new inflows from specified cities under regulation 52 (6A) (b)).

Also please refer page no. 13

Please refer page no. 14

Not Applicable

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

The Direct Plan under the Schemes will have a separate NAV. The NAV will be declared on all the Business Days and will be published at least in two daily newspapers having circulation all over India. NAV can also be viewed on [www.religaireinvesco.com](http://www.religaireinvesco.com) and [www.amfiindia.com](http://www.amfiindia.com). Investors can also call at 1800 209 0007

Please refer page no. 14

Please refer page no. 14

## Name of Scheme

Suitable for Investors who are seeking\*

Note - Risk is represented as:

Investment Objective

Asset Allocation Pattern of the Scheme

Risk Profile of the Scheme

Plans & Options

For Default Plan, please refer page no.13

Applicable NAV

Investment Strategy

Minimum Application and Redemption Amount / Number of Units

Despatch of Repurchase (Redemption) Request

Benchmark Index

Dividend Policy

Name of the Fund Manager

Name of the Trustee Company

Performance of the Scheme (as on 31<sup>st</sup> March, 2015)

Expenses of the Scheme

(i) Load Structure

(ii) Recurring Expenses

Transaction Charges

Waiver of Load for Direct Applications

Tax Treatment for the Investors (Unitholders)

Daily Net Asset Value (NAV) Publication

For Investor Grievances please contact Unitholder's Information

## Religare Invesco Global Equity Income Fund

(An Open Ended Fund of Funds Scheme)

- capital appreciation and / or income over long-term
- investment in units of Invesco Global Equity Income Fund, an overseas equity fund
- high risk ■■■■■ (BROWN)

\*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

■ (BLUE) Investors understand that their principal will be at low risk

■ (YELLOW) Investors understand that their principal will be at medium risk

■ (BROWN) Investors understand that their principal will be at high risk

To provide capital appreciation and/or income by investing predominantly in units of Invesco Global Equity Income Fund, an overseas equity fund which invests primarily in equities of companies worldwide. The Scheme may, at the discretion of fund Manager, also invest in units of other similar Overseas Mutual Funds with similar objectives, strategy and attributes which may constitute a significant portion of its net assets.

Type of Instruments	Normal Allocation (% of Net Assets)
Shares of Invesco Global Equity Income Fund or other similar Overseas Mutual Funds <sup>1,1a</sup>	95% - 100%
Debt and money market securities <sup>1b</sup> (including government and corporate debt)/Units of debt and liquid schemes of Religare Invesco Mutual Fund	0 - 5%

<sup>1</sup>Overseas Mutual Funds having similar objectives, strategy and attributes. <sup>1a</sup>Investors are requested to note that shares of Invesco Global Equity Income Fund or other similar Overseas Mutual Funds should be considered similar to units of the Fund. <sup>1b</sup>The scheme does not intend to invest in Securitised Debt and in unrated debt instruments. The Scheme will not invest in derivatives. However, the Underlying Fund may invest in derivatives for effective portfolio management and hedging purposes. The Scheme will not engage in securities lending and short selling of securities. The Scheme shall make investments in foreign securities as per clause 2(x) of SEBI Circular no. SEBI/IMD/CIR No. 7/104753/07 dated September 26, 2007.

Underlying Fund will not invest more than 15% of its net assets in Indian equities. If such limit is breached, then necessary steps shall be taken in terms of provisions stated in the Scheme Information Document of the Scheme.

Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment. For scheme specific risk factors please refer page no. 11.

Plans	Options	Facility
Direct, Regular	Growth <sup>2</sup> Dividend	- Payout and Reinvestment <sup>3</sup>

<sup>2</sup>If no option is specified at the time of application, the default option is Growth.

<sup>3</sup>If no facility is specified, default facility is Dividend Reinvestment.

Please refer point no. 4a on page no. 13

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. Please refer page no. 9

Please refer page no. 10		
Fresh Purchase	Additional Purchase	Redemption <sup>4</sup>
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 or account balance, whichever is lower

<sup>4</sup>Please refer point no. 6 b on page no. 13

Within 10 working days of receipt of the redemption request at the official points of acceptance of Religare Invesco Mutual Fund.

MSCI World Index - Net Dividend
Please refer page no. 13
Mr. Neelesh Dhamnaskar
Religare Invesco Trustee Company Private Limited
Please refer page no. 18

Continuous Offer Period	
Entry Load	Exit Load <sup>5</sup>
Nil	1% (If redeemed / switched out on or before 1 year from the date of allotment)
	Nil (If redeemed / switched out after 1 year from the date of allotment)
	For Switch to & from Direct Plan, please refer page no. 13

<sup>5</sup>Exit load charged, if any, will be credited back to the scheme, net of service tax. Also please refer page no. 13. The AMC reserves the right to change / modify the load structure from a prospective date.

Maximum as a % of daily net assets: 2.50%

The investor will bear the recurring expenses of the Scheme, in addition to the expenses of underlying scheme.

The recurring expenses of the Scheme including weighted average of charges levied by Underlying Fund shall not exceed 2.50% p.a. of daily net assets of the Scheme. (excluding additional expenses under regulation 52(6A)(c) and additional distribution expenses for gross inflows from specified cities)

Annual Scheme Recurring Expenses charged to Direct Plan will be restricted upto 2.00%<sup>A</sup> of daily net assets (including expenses not exceeding 0.20% of daily net assets of the Scheme under Regulation 52(6A)(c) of the Regulations). Commission and distribution expenses will not be charged to the Direct Plan under the Scheme. The Total Recurring Expenses charged to Direct Plan will be lower by at least 25.93% vis-à-vis Regular Plan under the Scheme at all points of time. Actual expenses for the previous financial year ended March 31, 2015 (Unaudited) : 2.07%

Also please refer page no. 13

Please refer page no. 14
Not Applicable

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

The Direct Plan under the Scheme will have a separate NAV. The NAV will be declared on all the Business Days and will be published at least in two daily newspapers having circulation all over India. NAV can also be viewed on [www.religaireinvesco.com](http://www.religaireinvesco.com) and [www.amfindia.com](http://www.amfindia.com). Investors can also call at 1800 209 0007

Please refer page no. 14
Please refer page no. 14

## 1. Applicable NAV & Cut Off Time

Applicable To	Applicable NAV & Cut Off Time
All schemes	<p><b>Subscriptions / Purchases / Switch-ins for an amount less than Rs. 2 lakh</b></p> <ul style="list-style-type: none"> <li>In respect of valid applications received upto 3.00 p.m. on a Business Day by the Fund along with a local cheque or a demand draft payable at par at the Official Points of Acceptance where the application is received, the closing NAV of the day on which application is received shall be applicable.</li> <li>In respect of valid applications received after 3.00 p.m. on a Business Day by the Fund along with a local cheque or a demand draft payable at par at the Official Points of Acceptance where the application is received, the closing NAV of the next Business Day shall be applicable.</li> <li>In respect of valid applications with outstation cheques or demand drafts not payable at par at the Official Points of Acceptance where the application is received, the closing NAV of the day on which the cheque or demand draft is credited shall be applicable.</li> </ul> <p><b>Subscriptions / Purchases / Switch-ins for an amount equal to or more than Rs. 2 lakh</b></p> <ul style="list-style-type: none"> <li>In respect of valid application received upto 3.00 p.m. on a Business Day at the Official Points of Acceptance and funds for the entire amount of subscription/purchase as per the application/switch-in request are available for utilization by the Scheme(s) before the cut off time i.e. funds are credited to the bank account of the Scheme(s) before the cut off time, the closing NAV of the day on which application is received shall be applicable.</li> <li>In respect of valid application received after 3.00 p.m. on a Business Day at the Official Points of Acceptance and funds for the entire amount of subscription/purchase as per the application/switch-in request are available for utilization by the Scheme(s) after the cut off time on the same day i.e. the funds are credited to the bank account of the Scheme after cut off time on the same day, the closing NAV of next Business Day shall be applicable.</li> <li>Irrespective of the time of receipt of application at the Official Point of Acceptance, where funds for the entire amount of subscription/purchase as per the application/switch-in request are available for utilization before the cut off time of any subsequent Business Day i.e. funds are credited to the bank account of the Scheme before the cut off time of any subsequent Business Day, the closing NAV of such Business Day on which the funds are available for utilization by the Scheme(s) shall be applicable. <ul style="list-style-type: none"> <li>It is clarified that in case where more than one application is received for purchase / subscription in the Scheme(s) (irrespective of the plan/option/sub-option) of the Fund for an aggregate investment amount equal to or more than Rs. 2 Lakh on any business day (as per time stamping rule), then such applications shall be aggregated at Permanent Account Number (PAN) level of the investor / unit holder. In case of joint holding, transactions with similar holding structures will be aggregated similar to the principle applied for compilation of Consolidated Account Statements (CAS). Further the transactions will be aggregated where investor holding pattern is same irrespective of whether the amount of the individual transaction is above or below Rs. 2 Lakh.</li> <li>For the purpose of aggregation of transactions Switches, Systematic Investment Plan, Systematic Transfer Plan and other triggered transactions will be excluded. Further, transactions in the name of minor received through guardian will not be aggregated with the transaction in the name of same guardian.</li> <li>Such aggregation shall be done irrespective of the number of folios under which the investor is investing and irrespective of source of funds, mode of payment, location and time of application.</li> <li>Accordingly, the applicable NAV for such transaction will be of the day on which funds are available for utilization before the cut off time in case of each application.</li> <li>In case funds are received on separate days and are available for utilization on different Business Days before the cut off time, the applicable NAV shall be of the Business Days on which the cleared funds are available for utilization for the respective application amount.</li> </ul> </li> </ul> <p><b>Redemptions / Switches</b></p> <ul style="list-style-type: none"> <li>Valid redemption application received upto 3.00 p.m. on a Business Day, the same day's closing NAV will be applicable.</li> <li>Valid redemption application received after 3.00 p.m. on a Business Day, the closing NAV of the next Business Day will be applicable.</li> <li>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 accordingly.</li> </ul>

## 2. Investment Strategy of Schemes

### i. Religare Invesco Tax Plan

The Scheme intends to invest across market cap and sectors utilizing bottom up approach. The Scheme will have reasonably diversified portfolios without the risk of being overly diversified. The fund house will aim to have concentrated well-researched portfolio, which would be around 20-50 in terms of the number of stocks per portfolio. The fund house will aim not to have very large portfolios which can lead to over diversification and reduction of investors' returns.

### ii. Religare Invesco Growth Fund

The Scheme intends to invest in Equity and Equity Related Instruments of companies across market cap and sectors utilizing bottom up approach. Bottom up approach is an investment approach which deemphasizes the significance of economic and market cycles. This approach focuses on the analysis of individual stocks. In bottom up approach the focus is on specific company rather than on the industry in which that company operates or on the economy as a whole. The Scheme will have reasonably diversified portfolios without the risk of being overly diversified. The Scheme will aim to have well-researched portfolio, which would be minimum 31 stocks in the portfolio. The fund house will aim not to have very large portfolios which can lead to over diversification and reduction of investors' returns.

### iii. Religare Invesco Arbitrage Fund

The fund manager would identify opportunities for mis-pricing and execute the deals simultaneously in both the markets. In terms of the SEBI guidelines, the scheme shall not short sell in the cash market at all times.

The debt component of the scheme would be invested in debt securities and money market instruments. The duration of the debt portfolio would primarily be managed with a view to generate income with minimum interest rate risk.

### iv. Religare Invesco Contra Fund

The investment objective of the Scheme is 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.

The Scheme intends to identify potentially undervalued stocks across sectors utilizing both top down and bottom up approach and believes in incubating such stocks for a while before they find favour with rest of the market. In the present market, 80% of the investment portfolios look alike, which result in reducing the potential of generating above market returns. This will be possible only through a first mover advantage.

The Scheme aims to:-

- have a first mover advantage by investing into out of favour sectors/stocks;
- monitor stock/sector ownership and relate it to the fundamentals of the sector. Get out of over-owned stocks and get into under-owned ones. The proven methodologies of fundamental analysis will be used for picking sectors and the stocks.

The Fund will also try to proactively identify new investment themes before a majority of investors and examine the play on the relative attractiveness of mid caps and large caps and adjust the market cap of the portfolio towards higher return potential.

The Scheme will have reasonably diversified portfolios without the risk of being overly diversified. The fund house will aim to have concentrated well-researched portfolio, which would be around 20-50 in terms of the number of stocks per portfolio. This will vary according to the size and mandate of individual schemes. The fund house will aim not to have very large portfolios which can lead to over diversification and reduction of investors' returns.

### v. Religare Invesco Dynamic Equity Fund

The Scheme intends to invest in Equity and Equity Related Instruments of companies across market capitalisation and sectors utilizing a focused stock selection approach. The Scheme will have reasonably focused portfolio with not less than 15 stocks and not more than 30 stocks in the portfolio. The Scheme would invest in companies from not less than 5 sectors and not more than 10 sectors, to ensure sufficient diversification. The definition of sectors (for the purpose of this Scheme) would be at the "Industry Level" in the AMFI classification. The Scheme will not have less than 2% exposure to a single stock (excluding IPO investments), at the time of investment, and not more than 10% exposure at the time of investment. The Scheme's strategy is to balance diversification and concentration risk, by having a focused diversified portfolio of stocks.

To pursue its investment objective and manage volatility, the fund will pursue an active hedging strategy whereby it will take suitable short positions in derivative instruments viz. Index Futures & options and Individual stocks' futures & options. Any point of time the short position in derivatives will range between 0-50% of the net assets of the fund. Further the net long position (long positions net of shorts) will always be equal to or higher than 50%. Thus even in such extreme situations, of 100% long exposure combined with 50% exposure to short derivatives, the net exposure to market will be 50%. Thus the fund will use futures and options to hedge the values of its investments against changes resulting from market conditions.

In terms of provision of SEBI circular dated August 18, 2010, the Scheme shall not write options or purchase instruments with embedded written options.

The fund will adopt a stock selection process by using its proprietary system to rank stocks within each sector according to their potential expected return. Based on its rankings, it then uses an optimization process to select securities in an attempt to:

- Maximize expected returns of the fund
- Minimize volatility
- Diversify the assets of the fund among the various industries, sectors, and individual securities

The Scheme may hold a limited number of additional securities at times such as when the Fund Manager accumulates new position phasing out and replacing existing positions or responding to exceptional market conditions.

#### vi. Religare Invesco Mid Cap Fund

Investment objective of the Scheme is to provide long term capital appreciation by investing in a portfolio that is predominantly constituted of Equity and Equity Related Instruments of Mid Cap Companies.

The Scheme will invest primarily in Equity and Equity Related Instruments of Mid Cap Companies. The Scheme intends to select equity securities utilizing bottom up approach. The Scheme will have reasonably diversified portfolio without the risk of being overly diversified. The fund house will aim to have concentrated well researched portfolio, which would be around 20-50 in terms of the number of stocks in the portfolio.

Mid Cap Companies means companies which have a market capitalisation of less than the last stock of CNX Nifty and more than 5% of the market capitalisation of the last stock of the CNX Nifty. The market capitalisation will be reviewed on a quarterly basis and the portfolio allocation will be rebalanced accordingly within one month from the date of review.

#### vii. Religare Invesco AGILE Fund

The portfolio is constructed on the basis of the performance of stocks which are derived from the first level scrutiny as given below:

1. The market capitalization of the stock chosen should not be less than the market capitalization of the last stock of CNX Nifty;
2. The floating stock of the company should not be less than the least floating stock of the CNX Nifty. For this purpose floating stock means the stock which is not held by the promoter, associate entities of such companies;
3. The stock should have a price history of at least 1 year before the date of investment;
4. The industry represented by the stock should be present in the composition of CNX Nifty. The definition of industry (for the purpose of this Scheme) would be at the "Basic Industry" in the AMFI classification.

Out of the resulting list the model picks the top 11 stocks and investments are made in them on equal weighted basis. 9% of the total corpus is invested in each of these 11 stocks and the remaining 1% will be kept in debt and money market instruments. The portfolio is reviewed on a monthly basis and changes are made based on the data generated by the model. The change in the portfolio involves both sale and purchase, both partial and complete, of the existing stocks and purchase of new stocks, if any. The individual weightage of each stock at the time of investment will always be 9% and the debt and money market instruments portion of the corpus will equal 1%.

#### viii. Religare Invesco Banking Fund

The investment objective of the Scheme is 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.

The Scheme intends to invest at least 65% of the portfolio in the constituents of CNX Bank Index. The remaining upto 35% of the portfolio will be invested in companies from the banking and financial services sector, which does not form part of CNX Bank Index utilizing the bottom up approach.

#### ix. Religare Invesco Business Leaders Fund

The investment objective of the Scheme is to generate long term capital appreciation from a portfolio of equity and equity related instrument including equity derivatives of companies which in our opinion are leaders in their respective industry or industry segment. The fund is benchmarked against the CNX Nifty. The Scheme is intended to meet the needs of the long term investor and is intended to be an all weather portfolio and suitable in all economic and market conditions. The fund invests in companies which in our opinion are leaders in their respective industry or industry segment. Leaders typically display the following characteristics:

- Better pricing power.
- Superior cost structure/ efficiencies.
- Significant and sustainable competitive advantages such as technology, execution etc.
- Better access to capital.

These advantages are then reflected in:

- The company ranking among the top 3 -5 in terms of market share in industry or industry segment.
- Margins better than industry or industry segment average.
- A return on equity better than industry or industry segment average.
- Growth rates better than industry or industry segment average.

It is not necessary that the company will possess all of the above attributes but we would typically expect it to possess at least one or more of the above attributes.

Companies that are business leaders would be expected to do better than others in their industry in all economic environments in terms of growth, margins and profitability. Due to their inherent strengths, they display greater resilience than others during difficult times for their industry or for the economy. When the economy or industry is going through good times, they would benefit from their leadership position but their profit growth and stock prices might not outperform lesser companies in the industry. The ability of business leaders to survive the hard times and thrive in good times make them an attractive long term investment proposition.

#### x. Religare Invesco PSU Equity Fund

The Scheme seeks to generate capital appreciation by investing in Equity and Equity Related Instruments of companies where the Central / State Government(s) has majority shareholding or management control or has powers to appoint majority of directors. The fund seeks to invest atleast 65% of its assets in the constituents of the S&P BSE PSU Index. In addition, upto 35% of its assets may be invested in PSU companies, which do not form part of S&P BSE PSU Index. The fund manager will select stocks utilizing the bottom-up approach. In addition, he will also take a top down approach to manage risk. The fund manager may continue to hold companies in the Scheme which subsequently may get privatized or where the Government shareholding gets reduced through the process of disinvestment. The portfolio of the Scheme will be reviewed and rebalanced on an on-going basis.

The Fund house, to select stocks uses a proprietary stock categorization system for all its schemes. The objective of the system is to enable us to identify stocks that are likely to be the best investments within our universe. Each category of stock has a description of fundamental attributes that we expect the company to possess. However, in case of Religare Invesco PSU Equity Fund, the fund manager may select stocks outside of the stock categorization system in order to reflect the mandate of the fund to own only public sector companies.

#### xi. Religare Invesco Infrastructure Fund

The Scheme will invest primarily in Equity and Equity Related Instruments of companies in the infrastructure sector. The Scheme intends to select equity securities utilizing bottom-up approach. Bottom-up approach is an investment approach which deemphasizes the significance of economic and market cycles. This approach focuses on the analysis of individual stocks. In bottom-up approach the focus is on specific company rather than on the industry in which that company operates or on the economy as a whole. The Scheme will have reasonably diversified portfolio without the risk of being overly diversified. The Scheme may also invest a small portion of its corpus in debt and money market instruments to meet its liquidity requirements.

Infrastructure sector means companies engaged directly or indirectly in infrastructure development & growth of Indian economy. Same can be listed as follows:

- Banks, Financial Institutions & Term lending Institutions
- Airports
- Cement & Cement Products
- Construction & construction related industries
- Electrical & Electronic components
- Engineering
- Energy
- Capital Goods & Products
- Metals & Minerals
- Ports
- Power and Power equipment
- Road & Railway initiatives
- Telecommunication
- Transportation
- Infrastructure including Housing & Commercial Infrastructure
- Oil and Oil Related Sectors
- Earth Moving Equipments
- Real estate
- Any other sector directly or indirectly related to infrastructure creation/ development in the economy.

Please note that above list is only indicative and not an exhaustive and can undergo changes based on future reforms and developments.

#### xii. Religare Invesco Mid N Small Cap Fund

Investment objective of the Scheme is to provide long term capital appreciation by investing in a portfolio that is predominantly constituted of Equity and Equity Related Instruments of Mid and Small Cap Companies.

The Scheme will invest primarily in Equity and Equity Related Instruments of Mid and Small Cap Companies. The Scheme intends to select equity securities utilizing bottom-up approach. Bottom-up approach is an investment approach which deemphasizes the significance of economic and market cycles. This approach focuses on the analysis of individual stocks. In bottom-up approach the focus is on specific company rather than on the industry in which that company operates or on the economy as a whole. The Scheme will have reasonably diversified portfolio without the risk of being overly diversified.

The market capitalisation will be reviewed on a quarterly basis and the portfolio will be rebalanced accordingly within one month from the date of review.

#### xiii. Religare Invesco Pan European Equity Fund

The primary investment objective of the Scheme is to generate capital appreciation by investing predominantly in units of Invesco Pan European Equity Fund, an overseas equity fund which invests primarily in equity securities of European companies with an emphasis on larger companies.

The Scheme may invest part of its corpus in debt and money market instruments or units of debt/income schemes or liquid funds of Religare Invesco Mutual Fund.

#### xiv. Religare Invesco Global Equity Income Fund

The primary investment objective of the Scheme is to provide capital appreciation by investing predominantly in units of Invesco Global Equity Income Fund, an overseas equity fund which invests primarily in equities of companies worldwide.

The Scheme may invest part of its corpus in debt and money market instruments or in units of debt/income schemes or liquid funds of Religare Invesco Mutual Fund.

**Applicable only to Religare Invesco Infrastructure Fund, Religare Invesco Mid Cap Fund and Religare Invesco Mid N Small Cap Fund**

**Policy on diversification:** The Scheme will have reasonably diversified portfolio without the risk of being overly diversified. The fund house will aim to have concentrated well-researched portfolio. This will vary according to the size and mandate of individual schemes. The fund house will aim not to have very large portfolio which can lead to over diversification and reduction of investors' returns. Diversification will also be achieved by spreading the investments over a range of industries / sectors.

### 3. Risk Profile of Schemes

**Risk Factors pertaining to all the Schemes:**

#### A. Requirement of minimum investors in the Scheme:

The Scheme shall have a minimum of 20 investors and no single investor shall account for more than 25% of the corpus of the Scheme. In case the Scheme does not have a minimum of 20 investors in the stipulated period, the provisions of Regulation 39(2)(c) of the SEBI (MF) Regulations would become applicable automatically without any reference from SEBI and accordingly the Scheme shall be wound up and the units would be redeemed at applicable NAV. The two



conditions mentioned above shall also be complied within each subsequent calendar quarter thereafter, on an average basis, as specified by SEBI. If there is a breach of the 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 rule 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 15<sup>th</sup> day of the notice period. The Fund shall adhere to the requirements prescribed by SEBI from time to time in this regard.

**B. Risk Factors associated with investing in Equity & Equity Related Instruments:**

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(s) may be adversely affected.

Further, the 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 associated with investing in Fixed Income Securities:**

In addition to the factors that affect value of securities, the NAV of the Units of the 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 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. Risks associated with investing in ADR/GDR and Foreign Securities (Applicable to Religare Invesco Business Leaders Fund, Religare Invesco PSU Equity Fund and Fund of Funds Schemes investing in Overseas Mutual Funds i.e. Religare Invesco Pan European Equity Fund & Religare Invesco Global Equity Income Fund (Overseas FOF Schemes)):**

To the extent the assets of the Scheme are invested in overseas financial asset, there may be risk associated with fluctuation in foreign exchange rates, restriction on repatriation of capital and earnings under the exchange control regulations and transaction procedure in overseas market. Investment in foreign securities carries currency risk. The exchange risk associated with a foreign denominated instrument is a key element in foreign investment.

**E. Risk associated with Securitised Debt (Applicable to all schemes except Religare Invesco Tax Plan and Overseas FOF Schemes):**

Risks associated with investing in Securitised Debt involve interest rate risk, prepayment risk, credit or default risks. Further, Asset Backed Security (ABS) has structure risk due to a unique characteristic known as early amortization or early payout risk.

**Applicable to all Equity Schemes except Overseas FOF Schemes.**

**F. Risks associated with investing in Derivatives:**

The risks associated with the use of derivatives are different from or possibly greater than, the risks associated with investing directly in securities and other traditional investments. Derivative products are leveraged instruments and can provide disproportionate gains as well as disproportionate losses to the investors. Other risks include risk of mispricing or improper valuation and the inability of the derivative to correlate perfectly with underlying assets, rates and indices, illiquidity risk whereby the Scheme may not be able to sell or purchase derivative quickly enough at a fair price.

**G. Risks associated with Securities Lending :**

**For Equity Instruments:** As with other modes of extensions of credit, there are risks inherent to securities lending. During the period the security is lent, the Scheme may not be able to sell such security and in turn can not protect from the falling market price of the said security. Under the current securities lending and borrowing mechanism, the Scheme can call back the securities lent anytime before the maturity date of securities lending contract. However this will be again the function of liquidity in the market and if there are no lenders in the specified security, the Scheme may not be able to call back the security and in the process, the Scheme will be exposed to price volatility. Moreover, the fees paid for calling back the security may be more than the lending fees earned by Scheme at the time of lending the said security and this could result in loss to the Scheme. Also, during the period the security is lent, the Fund will not be able to exercise the voting rights attached to the security as the security will not be registered in the name of the Scheme in the records of the Depository/ issuer.

**For Debt Instruments:** As with other modes of extensions of credit, there are risks inherent to securities lending, including the risk of failure of the other party, in this case the approved intermediary, to comply with the terms of the agreement entered into between the lender of securities i.e. the Scheme and the approved intermediary. Such failure can result in the possible loss of rights to the collateral put up by the borrower of the securities, the inability of the approved intermediary to return the securities deposited by the lender and the possible loss of any corporate benefits accruing to the lender from the securities deposited with the approved intermediary. The Fund may not be able to sell such lent securities and this can lead to temporary illiquidity.

**H. Risks associated with Short Selling:**

The Scheme(s) may enter into short selling transactions, subject to SEBI and RBI Regulations. Short positions carry the risk of losing money and these losses may grow unlimited theoretically if the price of the stock increases without any limit. This may result in major loss to the Scheme. At times, the participants may not be able to cover their short positions, if the price increases substantially. If numbers of short sellers try to cover their position simultaneously, it may lead to disorderly trading in the stock and thereby can briskly escalate the price even further making it difficult or impossible to liquidate short position quickly at reasonable prices. In additions, short selling also carries the risk of inability to borrow the security by the participants thereby requiring the participants to purchase the securities sold short to cover the position even at unreasonable prices.

**I. Risk Mitigation Measures:**

**Applicable to all Equity Schemes except Overseas FOF Schemes.**

Type of Risk	Risk Mitigation Measures
Volatility Risk	By monitoring sector / company exposure at portfolio level.
Concentration Risk	By diversifying across stocks / sectors, concentration risk can be reduced. The fund manager will endeavor to build well diversified portfolios within the overall fund specific investment strategy, which will help in controlling concentration risk. The above is not applicable in case of Religare Invesco AGILE Fund and Religare Invesco Banking Fund.
Liquidity Risk	The fund manager will control the liquidity at portfolio construction level.

**J. Scheme Specific Risk Factors / Risk Mitigation Measures:**

**Religare Invesco Tax Plan**

<b>Risk Factors</b>	By virtue of requirements under the ELSS, Units issued under RITP cannot be assigned/transferred/pledged/switched-out/redeemed until the completion of three years from the date of their allotment. The ability of an investor to realise returns on investments in the Scheme is consequently restricted for the first three years. Redemption will be made prior to the expiry of the aforesaid three year period only in the event of the death of a Unit holder, subject to the Units having been held for a period of one year from the date of their allotment.
<b>Risk Mitigation Measures</b>	In the long term, equities typically tend to outperform other asset classes and the said lock – in period of 3 years is useful to realize the potential of equities.

**Religare Invesco Arbitrage Fund**

<b>Risk Factors</b>	No assurance can be given that fund manager will be able to locate investment opportunities or to correctly exploit price discrepancies in the capital markets. Reduction in mis-pricing opportunities between the cash market and future and options market may lead to lower level of activity affecting the returns. As the Scheme proposes to execute arbitrage transactions in various markets simultaneously, this may result in high portfolio turnover and consequently, high transaction cost.
<b>Risk Mitigation Measures</b>	This investment strategy attempts to profit from the <b>Cost of Carry</b> between the cash markets and futures market. The <b>Cost of Carry</b> tracks short term interest rates and therefore, while the rate of return will vary, we expect that there will always be opportunities that can be exploited.

**Religare Invesco Contra Fund**

<b>Risk Factors</b>	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.
<b>Risk Mitigation Measures</b>	Religare Invesco Contra Fund invests in companies that are fundamentally sound, but generally are undervalued at the time of investment due to lack of investor interest. Our aim is to have a first mover advantage by investing early into 'out of favour' sectors/stocks. Over time, we believe that such early identification of opportunities will enable the fund to outperform.

**Religare Invesco Mid Cap Fund**

<b>Risk Factors</b>	The mid cap stocks carry higher liquidity risk as they are less extensively researched compared to large cap stocks. This may lead to abnormal illiquidity and consequent higher impact cost.
<b>Risk Mitigation Measures</b>	Our investment process involves extensive in-house research on companies and we believe this mitigates the risk posed by lower liquidity of mid cap companies.

#### Religare Invesco AGILE Fund

<b>Risk Factors</b>	As the Scheme 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 Scheme. The model used by the Scheme 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.
<b>Risk Mitigation Measures</b>	The fund is driven by a model with no human intervention. The concentrated nature of the fund is a source of upside and downside risk and is for investors who are comfortable with the same.

#### Religare Invesco Banking Fund

<b>Risk Factors</b>	The Scheme being sector specific will be affected by the risks associated with the banking and finance sector.
<b>Risk Mitigation Measures</b>	The scheme will participate in both the upside risk and downside risk from the performance of the sector. Our stock selection process can improve the performance of the fund.

#### Religare Invesco PSU Equity Fund

<b>Risk Factors</b>	In line with the investment objective, the Scheme will invest only in Equity and Equity Related Instruments of PSU companies and hence the Scheme will be affected by the policy of the government with respect to PSU companies.
<b>Risk Mitigation Measures</b>	The scheme will participate in both the upside risk and downside risk from the performance of PSU companies. Our stock selection process can improve the performance of the fund.

#### Religare Invesco Infrastructure Fund

<b>Risk Factors</b>	The investments under the Scheme are oriented towards equity/equity related securities of companies belonging to the infrastructure industries and hence will be affected by risks associated with the infrastructure industries. The performance of the companies which form the investment universe of this scheme would be affected by the growth and performance of the infrastructure sector in the country.
<b>Risk Mitigation Measures</b>	The scheme will participate in both the upside risk and downside risk from the performance of the sector. Our stock selection process can improve the performance of the fund.

#### Religare Invesco Mid N Small Cap Fund

<b>Risk Factors</b>	The mid and small cap stocks carry higher liquidity risk as they are less extensively researched compared to large cap stocks. This may lead to abnormal illiquidity and consequent higher impact cost.
<b>Risk Mitigation Measures</b>	Our investment process involves extensive in-house research on companies and we believe this mitigates the risk posed by lower liquidity of mid and small cap companies.

#### Religare Invesco Pan European Equity Fund & Religare Invesco Global Equity Income Fund

<b>Risk Factors</b>	<p><b>Risk Factors of a Fund of Funds Scheme</b></p> <ul style="list-style-type: none"> <li>The Scheme(s) will invest primarily in Underlying Fund and the performance of the Scheme(s) will predominantly depend upon the performance of Underlying Fund.</li> <li>Any change in the investment policies or fundamental attributes of Underlying Fund may affect the performance of the Scheme.</li> <li>Investments in Underlying Fund, which is an equity fund, will have all the risks associated with investments in equity and offshore markets.</li> <li>Portfolio disclosure of the Scheme will be largely limited to units of Underlying Fund and investments by the Scheme in money market instruments. Therefore, Unit holders may not be able to obtain specific details of the Scheme in respect of portfolio of Underlying Fund.</li> <li>In addition to recurring expenses of the Scheme, the Unit holders shall also bear the applicable expenses of Underlying Fund. Therefore, the returns that the Unit holder of the Scheme may receive shall be substantially impacted or may, at times, be lower than the returns that a Unit holder could obtain by directly investing in Underlying Fund.</li> </ul> <p><b>Risks associated with investing in Overseas Mutual Fund Units</b></p> <ul style="list-style-type: none"> <li>Within the investment objective of the Scheme, the Scheme will be investing in overseas markets (i.e. in units of Underlying Fund). As the units of Underlying Fund are denominated in foreign currency, the value of those investments, distributions, income and net assets when converted to Indian Rupee (INR) may fluctuate due to changes in exchange rate of base currency of Underlying Fund vis-à-vis INR. Investments in overseas markets carry risks related to fluctuations in foreign exchange rates, nature of securities market of the country, restrictions on repatriation of capital due to exchange controls and the political environment.</li> </ul>
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- Further the repatriation of capital to India may also be hampered by changes in regulations concerning exchange controls or political circumstances. The Schemes' NAV may also be affected by a fluctuation in the general and specific level of interest rates internationally or change in credit profiles of the issuer.
- The liquidity of the Scheme will be affected if there is a non-Business Day of Underlying Fund. The Scheme shall have non-Business Day on all the days on which Underlying Fund has non-Business Day.
- In case of unforeseen events like system breakdown, natural calamities etc. which could delay NAV of Underlying Fund, NAV of the Scheme may also be delayed and the AMC shall suitably intimate AMFI / SEBI in this regard.
- In addition, country risks would include events such as introduction of extraordinary exchange controls, economic deterioration, bi-lateral conflict leading to immobilisation of overseas financial assets and prevalent tax laws of the respective jurisdictions for the execution of trades or otherwise.
- Subject to other terms of the SID, all applicants applying for up to 5,000 (Five Thousand) Units shall be allotted Units in full. However, keeping in mind the investment restrictions in foreign securities currently applicable to Mutual Fund under SEBI's Circulars SEBI/IMD/CIR No. 7/104753/07 dated September 26, 2007 and SEBI/IMD/CIR No.2/1222577/08 dated April 8, 2008, if overall limit for the Mutual Fund in overseas securities reaches USD 300 million, then applicants will receive a pro-rata allotment as calculated by the AMC. In such an event, applicant's money relating to unused portion of original allotment request may be refunded to investors, subject to SEBI Regulations and approvals.

The process for monitoring USD 300 million limit for overseas investments is as follows:

- The cap of USD 300 million will be monitored and enforced at the Mutual Fund level and not at the individual scheme(s) level.
- Once 90% of the limit is reached, investors will be informed that further sales of Units will be suspended when the Mutual Fund's combined AUM in scheme(s) investing in overseas securities reaches cap of USD 300 million. A notice will be issued to ISC offices and AMC branches and published on the website of the AMC ([www.religaireinvesco.com](http://www.religaireinvesco.com)).
- Once USD 300 million cap is reached, any allotment will be on a pro-rata basis and subject to the combined AUM level of overseas investments of the Mutual Fund being below this cap.

#### Example:

- Day T (opening AUM) - USD 270 million is the overseas AUM of Mutual Fund, incoming cash flows on Day T - USD 30 million - Units will be allotted for the entire application amount.
- Day T (opening AUM) - USD 270 million is the overseas AUM of Mutual Fund, incoming cash flows on Day T - USD 60 million - Units will be allotted only for USD 30 million on a pro rata basis.
  - Therefore, on Day T, a notice will be sent to all ISC offices & AMC branches and published on the website of the AMC ([www.religaireinvesco.com](http://www.religaireinvesco.com)) stating that further sales are suspended with immediate effect, in the event additional limits for overseas investments has not been obtained from SEBI.
  - If the cap of USD 300 million is reached, any fresh application for fresh allotment will be rejected and refunds will be processed within the regulatory timelines.
  - The above process will not have any impact on redemption process.

Further, Religare Invesco Pan European Equity Fund & Religare Invesco Global Equity Income Fund will also be affected by risks associated with underlying fund viz:

#### Currency Risk

- Underlying Fund's assets may be invested in securities denominated in currencies other than the base currency of Underlying Fund and any income from these investments will be received in those currencies. The performance of Underlying Fund may therefore be affected by movements in the exchange rate between the currencies the assets are held and the base currency of Underlying Fund and hence there can be the prospect of additional gain or loss for the Unit holder than what may be normally derived from the assets in which Underlying Fund invests. The performance of Underlying Fund may also be affected by change in exchange control regulations.
- Conversion into foreign currency or transfer of proceeds received from the sale of securities cannot be guaranteed.
- Exchange rate fluctuations may also occur between the trade date for a transaction and the date on which the currency is acquired to meet settlement obligations.

- Movements in currency can adversely affect the return on your investments. The currency hedging that may be used to minimise the effect of currency movements may not be always successful.

#### Political and Economic Risks

- Economic and/or political instability could lead to legal, fiscal and regulatory changes or the reversal of legal/fiscal/regulatory/market reforms. Assets could be compulsorily re-acquired without adequate compensation.
- Administrative risks may result in the imposition of restrictions on free movement of capital.
- A country's external debt position could lead to sudden imposition of taxes or exchange controls.
- High interest and inflation rates can mean that businesses have difficulty in obtaining working capital.
- Local management may be inexperienced in operating companies in free market conditions.
- A country may be heavily dependent on its commodity and natural resource exports and is therefore vulnerable to weaknesses in world prices for these products.

#### Market and Settlement Risks

- Lack of liquidity may adversely affect the ease of disposal of assets. The absence of reliable pricing information in a particular security held by Underlying Fund may make it difficult to assess reliably the market value of assets.
- The share register of Underlying Fund may not be properly maintained and the ownership or interest may not be (or remain) fully protected.
- Registration of securities may be subject to delay and during the period of delay it may be difficult to prove beneficial ownership of securities.
- The provision for custody of assets may be less developed than in other more mature markets and thus poses an additional level of risk for Underlying Funds.
- Settlement procedures may be less developed and still be in physical as well as in dematerialised form.

Additionally, the Scheme(s) will also be affected by risks viz : legal, environment, accounting practices, share holder risk, other risk associated with underlying fund, taxation risk, hedging risk and derivative risk.

#### Risk Mitigation Measures

##### ● Religare Invesco Pan European Equity Fund

Type of Risk	Measures to Mitigate Risk(s)
Concentration Risk	As the Scheme will predominantly invest in units of Underlying Fund, the Scheme carries concentration risk. However, Underlying Fund will have diversified portfolio comprising of equity securities of European companies and concentration risk to that extent is minimized.
Currency Risk	As the Scheme will be predominantly investing in overseas mutual fund, the Scheme will be exposed to fluctuations in currency of Underlying Fund vis-à-vis INR. As per the current regulations, the Scheme is not allowed to use currency derivatives to hedge against currency risk and hence currency risk would be inherent risk of the Scheme.
Liquidity Risk	Underlying Fund in which the Scheme will invest is an open ended scheme which provides for subscription and redemption on all Business Days. Further the Scheme will maintain some % of its net assets to meet liquidity requirements for the purpose of repurchase or redemptions.

##### ● Religare Invesco Global Equity Income Fund

Type of Risk	Measures to Mitigate Risk(s)
Concentration Risk	As the Scheme will predominantly invest in units of Underlying Fund, the Scheme carries concentration risk. However, Underlying Fund will have diversified portfolio comprising equities of companies worldwide and concentration risk to that extent is minimized.
Currency Risk	As the Scheme will be predominantly investing in overseas mutual fund, the Scheme will be exposed to fluctuations in currency of Underlying Fund vis-à-vis INR. As per the current regulations, the Scheme is not allowed to use currency derivatives to hedge against currency risk and hence currency risk would be inherent risk of the Scheme.
Liquidity Risk	Underlying Fund in which the Scheme will invest is an open ended scheme which provides for subscription and redemption on all Business Days. Further the Scheme will maintain some % of its net assets to meet liquidity requirements for the purpose of repurchase or redemptions.

#### 4a. 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 decision 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 Invesco Tax Plan), if dividend payable under Dividend Payout option is equal to or less than Rs. 500/- then the dividend would be compulsorily reinvested in the option of the Scheme.

With regard to Unitholders who have opted for Dividend Reinvestment facility, the dividend due will be reinvested by allotting units for the dividend amount at a price based on the prevailing ex-dividend NAV per unit on the record date.

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

#### 4b. Policy for Declaration of Bonus Units (Applicable only to Religare Invesco Arbitrage Fund)

Religare Invesco Asset Management Company Pvt. Ltd., in consultation with the Trustees, may utilize amount to the credit of reserves and / or the amount of distributable surpluses, to the extent of such amounts attributable to Unit holders under Bonus option for issue of bonus units. However, the scheme does not assure any targeted annual return / income nor any capitalization ratio. The actual declaration of Bonus, ratio of Bonus Units and frequency thereof will, inter-alia, depend on availability of amount to the credit of reserves and / or availability of distributable surplus calculated in accordance with SEBI (MF) Regulations and will be at the sole discretion of Trustees and the decision of Trustees shall be final in this regard.

#### 5. Direct Plan

Pursuant to Provisions of SEBI Circular No. CIR/IMD/DF/21/2012 dated September 13, 2012, a separate plan for direct investments (i.e. investments not routed through distributor) is available under all the schemes of Religare Invesco Mutual Fund (except for exchange traded funds) w.e.f January 1, 2013. Direct Plan will have lower expense ratio excluding distribution expenses, commission for distribution of Units etc.

#### 6a. Default Plan

Investors subscribing Units under Direct Plan of a Scheme should indicate "Direct Plan" against the Scheme name in the application form. Investors should also mention "Direct" in the ARN column of the application form. However, in case Distributor code is mentioned in the application form but "Direct Plan" is mentioned against the Scheme name, then the Distributor code will be ignored and the application will be processed under Direct Plan. Further, where application is received without mentioning Distributor code or where "Direct" is mentioned in the ARN Column, then the application will be processed under Direct Plan. If the investor does not mention "Direct" against the Scheme name and the Distributor code is also not provided, then the application will be processed under Direct Plan.

6b. Where Units under a Scheme are held under both Existing / Regular and Direct Plans and the redemption /switch request pertains to the Direct Plan, the same must clearly be mentioned on the request (along with the folio number) & failing which the request would be processed from the Existing / Regular Plan. However, where Units under the requested Option are held only under one Plan, the request would be processed under such Plan.

#### 7a. Load Structure:

In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load will be charged on purchase / additional purchase / switch-in.

The upfront commission, if any, on investment made by the investor shall be paid by the investor directly to the Distributor, based on his assessment of various factors including the service rendered by the Distributor.

#### 7b. Load Structure for Switch to & from Direct Plan within the Scheme

Following Exit Load is applicable for :

- **For Switch to Direct Plan:**
  - Transaction not routed through Distributor: Nil
  - Transaction routed through Distributor: Applicable exit load
- **For Switch from Direct Plan : Nil**

However, if the Unit holder redeems /switches-out such switched units from existing plan before completing specified exit load period from the date of original purchase, applicable exit load will be charged.

#### 8. Recurring Expenses:

Fungibility of expenses: The expenses towards Investment Management and Advisory Fees under Regulation 52 (2) and the various sub-heads of recurring expenses mentioned under Regulation 52 (4) of SEBI (MF) Regulations are fungible in nature. Thus, there shall be no internal sub-limits within the expense ratio for expense heads mentioned under Regulation 52 (2) and (4) respectively. Further, the additional expenses under Regulation 52(6A)(c) may be incurred either towards investment & advisory fees and/or towards other expense heads as stated in SIDs of respective Schemes.

In addition to Total Expense Ratio (TER) within the limits specified under regulation 52 (6) of the Regulations, the AMC may charge expenses not exceeding 0.20% of daily net assets of the scheme, towards investment & advisory fees as specified under regulation 52(2) of the Regulations and/or towards recurring expenses as specified under 52(4) of the Regulations.



Note:

1. Of the above expense 0.02% on daily net assets will be set aside for investor education and awareness initiatives.
2. Service tax on other expenses (including on brokerage & transaction cost, if any) will be borne by the Scheme within above limit. However, service tax on investment and advisory fees will be in addition to maximum limit as mentioned above.

**Additional Distribution Expenses in case of new inflows from specified cities :** Expenses not exceeding 0.30% of daily net assets of the Scheme will be charged towards additional distribution expenses if new inflows from beyond top 15 cities, as specified by SEBI from time to time, are at least: (a) 30% of gross new inflows in the scheme or (b) 15% of the average assets under management (year to date) of the scheme, whichever is higher. In case, inflows from beyond top 15 cities is less than the higher of (a) or (b) above, additional expenses shall be charged to Scheme on proportionate basis in accordance with SEBI Circular vide reference no. CIR/IMD/DF/21/2012 dated September 13, 2012.

The additional expenses on account of inflows from such cities charged will be credited back to the Scheme in case the said inflows are redeemed within a period of one year from the date of investment.

**Brokerage and Transaction Cost :** In addition to limits specified in regulation 52 (6) of the Regulations, brokerage and transaction costs incurred for the purpose of execution of trade will be capitalized to the extent of 0.12% of value of trade in case of cash market transaction and 0.05% of value of trade in case of derivative transactions (inclusive of service tax).

Any payment towards brokerage and transaction cost for execution of trade, over and above the said limit of 0.12% for cash market transactions and 0.05% for derivatives transactions may be charged to the scheme within the maximum limit of Total Expense Ratio ("TER") as prescribed under regulation 52 of the Regulations.

The total expenses of the Scheme including the Investment Management and Advisory Fee shall not exceed the limits stated in Regulation 52 of the SEBI (MF) Regulations.

Any expenditure in excess of the prescribed limit (including brokerage and transaction cost, if any) will be borne by the AMC/the Trustee/Sponsors.

## 9. Transaction Charges

In terms of SEBI circular no. IMD/ DF/ 13/ 2011 dated August 22, 2011, a transaction charge, as follows, is payable to distributors who have opted to receive transaction charge<sup>1</sup>:

- i. For existing investor in a Mutual Fund: Rs.100/- per subscription of Rs.10,000/- and above.
- ii. For first time investor in Mutual Funds: Rs.150/- per subscription of Rs.10,000/- and above.

<sup>1</sup>Distributors shall also have the option to either opt in or opt out of levying transaction charge based on type of the product.

In case of investment through systematic investment plan (SIPs), the transaction charge shall be applicable only if the total commitment through SIP (i.e. amount of each SIP installment X total number of SIP installments) amounts to Rs. 10,000/- and above. In such cases, the transaction charge shall be recovered in 3-4 installments, as may be decided by Religare Invesco AMC.

However, there will be no transaction charge on:

- i. Subscription of less than Rs. 10,000/-; or
- ii. Transactions other than purchases / subscriptions relating to new inflows; or
- iii. Direct subscription (subscription not routed through distributor); or
- iv. Subscription routed through distributor who has chosen to 'Opt-out' of charging of transaction charge; or
- v. Transaction routed through Stock Exchange(s).

The transaction charge, if any, will be deducted by AMC from subscription amount and shall be paid to distributor. The balance subscription amount, after deducting applicable transaction charges, will be invested.

It is clarified that upfront commission to distributor will continue to be paid by the investor directly to distributor by a separate cheque.

## 10. For Investor Grievances:

Investors can contact the following for their grievances / complaints:

- 1) Mr. Surinder Singh Negi  
Religare Invesco Asset Management Company Pvt. Ltd.  
3rd Floor, GYS Infinity, Paranjpe 'B' Scheme, Subhash Road,  
Vile Parle (E), Mumbai - 400 057  
Tel. No.: +91 22 67310000  
E-mail ID: mfservices@religareinvesco.com
- 2) Registrar & Transfer Agents  
Karvy Computershare Pvt. Ltd.  
Karvy Selenium Tower B, Plot No. 31 & 32  
Gachibowli, Financial District,  
Nanakramguda, Serilingampally  
Hyderabad- 500 008  
Tel. No.: +91 40 6716 1500

E-mail ID: mfservices@religareinvesco.com

## 11. Unitholder's Information:

### Accounts Statement:

#### For Unitholders who do not have Demat Account

- On acceptance of application for subscription, an allotment confirmation specifying the number of Units allotted will be sent by way of e-mail and/or SMS to the applicant's registered e-mail address and/or mobile number within five Business Days from the date of receipt of transaction request from the unit holders.
- Thereafter, unit holder in whose folio(s) transaction(s)<sup>2</sup> has taken place, the Consolidated Account Statement (CAS)<sup>1</sup> for the calendar month, will be sent on or before 10th day of the succeeding month.

<sup>1</sup>A Consolidated Account Statement (CAS) shall contain details of all the transactions<sup>2</sup> during the month and holding at the end of the month across all schemes of all mutual funds including transaction charges paid to the distributor.

<sup>2</sup>the word 'transaction' shall include purchase, redemption, switch, dividend payout, dividend reinvestment, systematic investment plan, systematic withdrawal plan, systematic transfer plan and bonus transactions.

- For the purpose of sending CAS, common investor across mutual funds shall be identified by their Permanent Account Number (PAN).
- In case the folio has more than one registered holder, the first named Unit holder will receive CAS/account statements.

Further, the CAS detailing holding across all schemes of all mutual funds at the end of every six months (i.e. September/ March), shall be sent by mail/e-mail on or before 10th day of succeeding month, to all such Unit holders in whose folios no transaction has taken place during that period. The half yearly consolidated account statement will be sent by e-mail to the Unit holders whose e-mail address is available, unless a specific request is made to receive in physical. In case of specific request received from investors, Mutual Funds shall provide the account statement to the investors within 5 business days from the receipt of such request without any charges.

- The AMC shall send first account statement for a new folio separately with all details registered in the folio by way of a physical account statement and/or an e-mail to the investor's registered address / e-mail address not later than five business days from the date of closure of the initial subscription list and / or from the date of receipt of the subscription request from the unitholder.
- For folios not included in the Consolidated Account Statement ('CAS'), the AMC shall send account statement by mail/e-mail to the investors on a monthly basis, pursuant to any financial transaction in such folios on or before tenth day of succeeding month. Further, the Account Statements detailing holding across all schemes of Religare Invesco Mutual Fund at the end of every six months (i.e. September/ March), shall be sent by mail/e-mail on or before 10th day of succeeding month, to all such Unit holders in whose folios no transaction has taken place during that period.

#### For Unitholder(s) holding units in Account Statement mode/ (Physical) but having a Demat account

##### a) Who have opted to receive CAS through Depositories

- On acceptance of application for subscription, an allotment confirmation specifying the number of Units allotted will be sent by way of e-mail and/or SMS to the applicant's registered e-mail address and/or mobile number within five Business Days from the date of receipt of transaction request from the unit holder(s).
- Thereafter a CAS will be dispatched by Depositories within 10 Days from the end of the month for Permanent Account Numbers (PANs) which are common between Depositories & AMCs and in which transaction\* has taken place during the month.
- In case of multiple holding, PAN of the first holder and pattern of holding will be considered for dispatching CAS.
- If the statements are presently being dispatched by e-mail either by the Fund or the Depositories then CAS will be sent through email. However the Unit holder will have an option to receive CAS in physical form at the address registered in the Depository system.
- In case there is no transaction in any of the mutual fund folios and demat accounts then CAS with holding details will be sent to the Unit holders on half yearly basis.
- The dispatch of CAS by Depositories to Beneficial Owners would constitute compliance by AMC / the Fund with the requirements under Regulation 36(4) of SEBI (Mutual Funds) Regulations 1996.
- The AMC shall send first account statement for a new folio separately with all details registered in the folio by way of a physical account statement and/or an e-mail to the investor's registered address / e-mail address not later than five business days from the date of closure of the initial



subscription list and/ or from the date of receipt of subscription request from the unit holder.

- In case of demat accounts with nil balance and no transactions in securities and in mutual fund folios, the Depositories shall send account statement in terms of regulations applicable to the Depositories.

\*the word 'transaction' shall include transaction in demat accounts of the investor or in any of his mutual fund folios.

**b) Who have opted not to receive CAS through Depositories**

Unit holder(s) will have an option not to receive CAS through Depositors. Such Unit holder(s) will be required to provide negative consent to the Depositories. Unit holder(s) who have opted not to receive CAS through Depositories will continue to receive CAS from AMC / the Fund as per the existing practice.

**For Demat Account Holders**

Unit holder who has opted to hold units in electronic (demat) mode will receive a confirmation specifying the number of units allotted by way of e-mail and/ or SMS to the applicant's registered e-mail address and/or mobile number within five business days from the date of receipt transaction request from the unit holders.

Further, such Unit holder will receive the holding/transaction statements directly from his depository participant at such a frequency as may be defined in the Depositories Act, 1996 or regulations made there under or on specific request.

Investors whose folio(s)/demat account(s) are not updated with PAN shall not receive CAS. Investors are therefore requested to ensure that their folio(s)/demat account(s) are updated with PAN.

**Disclosures :** The Mutual Fund shall publish a complete statement of the Scheme(s) portfolio, within one month from the close of each half year (i.e. 31st March and 30th September), by way of an advertisement at least, in one national English daily and one regional newspaper in the language of the region where the head office of the mutual fund is located. The Mutual Fund may opt to send the portfolio to

all Unit holders in lieu of the advertisement (if applicable). The half yearly portfolio statement will also be displayed on the website of the Mutual Fund and AMFI.

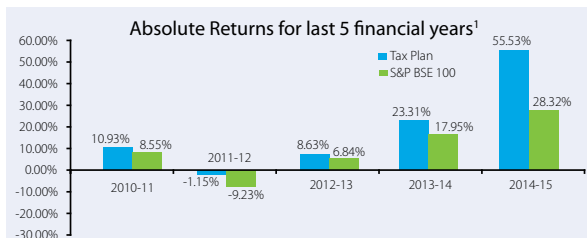
The Mutual fund/AMC shall disclose portfolio of the Scheme (along with ISIN) as on the last day of the month on website of Mutual Fund ([www.religaireinvesco.com](http://www.religaireinvesco.com)) on or before the tenth day of the succeeding month in a user-friendly and downloadable format (preferably in a spreadsheet).

Further, the Mutual Fund and Asset Management Company shall within one month from the close of each half year (i.e. on 31st March and on 30th September) host a soft copy of the unaudited half yearly financial results of the Scheme on the website of the Mutual Fund. Also an advertisement disclosing the hosting of the unaudited financial results of the Scheme on the website will be published, in atleast one English daily newspaper having nationwide circulation and in a newspaper having wide circulation published in language of the region where the Head Office of the Mutual Fund is situated.

**Annual Financial Results :** The scheme wise annual report or an abridged summary thereof shall be mailed/e-mailed to all Unit holders not later than four months (or such other period as may be specified by SEBI from time to time) from the date of closure of the relevant accounting year (i.e. 31<sup>st</sup> March each year). In case of Unit holders who have provided their e-mail address, annual report or an abridged summary thereof will be sent in electronic form only to their registered e-mail address and not as physical copies. The investors, whose e-mail addresses are not available with the Fund, the AMC will continue to send physical copies of scheme annual reports or abridged summary. Full annual report / abridged summary thereof shall also be available for inspection at the Head Office of the Mutual Fund. The Unit holder may request for a physical copy of annual report or abridged summary thereof by writing to the Asset Management Company/Registrar & Transfer Agents. Scheme wise annual report and abridged summary thereof shall also be placed on the website of the Mutual Fund ([www.religaireinvesco.com](http://www.religaireinvesco.com)) and Association of Mutual Funds in India ([www.amfiindia.com](http://www.amfiindia.com)) and link for the same will be displayed prominently on the website of the Mutual Fund ([www.religaireinvesco.com](http://www.religaireinvesco.com)).

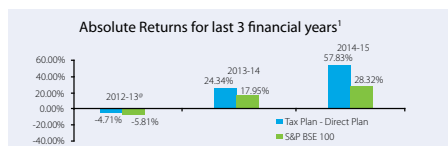
**1 (a) Religare Invesco Tax Plan (RITP)**

Particulars	1 Year <sup>1,1</sup>	3 Years <sup>2</sup>	5 Years <sup>2</sup>	Since Inception <sup>2</sup>
Religare Invesco Tax Plan - Growth <sup>1</sup>	55.53%	27.76%	18.00%	16.78%
S&P BSE 100	28.32%	17.41%	9.79%	9.56%



**1 (b) Religare Invesco Tax Plan - Direct Plan (RITP - DP)**

Particulars	1 Year <sup>1,1</sup>	Since Inception <sup>2</sup>
Religare Invesco Tax Plan - Direct Plan - Growth <sup>1</sup>	57.83%	32.24%
S&P BSE 100	28.32%	17.17%

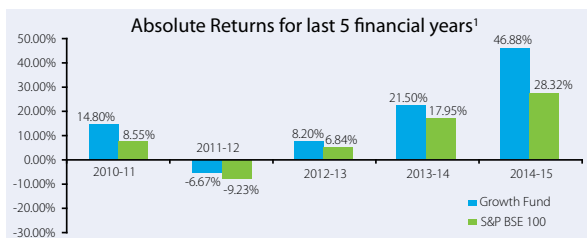


<sup>1</sup>Past performance may or may not be sustained in future.

<sup>1,1</sup>Absolute Returns. <sup>2</sup>Returns are compounded annualized returns (CAGR) & inception date is deemed to be date of allotment. Date of allotment : RITP : December 29, 2006; RITP - DP : January 01, 2013. ©01-01-2013 to 28-03-2013.

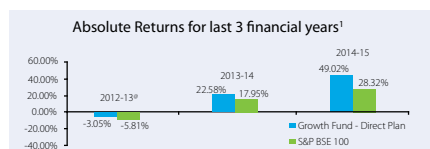
**2 (a) Religare Invesco Growth Fund - (RIGF)**

Particulars	1 Year <sup>1,1</sup>	3 Years <sup>2</sup>	5 Years <sup>2</sup>	Since Inception <sup>2</sup>
Religare Invesco Growth Fund - Growth <sup>1</sup>	46.88%	24.57%	15.68%	12.01%
S&P BSE 100	28.32%	17.41%	9.79%	8.81%



**2 (b) Religare Invesco Growth Fund - Direct Plan - (RIGF - DP)**

Particulars	1 Year <sup>1,1</sup>	Since Inception <sup>2</sup>
Religare Invesco Growth Fund - Direct Plan - Growth <sup>1</sup>	49.02%	29.07%
S&P BSE 100	28.32%	17.17%

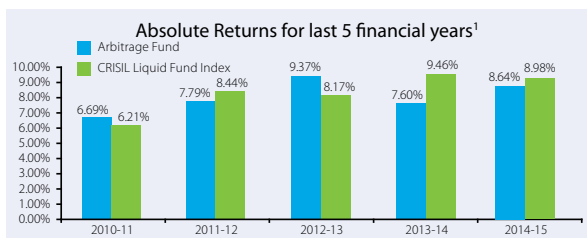


<sup>1</sup>Past performance may or may not be sustained in future.

<sup>1,1</sup>Absolute Returns. <sup>2</sup>Returns are compounded annualized returns (CAGR) & inception date is deemed to be date of allotment. Date of allotment : RIGF : August 9, 2007; RIGF - DP : January 01, 2013. ©01-01-2013 to 28-03-2013.

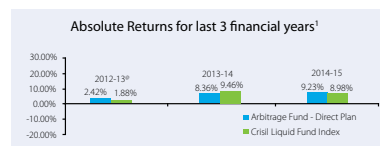
**3 (a) Religare Invesco Arbitrage Fund (RIAF)**

Particulars	1 Year <sup>1,1</sup>	3 Years <sup>2</sup>	5 Years <sup>2</sup>	Since Inception <sup>2</sup>
Religare Invesco Arbitrage Fund - Growth <sup>1</sup>	8.64%	8.55%	8.02%	7.51%
Crisil Liquid Fund Index	8.98%	8.89%	8.26%	7.59%



**3 (b) Religare Invesco Arbitrage Fund - Direct Plan (RIAF - DP)**

Particulars	1 Year <sup>1,1</sup>	Since Inception <sup>2</sup>
Religare Invesco Arbitrage Fund - Direct Plan - Growth <sup>1</sup>	9.23%	8.98%
Crisil Liquid Fund Index	8.98%	9.10%

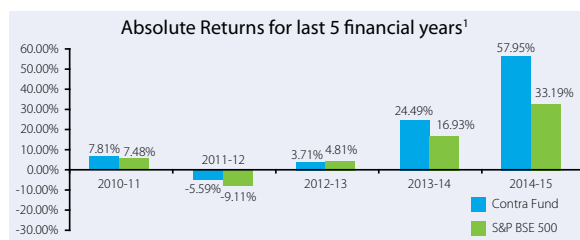


<sup>1</sup>Past performance may or may not be sustained in future.

<sup>1,1</sup>Absolute Returns. <sup>2</sup>Returns are compounded annualized returns (CAGR) & inception date is deemed to be date of allotment. Date of allotment : RIAF : April 30, 2007; RIAF - DP : January 01, 2013. ©01-01-2013 to 28-03-2013.

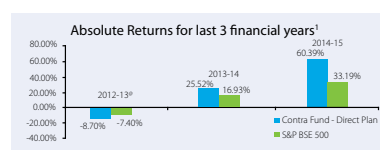
**4 (a) Religare Invesco Contra Fund (RICF)**

Particulars	1 Year <sup>1,1</sup>	3 Years <sup>2</sup>	5 Years <sup>2</sup>	Since Inception <sup>2</sup>
Religare Invesco Contra Fund - Growth <sup>1</sup>	57.95%	26.86%	15.76%	15.42%
S&P BSE 500	33.19%	17.78%	9.81%	10.37%



**4 (b) Religare Invesco Contra Fund - Direct Plan (RICF - DP)**

Particulars	1 Year <sup>1,1</sup>	Since Inception <sup>2</sup>
Religare Invesco Contra Fund - Direct Plan - Growth <sup>1</sup>	60.39%	31.23%
S&P BSE 500	33.19%	17.77%

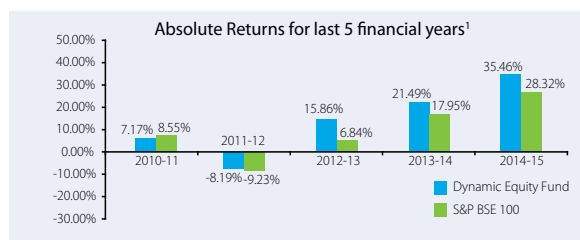


<sup>1</sup>Past performance may or may not be sustained in future.

<sup>1,1</sup>Absolute Returns. <sup>2</sup>Returns are compounded annualized returns (CAGR) & inception date is deemed to be date of allotment. Date of allotment : RICF : April 11, 2007; RICF - DP : January 01, 2013. ©01-01-2013 to 28-03-2013.

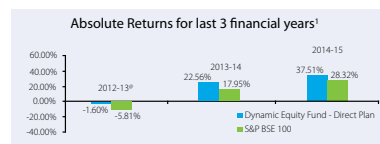
**5 (a) Religare Invesco Dynamic Equity Fund (RIDEF)**

Particulars	1 Year <sup>1,1</sup>	3 Years <sup>2</sup>	5 Years <sup>2</sup>	Since Inception <sup>2</sup>
Religare Invesco Dynamic Equity Fund - Growth <sup>1</sup>	35.46%	24.05%	13.44%	11.27%
S&P BSE 100	28.32%	17.41%	9.79%	6.52%



**5 (b) Religare Invesco Dynamic Equity Fund - Direct Plan (RIDEF - DP)**

Particulars	1 Year <sup>1,1</sup>	Since Inception <sup>2</sup>
Religare Invesco Dynamic Equity Fund - Direct Plan - Growth <sup>1</sup>	37.51%	25.34%
S&P BSE 100	28.32%	17.17%

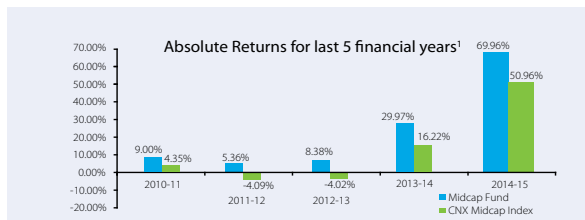


<sup>1</sup>Past performance may or may not be sustained in future.

<sup>1,1</sup>Absolute Returns. <sup>2</sup>Returns are compounded annualized returns (CAGR) & inception date is deemed to be date of allotment. Date of allotment : RIDEF : October 4, 2007; RIDEF - DP : January 01, 2013. ©01-01-2013 to 28-03-2013.

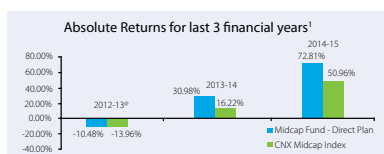
**6 (a) Religare Invesco Mid Cap Fund (RIMCF)**

Particulars	1 Year <sup>1</sup>	3 Years <sup>2</sup>	5 Years <sup>2</sup>	Since Inception <sup>2</sup>
Religare Invesco Mid Cap Fund - Growth <sup>1</sup>	69.96%	33.84%	22.46%	17.02%
CNX Midcap Index	50.96%	19.00%	11.02%	12.45%



**6 (b) Religare Invesco Mid Cap Fund - Direct Plan (RIMCF - DP)**

Particulars	1 Year <sup>1</sup>	Since Inception <sup>2</sup>
Religare Invesco Mid Cap Fund - Direct Plan - Growth <sup>1</sup>	72.81%	37.07%
CNX Midcap Index	50.96%	20.18%

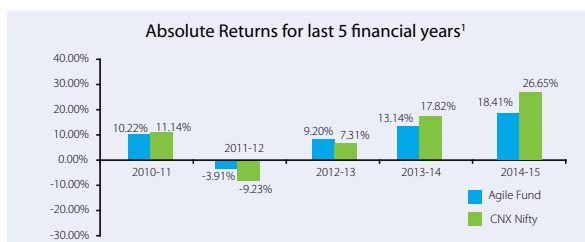


<sup>1</sup>Past performance may or may not be sustained in future.

<sup>1,1</sup>Absolute Returns. <sup>2</sup>Returns are compounded annualized returns (CAGR) & inception date is deemed to be date of allotment. Date of allotment : RIMCF : April 19, 2007; RIMCF - DP : January 01, 2013. <sup>3</sup>01-01-2013 to 28-03-2013.

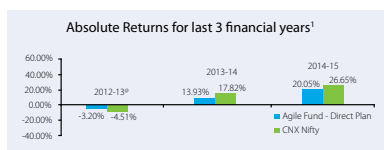
**7 (a) Religare Invesco AGILE Fund (RIAIF)**

Particulars	1 Year <sup>1</sup>	3 Years <sup>2</sup>	5 Years <sup>2</sup>	Since Inception <sup>2</sup>
Religare Invesco Agile Fund - Growth <sup>1</sup>	18.41%	13.55%	9.17%	-0.40%
CNX Nifty	26.65%	17.03%	10.09%	5.49%



**7 (b) Religare Invesco AGILE Fund - Direct Plan (RIAIF - DP)**

Particulars	1 Year <sup>1</sup>	Since Inception <sup>2</sup>
Religare Invesco Agile Fund - Direct Plan - Growth <sup>1</sup>	20.05%	13.36%
CNX Nifty	26.65%	17.14%

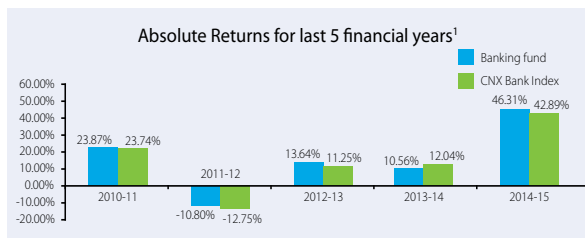


<sup>1</sup>Past performance may or may not be sustained in future.

<sup>1,1</sup>Absolute Returns. <sup>2</sup>Returns are compounded annualized returns (CAGR) & inception date is deemed to be date of allotment. Date of allotment : RIAIF : December 19, 2007; RIAIF - DP : January 01, 2013. <sup>3</sup>01-01-2013 to 28-03-2013.

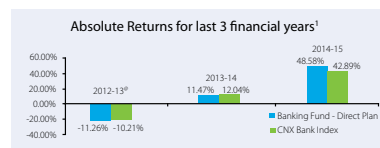
**8 (a) Religare Invesco Banking Fund - (RIBF)**

Particulars	1 Year <sup>1</sup>	3 Years <sup>2</sup>	5 Years <sup>2</sup>	Since Inception <sup>2</sup>
Religare Invesco Banking Fund - Growth <sup>1</sup>	46.31%	22.51%	15.24%	20.33%
CNX Bank Index	42.89%	21.23%	13.98%	20.48%



**8 (b) Religare Invesco Banking Fund - Direct Plan (RIBF - DP)**

Particulars	1 Year <sup>1</sup>	Since Inception <sup>2</sup>
Religare Invesco Banking Fund - Direct Plan - Growth <sup>1</sup>	48.58%	18.74%
CNX Bank Index	42.89%	17.58%

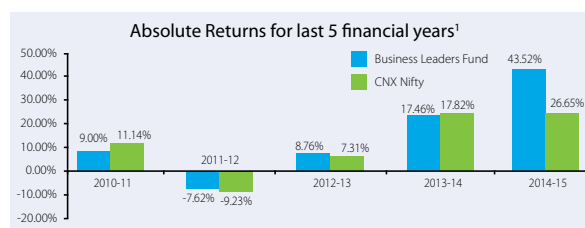


<sup>1</sup>Past performance may or may not be sustained in future.

<sup>1,1</sup>Absolute Returns. <sup>2</sup>Returns are compounded annualized returns (CAGR) & inception date is deemed to be date of allotment. Date of allotment : RIBF : July 14, 2008; RIBF - DP : January 01, 2013. <sup>3</sup>14-07-2008 to 31-03-2009. <sup>4</sup>01-01-2013 to 28-03-2013.

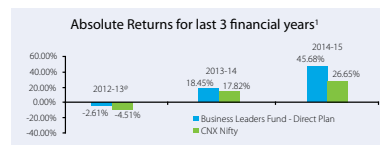
**9 (a) Religare Invesco Business Leaders Fund (RIBLF)**

Particulars	1 Year <sup>1</sup>	3 Years <sup>2</sup>	5 Years <sup>2</sup>	Since Inception <sup>2</sup>
Religare Invesco Business Leaders Fund - Growth <sup>1</sup>	43.52%	22.43%	13.07%	14.49%
CNX Nifty	26.65%	17.03%	10.09%	11.85%



**9 (b) Religare Invesco Business Leaders Fund - Direct Plan (RIBLF - DP)**

Particulars	1 Year <sup>1</sup>	Since Inception <sup>2</sup>
Religare Invesco Business Leaders Fund - Direct Plan - Growth <sup>1</sup>	45.68%	26.07%
CNX Nifty	26.65%	17.14%

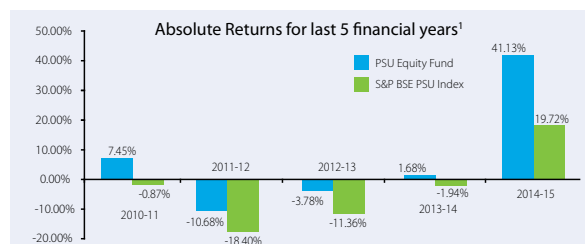


<sup>1</sup>Past performance may or may not be sustained in future.

<sup>1,1</sup>Absolute Returns. <sup>2</sup>Returns are compounded annualized returns (CAGR) & inception date is deemed to be date of allotment. Date of allotment : RIBLF : August 21, 2009; RIBLF - DP : January 01, 2013. <sup>3</sup>21-08-2009 to 31-03-2010. <sup>4</sup>01-01-2013 to 28-03-2013.

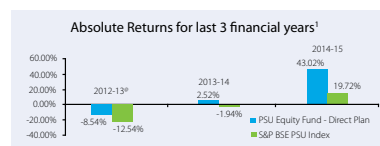
**10 (a) Religare Invesco PSU Equity Fund (RIPSUEF)**

Particulars	1 Year <sup>1</sup>	3 Years <sup>2</sup>	5 Years <sup>2</sup>	Since Inception <sup>2</sup>
Religare Invesco PSU Equity Fund - Growth <sup>1</sup>	41.13%	11.35%	5.79%	5.78%
S&P BSE PSU Index	19.72%	1.33%	-3.38%	-3.50%



**10 (b) Religare Invesco PSU Equity Fund - Direct Plan (RIPSUEF - DP)**

Particulars	1 Year <sup>1</sup>	Since Inception <sup>2</sup>
Religare Invesco PSU Equity Fund - Direct Plan - Growth <sup>1</sup>	43.02%	13.97%
S&P BSE PSU Index	19.72%	1.18%

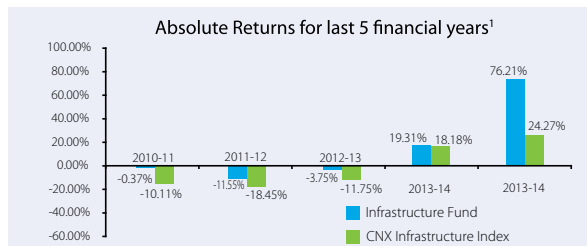


<sup>1</sup>Past performance may or may not be sustained in future.

<sup>1,1</sup>Absolute Returns. <sup>2</sup>Returns are compounded annualized returns (CAGR) & inception date is deemed to be date of allotment. Date of allotment : RIPSUEF : November 18, 2009; RIPSUEF - DP : January 01, 2013. <sup>3</sup>18-11-2009 to 31-03-2010. <sup>4</sup>01-01-2013 to 28-03-2013.

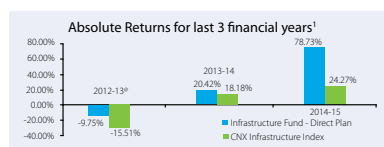
**11 (a) Religare Invesco Infrastructure Fund (RIIF)**

Particulars	1 Year <sup>1,1</sup>	3 Years <sup>2</sup>	5 Years <sup>2</sup>	Since Inception <sup>2</sup>
Religare Invesco Infrastructure Fund- Growth <sup>1</sup>	76.21%	26.52%	12.29%	5.26%
CNX Infrastructure Index	24.27%	8.99%	-1.03%	-6.67%



**11 (b) Religare Invesco Infrastructure Fund - Direct Plan (RIIF - DP)**

Particulars	1 Year <sup>1,1</sup>	Since Inception <sup>3</sup>
Religare Invesco Infrastructure Fund - Direct Plan - Growth <sup>1</sup>	78.73%	34.48%
CNX Infrastructure Index	24.27%	10.14%

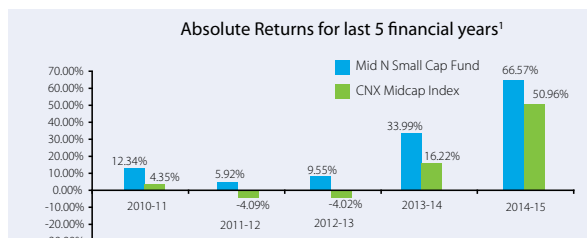


<sup>1</sup>Past performance may or may not be sustained in future.

<sup>1,1</sup>Absolute Returns. <sup>2</sup>Returns are compounded annualized returns (CAGR) & inception date is deemed to be date of allotment. Date of allotment : RIIF : November 21, 2007; RIIF - DP : January 01, 2013. <sup>3</sup>01-01-2013 to 28-03-2013.

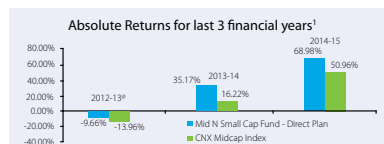
**12 (a) Religare Invesco Mid N Small Cap Fund (RIMSCF)**

Particulars	1 Year <sup>1,1</sup>	3 Years <sup>2</sup>	5 Years <sup>2</sup>	Since Inception <sup>2</sup>
Religare Invesco Mid N Small Cap Fund - Growth <sup>1</sup>	66.57%	34.79%	23.86%	19.91%
CNX Midcap Index	50.96%	19.00%	11.02%	11.85%



**12 (b) Religare Invesco Mid N Small Cap Fund - Direct Plan (RIMSCF - DP)**

Particulars	1 Year <sup>1,1</sup>	Since Inception <sup>2</sup>
Religare Invesco Mid N Small Cap Fund - Direct Plan - Growth <sup>1</sup>	68.98%	38.20%
CNX Midcap Index	50.96%	20.18%

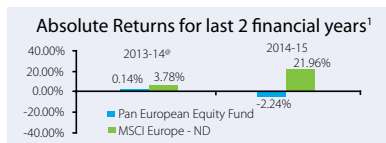


<sup>1</sup>Past performance may or may not be sustained in future.

<sup>1,1</sup>Absolute Returns. <sup>2</sup>Returns are compounded annualized returns (CAGR) & inception date is deemed to be date of allotment. Date of allotment : RIMSCF : March 17, 2008; RIMSCF - DP : January 01, 2013. <sup>3</sup>01-01-2013 to 28-03-2013.

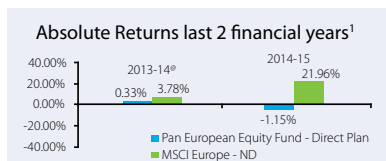
**13 (a) Religare Invesco Pan European Equity Fund (RIPEEF)**

Particulars	1 Year <sup>1,1</sup>	Since Inception <sup>2</sup>
Religare Invesco Pan European Equity Fund - Regular Plan - Growth <sup>1</sup>	-2.24%	-1.82%
MSCI Europe - ND	21.96%	22.60%



**13 (b) Religare Invesco Pan European Equity Fund - Direct Plan (RIPEEF - DP)**

Particulars	1 Year <sup>1,1</sup>	Since Inception <sup>2</sup>
Religare Invesco Pan European Equity Fund - Direct Plan - Growth <sup>1</sup>	-1.15%	-0.72%
MSCI Europe - ND	21.96%	22.60%

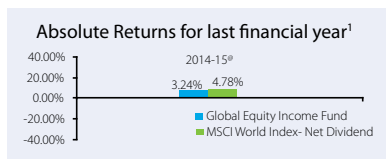


<sup>1</sup>Past performance may or may not be sustained in future.

<sup>1,1</sup>Absolute Returns. <sup>2</sup>Returns are absolute and inception date is deemed to be date of allotment. Date of allotment : RIPEEF, RIPEEF - DP : January 31, 2014; <sup>3</sup>31-01-2014 to 31-03-2014.

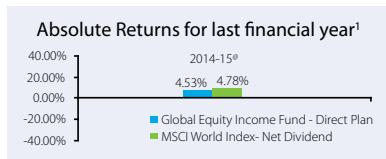
**14 (a) Religare Invesco Global Equity Income Fund (RIGEIF)**

Particulars	Since Inception <sup>1,1</sup>
Religare Invesco Global Equity Income Fund- Regular Plan - Growth <sup>1</sup>	3.24%
MSCI World Index - Net Dividend	4.78%



**14 (b) Religare Invesco Global Equity Income Fund - Direct Plan (RIGEIF - DP)**

Particulars	Since Inception <sup>1,1</sup>
Religare Invesco Global Equity Income Fund - Direct Plan - Growth <sup>1</sup>	4.53%
MSCI World Index - Net Dividend	4.78%



<sup>1</sup>Past performance may or may not be sustained in future.

<sup>1,1</sup>Absolute Returns and inception date is deemed to be date of allotment. Date of allotment : RIGEIF, RIGEIF - DP : May 5, 2014. <sup>3</sup>05-05-2014 to 31-03-2015.



Scheme Name	Type	Investment Objective	Asset Allocation Pattern					AUM (in Crs.) as on 31/03/15	Live Folios as on 31/03/15
			Instruments	Indicative Allocations (% of total assets)		Risk Profile High/Medium /Low	Notes		
				Minimum	Maximum				
Religare Invesco AGILE Fund (Alpha Generated From Industry Leaders Fund)	An Open Ended Equity Scheme	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.	Equity and Equity Related Instruments <sup>1</sup>	90	100	High	<sup>1</sup> Maximum exposure to the derivatives shall not exceed 50% of the net assets, subject to the limits as specified by SEBI, from time to time. <sup>1,1</sup>	28.60	8,526
			Debt <sup>2</sup> & Money Market Instruments	0	10	Low to Medium	<sup>2</sup> Debt instruments may include securitized debt (excluding foreign securitised debt) upto 10% of the net assets.		
Religare Invesco Arbitrage Fund	An Open Ended Equity Scheme	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.	Equity and Equity related instruments	65	80	High	<sup>1</sup> 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.	394.62	532
			<sup>1</sup> Equity Derivatives including stock futures and stock options <sup>2</sup>	65	80	High	<sup>2</sup> 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.		
			Money Market Instruments/Debt instruments <sup>3</sup> and Fixed Income Derivatives	20	35	Low to Medium	<sup>1,1</sup> The maximum derivative 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). <sup>3</sup> Debt instruments may include securitized debt (excluding foreign securitised debt) upto 30% of the net assets.		
Religare Invesco Banking Fund	An Open Ended Banking Sector Scheme	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.	Equity and Equity Related Instruments of the constituents of CNX Bank Index <sup>1</sup>	65	100	High	<sup>1</sup> 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. <sup>1,1</sup> Debt instruments may include securitized debt (excluding foreign securitized debt) upto 35% of the net assets. <sup>2</sup>	83.00	12,519
			Equity and Equity Related Instruments of banking and financial services companies other than the constituents of CNX Bank Index <sup>1</sup>	0	35	High			
			Debt <sup>2</sup> & Money Market Instruments	0	35	Low to Medium			
Religare Invesco Business Leaders Fund	An Open Ended Equity Scheme	To generate long term capital appreciation by investing in Equity and Equity Related Instruments including equity derivatives of companies which in our opinion are leaders in their respective industry or industry segment.	Equity & Equity Related Instruments <sup>1</sup>	80	100	High	<sup>1</sup> <i>Of companies which in our opinion are leaders in their respective industry or industry segment.</i> <sup>2</sup> Investment in securitized debt including pass through certificate (PTC) shall not exceed 20% of the net assets of the Scheme. The Scheme will not invest in foreign securitized debt. <sup>1,1</sup> The maximum derivative position will be restricted to 50% of the net assets.	27.93	6,019
			Money Market Instruments & Debt Securities <sup>2</sup>	0	20	Low to Medium			

Scheme Name	Type	Investment Objective	Asset Allocation Pattern				AUM (in Crs.) as on 31/03/15	Live Folios as on 31/03/15	
			Instruments	Indicative Allocations (% of total assets)		Risk Profile			Notes
				Minimum	Maximum	High/Medium /Low			
Religare Invesco Contra Fund	An Open Ended Equity Scheme	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.	Equity & Equity Related Instruments <sup>1</sup>	65	100	High	<sup>1</sup> 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. <sup>1.1</sup> <sup>2</sup> Debt instruments may include securitized debt (excluding foreign securitised debt) upto 100% of the debt component.	167.79	14,529
			Money Market Instruments & Debt Securities <sup>2</sup>	0	35	Low to Medium			
Religare Invesco Dynamic Equity Fund	An Open Ended Equity Scheme	To generate long-term capital growth from a focused portfolio of predominantly equity and equity-related securities.	Equity and Equity Related Instruments <sup>1</sup>	70	100	High	<sup>1</sup> Maximum exposure to the derivatives shall not exceed 50% of the net assets, subject to the limits as specified by SEBI, from time to time. <sup>1.1</sup> <sup>2</sup> Debt instruments may include securitized debt (excluding foreign securitised debt) upto 30% of the net assets.	53.16	7,192
			Debt <sup>2</sup> & Money Market Instruments	0	30	Low to Medium			
Religare Invesco Growth Fund	An Open Ended Diversified Equity Scheme	To generate long-term capital growth from a diversified portfolio of predominantly equity and equity-related securities.	Equity and Equity Related Instruments <sup>1</sup>	65	100	High	<sup>1</sup> Maximum exposure to the derivatives shall not exceed 50% of the net assets, subject to the limits as specified by SEBI, from time to time. <sup>1.1</sup> <sup>2</sup> Debt instruments may include securitized debt (excluding foreign securitised debt) upto 35% of the net assets.	174.54	8,726
			Debt <sup>2</sup> & Money Market Instruments	0	35	Low to Medium			
Religare Invesco PSU Equity Fund	An Open Ended Equity Scheme	To generate capital appreciation by investing in Equity and Equity Related Instruments of companies where the Central / State Government(s) has majority shareholding or management control or has powers to appoint majority of directors.	Equity and Equity Related Instruments of the constituents of S&P BSE PSU Index	65	100	High	<sup>1</sup> Companies which are PSU at the time of investment and which may subsequently become non PSU because of privatization or disinvestment. <sup>2</sup> Investment in securitized debt including pass through certificate (PTC) shall not exceed 20% of the net assets. The Scheme will not invest in foreign securitized debt. <sup>1.1</sup> The maximum derivative position will be restricted to 50% of the net assets.	159.18	15,566
			Equity and Equity Related Instruments of PSU companies other than the constituents of the S&P BSE PSU Index	0	35	High			
			Equity and Equity Related Instruments of non PSU companies <sup>1</sup>	0	20	High			
			Debt <sup>2</sup> & Money Market Instruments	0	35	Low to Medium			
Religare Invesco Tax Plan	An Open ended equity linked savings scheme with a lock-in period of 3 years	To generate long-term capital growth from a diversified portfolio of predominantly equity and equity-related securities.	Equity and Equity Related Instruments <sup>1</sup>	80	100	High	<sup>1</sup> 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. <sup>1.1</sup> The Scheme does not intend to invest in securitized debt.	250.30	46,268
			Money Market Instruments	0	20	Low to Medium			
Religare Invesco Mid Cap Fund	An open ended equity scheme	To provide long term capital appreciation by investing in a portfolio that is predominantly constituted of Equity and Equity related Instruments of Mid Cap Companies.	Equity and Equity Related Instruments out of which:	65	100	High	<sup>1</sup> Investment in securitized debt shall not exceed 35% of the net assets of the Scheme. The Scheme will not invest in foreign securitized debt. 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. <sup>1.1</sup>	104.93	13,603
			Mid Cap Companies	65	100	High			
			Companies other than Mid Cap Companies	0	35	High			
			Debt <sup>1</sup> & Money Market Instruments	0	35	Low to Medium			
Religare Invesco Infrastructure Fund	An open ended equity scheme	To provide long term capital appreciation by investing in a portfolio that is predominantly constituted of equity and equity related instruments of infrastructure companies.	Equity and Equity Related Instruments of companies engaged in infrastructure sector <sup>1</sup>	65	100	High	<sup>1</sup> 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. <sup>1.1</sup> <sup>2</sup> Debt instruments may include securitized debt upto 35% of the net assets.	46.65	7,849
			Debt <sup>2</sup> and Money Market Instruments	0	35	Low to Medium			

Scheme Name	Type	Investment Objective	Asset Allocation Pattern				Notes	AUM (in Crs.) as on 31/03/15	Live Folios as on 31/03/15
			Instruments	Indicative Allocations (% of total assets)		Risk Profile			
				Minimum	Maximum	High/Medium /Low			
Religare Invesco Mid N Small Cap Fund	An open ended equity scheme	To provide long term capital appreciation by investing in a portfolio that is predominantly constituted of equity and equity related instruments of mid and small cap companies.	Equity and Equity related instruments <sup>1</sup> of mid <sup>2</sup> cap companies.	65	95	High	<sup>1</sup> 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. <sup>1.1</sup> <sup>2</sup> Companies which have a market capitalisation of more than the last stock of CNX Midcap Index and less than the highest market capitalisation of the constituent stock of the CNX Midcap Index. <sup>3</sup> Companies which have a market capitalisation of more than the last stock of S&P BSE Small Cap Index and less than the highest market capitalisation of the constituent stock of the S&P BSE Small Cap Index. <sup>4</sup> Debt instruments may include securitized debt upto 30% of the net assets.	417.21	25,758
			Equity and Equity related instruments <sup>1</sup> of small <sup>3</sup> cap companies.	5	35	High			
			Equity and Equity related instruments <sup>1</sup> of companies other than mentioned in (1) & (2) above	0	30	High			
			Debt <sup>4</sup> and Money Market Instruments	0	30	Low to Medium			
Religare Invesco Pan European Equity Fund	An open ended fund of funds scheme	To generate capital appreciation by investing predominantly in units of Invesco Pan European Equity Fund, an overseas equity fund which invests primarily in equity securities of European companies with an emphasis on larger companies.	Shares of Invesco Pan European Equity Fund or other similar Overseas Mutual Funds <sup>1,2</sup>	95	100	High	<sup>1</sup> Overseas Mutual Funds having similar objectives, strategy and attributes. <sup>2</sup> Investors are requested to note that shares of Invesco Pan European Equity Fund or other similar Overseas Mutual Funds should be considered similar to units of the Fund. <sup>3</sup> The scheme does not intend to invest in Securitized Debt and in unrated debt instruments. The Scheme will not invest in derivatives. However, the Underlying Fund may invest in derivatives for effective portfolio management and hedging purposes. The Scheme will not engage in securities lending and short selling of securities. The Scheme shall make investments in foreign securities as per clause 2(x) of SEBI Circular no. SEBI/IMD/CIR No.7/104753/07 dated September 26, 2007.	88.09	2,295
			Debt and money market securities <sup>3</sup> (including government and corporate /Units of debt and liquid schemes of Religare Invesco Mutual Fund	0	5	Low to Medium			
Religare Invesco Global Equity Income Fund	An open ended fund of funds scheme	To provide capital appreciation and/or income by investing predominantly in units of Invesco Global Equity Income Fund, an overseas equity fund which invests primarily in equities of companies worldwide. The Scheme may, at the discretion of fund Manager, also invest in units of other similar Overseas Mutual Funds with similar objectives, strategy and attributes which may constitute a significant portion of its net assets.	Shares of Invesco Global Equity Income Fund or other similar Overseas Mutual Funds <sup>1,2</sup>	95	100	High	<sup>1</sup> Overseas Mutual Funds having similar objectives, strategy and attributes. <sup>2</sup> Investors are requested to note that shares of Invesco Global Equity Income Fund or other similar Overseas Mutual Funds should be considered similar to units of the Fund. <sup>3</sup> The scheme does not intend to invest in Securitized Debt and in unrated debt instruments. The Scheme will not invest in derivatives. However, the Underlying Fund may invest in derivatives for effective portfolio management and hedging purposes. The Scheme will not engage in securities lending and short selling of securities. The Scheme shall make investments in foreign securities as per clause 2(x) of SEBI Circular no. SEBI/IMD/CIR No. 7/104753/07 dated September 26, 2007.	18.58	1,187
			Debt and money market securities <sup>3</sup> (including government and corporate debt/Units of debt and liquid schemes of Religare Invesco Mutual Fund	0	5	Low to Medium			

<sup>1.1</sup>The cumulative gross exposure through equity, debt and derivative positions shall not exceed 100% of the net assets of the scheme.

### 1. GENERAL INSTRUCTIONS

- Please read the 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, 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".
- All applicants are deemed to have accepted the terms subject to which the offer is being made and bind themselves to the terms upon signing the Application Form and tendering the payment.
- Application Form should be filled legibly in **ENGLISH in BLOCK** letters using Black or Dark Blue ink. Incomplete application forms are liable to be rejected. Please refer to the checklist at the end of these notes to ensure that the requisite details and documents have been provided in order to avoid unnecessary delays and / or rejection of your application.
- Please strike out any section that is not applicable. Cancellation / white-ink on any of the mandatory information should be countersigned.
- Applications can be submitted at any of the Official Points of Acceptance of the AMC / Registrar / MFU / Electronic Platform.
- Investments through distributors : Pursuant to SEBI circular vide reference no. CIR/IMD/DF/21/2012 dated September 13, 2012, it is mandatory to mention Employee Unique Identification Number ('**EUID**') of individual ARN holder or of employee/relationship manager/sales person of the Distributor in the application form if the investments are routed through a Distributor. EUID is allotted by AMFI and mentioning EUID would assist in addressing instances of mis-selling. If there is no interaction by the employees / sales person / relationship manager of the distributor / sub-distributor w.r.t. transaction, then the EUID box may be left blank, but it would be mandatory for the investor to provide confirmation as mentioned in the application form.
- Investment in Direct Plan : Investors applying under Direct Plan must indicate "Direct" in Distributor/Broker ARN column of the application form. In case Distributor code is mentioned in the application form, but "Direct Plan" is indicated (ticked) in section 3 of the application form, the Distributor code will be ignored and the application will be processed under Direct Plan. Further, where application is received without mentioning Distributor code or where "Direct" is mentioned in the ARN column, then the application will be processed under Direct Plan. If the investor does not mention "Direct" against the Scheme name and the Distributor code is also not provided, then the application will be processed under Direct Plan.

### 2. APPLICANT INFORMATION

- Name should be given in full without any abbreviations. Preferably write exactly as it appears in your bank account or as it appears in the incorporation document as the case may be. In case, units are applied for electronic mode (Demat mode), please write the name exactly in the same order as it appears in depository records.
- In case investment is 'On behalf of Minor':
  - Name of the Guardian must be mentioned if the investments are being made on behalf of the minor. Guardian in the folio on behalf of minor should either be a natural guardian (i.e. father or mother) or a Court appointed legal guardian. A document evidencing the relationship should be submitted if the same is not available as part of the documents stated in point III below.
  - The minor shall be the first and sole holder. There shall not be any joint holder where minor is the first holder.
  - Date of birth of minor along with the photocopy of following supporting documents shall be mandatory while investing on behalf of minor:
    - Birth certificate of the minor; or
    - School leaving certificate / Mark sheet issued by Higher Secondary Board of respective states, ICSE, CBSE etc.; or
    - Passport of the minor; or
    - Any other suitable proof evidencing the date of birth of the minor.
- Name of the Contact Person, email and Telephone no. should be mentioned in case of investments by Company, Body Corporate, Trust, Society, FII/FPI and other non-individual applicants.
- Your complete postal address should be stated. P.O. Box address alone is not sufficient. NRIs/FIIs/FPIs 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, US Persons & Residents of Canada cannot invest in the Schemes.
- In case of NRI/FII/FPI investors, the Account Statements / Allotment Advice/ Redemption cheques / other correspondence will be sent to their correspondence address as per KYC records.
- Please fill in your date of birth as this may be required for validating your identity for certain transactions / communications.
- If you have an email ID, please provide the same, this will help us send investment / product related communication and resolve any queries more promptly.
- In case of applications for units in non demat mode, made in joint names without indicating the mode of holding, mode of holding will be deemed as 'Any One or Survivor' and processed accordingly. All communication and payments shall be made in the name of and favouring the first 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<sup>1</sup> (including joint holders, guardians of minors and NRIs) to mention the PAN on the application form. In case minor does not possess his / her own PAN, the PAN of his / her guardian should be quoted. In the absence of this, your application will be rejected. Further, following investors are exempted from the mandatory requirement of PAN for transacting in securities market:

- Investors who want to make Micro Investment with an aggregate of the

lump sum investment up to Rs. 50,000/- in a rolling 12 months period or a financial year i.e. April to March<sup>2</sup> per investor, per year, per mutual fund (Micro Investments) and

- Cash Investments with the Mutual Fund can be made upto Rs. 50,000/- per investor, per financial year; and
- 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)

The exemption will be applicable only to Micro Investment made by individuals (including NRIs, Minors acting through Guardian and sole Proprietary Firms). However PIOs, HUF and other categories of investors will not be eligible for this exemption. This would be subject to collecting necessary documentary evidence by the AMC/ Fund to verify the veracity of the claim. However, such investors are mandatorily required to complete the KYC documentation as prescribed by KRA and to obtain KYC Reference Number (KRN). These investors should mention the KRN in place of PAN.

<sup>1</sup>(includes fresh / additional purchase, switch, systematic investment plan, systematic transfer and dividend reinvestment). <sup>2</sup>Such investments will be aggregated at the investor level irrespective of the number of folios under which the investor has invested.

Since, vide SEBI circular dated January 4, 2013, the requirement of verification of PAN with original copy is dispensed with, investors are not required to provide original PAN card for verification.

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

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

If the cheques submitted along with the application form for subscription under a new folio is drawn on bank account (pay-in Bank Account) which is different from pay-out bank account details (i.e. bank account for receipt of redemption / dividend proceeds) as mentioned in the application form, then it would be mandatory for the investor to submit below mentioned documentary proof:

- Cancelled Original cheque leaves of the pay-out bank account having the First Holder Name and bank account number printed on the cheque; or
- Self- attested Bank statements/pass books with current entries not older than 3 months reflecting the First Holder Name, Bank Account Number and Bank Name as specified in the application ;
- Confirmation on the bank's letter head attested by the bank manager with his name, designation and employee number confirming the investor details and bank mandate information.

Originals of above documents should be produced for verification at the Investor Service Centre or Official Points of Acceptance of Transactions of the Fund and the original will be returned across the counter after verification. In case the original of any document is not produced for verification, then the copies should be attested by the bank manager with his name, designation and employee number.

Investors are requested to note that applications for new folio creation submitted (wherein the pay-in bank details are different from pay-out bank details) without any of the above mentioned documents are liable to be rejected.

In case of change in bank mandate, change will be effected for the folio and not for individual scheme.

For multiple bank account registration, please refer to Statement of Additional Information.

### 5. INVESTMENT DETAILS

- Investors have the option of investing upto 3 schemes of Religare Invesco Mutual Fund using single application form. However, for investing in Direct Plan as well as through Distributor, separate application form must be used. In case investor wants to invest in more than one scheme (maximum upto 3) using single application form, then separate cheque must be given for investment amount in each scheme. If the separate cheques are not given for investment in more than one scheme using single application form, the application is liable to be rejected. Further, if the investor wants to invest in more than one option i.e. Growth, Dividend Payout, Dividend Reinvestment etc. (maximum upto 3 options) of a scheme using single application form, the investor can give one single cheque for aggregate amount of investment proposed to be made in the scheme using single application form.
- Scheme, Plan, Option, Facility of the scheme should be clearly stated. In case applications are received where Plans/Options for investment is not selected, the default Plan/Option as prescribed in the SID of the Scheme will be applicable.
- For minimum application amount please refer to the Scheme Ready Reckoner.

### 6. SYSTEMATIC INVESTMENT PLAN (SIP)

SIP facility is offered to investors under Religare Invesco Tax Plan, Religare Invesco Arbitrage Fund, Religare Invesco Contra Fund, Religare Invesco Growth Fund, Religare Invesco Dynamic Equity Fund, Religare Invesco Mid Cap Fund, Religare Invesco AGILE Fund, Religare Invesco Banking Fund, Religare Invesco Business Leaders Fund, Religare Invesco PSU Equity Fund, Religare Invesco Infrastructure Fund, Religare Invesco Mid N Small Cap Fund, Religare Invesco Pan European Equity Fund and Religare Invesco Global Equity Income Fund.

Investors have choice of four payment options

- 1) Post Dated Cheques
  - 2) Auto Debit Instructions (ECS)
  - 3) Direct Debit Instructions
  - 4) National Automated Clearing House (NACH)
- Please refer to the Terms & Conditions and Instructions on the reverse of the SIP Registration cum Mandate Form.

### 7. MODE OF PAYMENT

Payment can be made in any of the following modes:

- Payment should be made by way of separate cheque/demand draft\* for each Scheme in the same form and must be payable locally at the Official Point(s) of Acceptance where the application is lodged. The cheque/demand draft should be drawn favouring the Scheme e.g. Religare Invesco Tax Plan/Religare Invesco



Contra Fund etc., as the case may be, and crossed "Account Payee Only". Please mention the folio no. / application no. and applicant name on the reverse of the Cheque/Draft tendered with the application. In order to avoid fraud and prevent misuse of payment instruments, investors are advised to draw payment instrument (i.e. cheque, demand draft, pay order etc.) favouring either "Name of the Scheme - A/c First Investor name" or "Name of the Scheme - Permanent Account Number of the First investor" or "Name of the Scheme - Folio number". In case the Scheme name on the application form and on the payment instrument are different, the request will be processed and units will be allotted in the Scheme which is mentioned in the application form duly signed by investor(s).

The 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 where Official Points of Acceptance of Religare Invesco Mutual Fund are located.

Payment can also be made through Cash / 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. Investors can make investments in SIP also through NACH facility.

\*Investors residing in centers, where the Religare Invesco AMC 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 to the extent of SBI DD charges. The AMC will not reimburse demand draft charges where demand draft amount exceeds Rs. 50,000/-. Applications accompanied by cheques / drafts not fulfilling the above criteria are liable to be rejected.

- (b) Money Order/Postal Order/ Post dated Cheques (except in case of investments through Systematic Investment Plan) and Stock Invest 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 / FPI / PIO Investors:

#### Repatriation Basis

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

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

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

- a) Payment by Parents/Grand-Parents/Related Persons\* on behalf of a minor in consideration of natural love and affection or as gift for a value not exceeding ₹50,000/- (each regular purchase or per SIP installment). However, this restriction will not be applicable for payment, made by a Guardian, whose name is registered in the records of Mutual Fund in that folio.
- (b) Payment by employer on behalf of employee(s) under Systematic Investment Plans (SIP) or lumpsum / one-time subscription, through Payroll deductions or deductions out of expenses reimbursements;
- c) Custodian on behalf of a Foreign Institutional Investor (FII) / FPI or a client.
- d) Payment by Religare Invesco Asset Management Company Pvt. Ltd. to a Distributor empanelled with it on account of commission/incentive etc. in the form of the units of schemes of Religare Invesco Mutual Fund through Systematic Investment Plans or lump sum / one-time subscription.
- (e) Payment by Corporates to its Agents/Distributor/ Dealer (similar arrangement with Principal-agent relationship) on account of commission or incentive payable for sale of its goods/services in the form of units of schemes of Religare Invesco Mutual Fund through Systematic Investment Plans or lump sum / one-time subscription.

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

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

In each of the exceptions mentioned above, investors are required to attach following mandatory documents without which application for subscription to units will be rejected:

- a) KYC of all the investors (guardian in case of minor) and KYC of person making the payment i.e. parent, related person, employee, custodian.
- b) Third Party Declaration from the investors and the person making the payment (Third Party) (available on our website [www.religaireinvesco.com](http://www.religaireinvesco.com))

It is mandatory for investor to mention details of bank account from where payment for subscription is made in referred section of application form. Further the name of first unit holder/ applicant should be pre-printed as one of the holders on payment cheque. In case, name of first unit holder/ applicant is not pre-printed on cheque, the investor should submit copy of bank statement or pass book showing account number, account holders' name and address or a original letter from the bank certifying that the investor maintains a bank account with the bank and mentioning the details like bank account number, branch address, account type and IFSC code, if any, of the branch. Originals of the bank statement/ pass book should be produced for verification and the same will be returned across the counter after verification;

In case payment is made through pay order, demand draft, banker's cheque etc., an investor should submit a certificate (in original) from issuing bank as a

proof of debit of investor's bank account with details of account holders' name, bank account number which has been debited for issue of payment instrument and PAN as per bank records, if available or a copy of the acknowledgement from the bank, wherein the instructions to debit carry the bank account details and name of the investor as an account holder are available or a copy of the passbook/bank statement evidencing the debit for issuance of a DD.

In case of RTGS, NEFT, ECS, bank transfer etc., the investor should submit an acknowledged copy of the instruction to bank stating the account number to be debited.

Demand draft, pay order, banker's cheque purchased against cash of Rs. 50,000/- or more will not be accepted. Such purchase application (for amount less than Rs. 50,000) should be accompanied with a banker's certificate stating the investor's Name, bank account number and PAN as per bank record, if available, is a must.

The bank account number mentioned in the certificate/instructions must be the bank account which is registered with the Fund or the first named applicant/investor should be one of the holders of the said bank account.

Please refer to Statement of Additional Information for a facility of multiple Bank Accounts registration in a folio.

Certificate from Bank should be signed by the authorised person of the issuing bank mentioning his name, employee code, contact details and bank seal.

## 8. CASH INVESTMENTS

In terms of SEBI circular dated September 13, 2012 and May 22, 2014, Religare Invesco Mutual Fund accepts subscription application with payment mode as 'Cash' ('Cash Investments') from eligible investors, with effect from February 5, 2015, subject to following:

- (a) Cash Investments with the Fund can be made upto Rs. 50,000/- per investor, per financial year.
- (b) Only resident individuals, sole proprietorships and minors (through guardians), who are KYC Compliant and have a Bank Account can make Cash Investments. Such investors may or may not have a Permanent Account Number (PAN).
- (c) The limit for Cash Investments will be monitored at first applicant's PAN or PAN Exempted KYC Reference Number (PEKRN) (issued by KRA) level. If Cash Investments (together with Cash Investments already made with the Fund in the same financial year) exceeds Rs. 50,000/-, the application for Cash Investments will be rejected.
- (d) New Investor in the Fund is required to open 'Zero Balance Folio' with the Fund by submitting an 'Application Form - Zero Balance Folio' along with KYC Compliance proof before making Cash Investments.
- (e) New Investor who has opened Zero Balance Folio or Existing Investor is then required to deposit cash and submit deposit slip, stating details such as name of investor, amount of cash, name of the scheme of the Fund, PAN if available etc., at any of the nearest designated branch of HDFC Bank Limited ("the Bank") which accept cash under Cash Investments Facility offered by the Fund. Deposit slips may be obtained from ISCs which accept Cash Investments applications or can be downloaded from our website ([www.religaireinvesco.com](http://www.religaireinvesco.com))
- (f) Cash deposit slip acknowledged by the Bank along with scheme application form/ transaction slip should be submitted for time stamping at the designated ISC of the Fund which accept Cash Investments applications. Investors must mention their name and folio number / application number on the reverse of deposit slip acknowledged by the Bank.
- (g) Please refer to our website [www.religaireinvesco.com](http://www.religaireinvesco.com) or contact any of our ISCs for an updated list of designated banks / designated bank branches for depositing cash for Cash Investments and updated list of designated ISCs of the Fund for submitting applications for Cash investments.

#### Other Conditions:

- (a) Payment of redemption proceeds, dividend etc. with respect to Cash Investments shall be made only to pay-out bank account mentioned in the application form or to the bank mandate as registered in the folio in the records of the Fund.
- (b) In case the Fund receives Cash Investments but an investor has not submitted the application at the designated ISC within 10 Business Days of cash deposit with designated branch of Bank, the amount of such Cash Investments will be refunded by crediting the amount electronically to the bank account registered in the folio in the records of the Fund.
- (c) Acceptance of Cash Investments will be subject to compliance with applicable laws pertaining to Prevention of Money Laundering.

## 9. E-MAIL COMMUNICATION

If the investor has provided email id, then Account statement / Allotment advice, other statutory as well as general information will be sent only through email instead of physical. If an investor needs a hard copy, then a request should be sent by email to [mservices@religareinvesco.com](mailto:mservices@religareinvesco.com).

The Fund / Registrar 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 Registrar 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 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.

## 10. DIRECT CREDIT OF REDEMPTION/DIVIDEND PROCEEDS

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

## 11. NOMINATION DETAILS

Applicants applying for units singly / jointly should make a nomination at the time of initial investment or during subsequent investments / during the tenure of the investment. Please fill in the nomination details in the Application Form. Nomination form is also available on our website or at any Religare Invesco Investor Service Centers.

- Nomination will be mandatory for new folios opened by individual especially with sole holding. Even those investors who do not wish to nominate must sign separately confirming their non-intention to nominate. However, the nomination facility is not available in a folio held on behalf of a minor. The nomination can be made only by individuals applying for / holding units on their own singly or jointly. Non-individuals including society, trust, body corporate, partnership, Karta of Hindu Undivided Family (HUF), holder of Power of Attorney cannot nominate. If the units are held jointly, all joint holders will have to sign the nomination form, even if the mode of holding is not "joint".
- 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 (other than NRIs residing in USA and Canada) 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. Nomination shall be maintained at the folio level. The AMC reserves the right to offer nomination facility at a scheme level in a folio.
- 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 RIAMC shall settle the claim equally amongst all the nominees.
- Nomination in respect of the units stands rescinded upon the 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.
- Every new nomination for a folio will overwrite the existing nomination. These instructions are subject to SEBI Regulations / applicable laws.

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

## 12. DEMATERIALIZATION

The unit holders would have an option to hold the units in dematerialized form. The applicant intending to hold units in dematerialized form will be required to have a beneficiary account with a Depository Participant (DP) of the NSDL/CDSL and will be required to mention in the application form, DP ID, DP Name and Beneficiary Account No. with the DP name at the time of subscribing to the units of the respective Scheme(s). Applicants must ensure that the sequence of the names as mentioned in the application form matches with that of the beneficiary account held with the Depository Participant. Names, Address, PAN details, KYC Details etc. mentioned in the application form will be verified against the Depository data. **If the details mentioned in the application are incomplete / incorrect or not matching with the depository records, the application shall be treated as application for non-demat mode and accordingly units will be allotted in non-demat mode.** Subscription in Demat mode is not available for subscription through Plans/Options where dividend distribution frequency is less than 1 month.

The investors can also subscribe units through SIP in demat (electronic) mode for eligible schemes of the Fund. However, the units will be allotted based on applicable NAV of respective schemes and will be credited to investor's Demat (Beneficiary) Account on weekly basis on realization of funds, e.g. units will be credited to investor's Demat (Beneficiary) account every Monday (or next business day, if Monday is a non-business day) for realization status received in last week from Monday to Friday.

Note - In case of subscription of units through SIP in demat (electronic) mode, unit holder will not be able to redeem / transfer such units till units are credited to investor's Demat (Beneficiary) account.

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

Units held in demat form are freely transferable from one demat account to another demat account. However, restrictions on transfer of units of Equity Linked Saving Schemes (ELSS) during lock - in period shall continue to be applicable as per the ELSS guidelines.

## 13. PERSONAL IDENTIFICATION NUMBER (PIN)

The PIN facility is available to the Unitholders. Unitholders can download PIN agreement form from our website and send duly signed form to our Registrar & Transfer Agents. 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 unauthorized use of the PIN.

## 14. 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 Invesco 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 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.

## 15. KNOW YOUR CUSTOMER (KYC) REQUIREMENTS

- KYC is mandatory for applicants for subscription in the schemes of Religare Invesco Mutual Fund. The applicants for the purpose of KYC Compliance shall include

- their constituted Power of Attorney (PoA) holder in case of investments through a PoA; (ii) each of the applicants in case of investments in joint names; and (iii) guardian in case of investments on behalf of minor.

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

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

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

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

- Any subsequent change in address, Pin Code, Country, Nationality, Occupation, Income Details, Date of Birth, Proof of Identity or any details provided at the time of submission of Common KYC Form should be communicated to SEBI registered intermediary in the prescribed manner along with requisite supporting documents as may be specified from time to time. In case Address details provided in the application form don't match with details available in the KRA records, the details provided in the application form will be overwritten with the details available in the KRA records.
- Non Individual applicants are mandatorily required to provide details of net worth along with gross annual income. Individual applicants can provide details of net worth or gross annual income or both. While providing details of net worth, the same should be of a date which is within one year. In case applications are received where gross annual income is not selected, then Rs. 1 lac to Rs. 5 lacs income slab will be considered as the default income slab.
- Non Individual applicants, except a Company that is listed on any recognized stock exchange or is a majority owned subsidiary of listed company, are required to submit a declaration of ultimate beneficial ownership in the format as available on the website of the fund.

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

## 16. FOREIGN ACCOUNTS TAX COMPLIANCE ACT ("FATCA")

Under the FATCA regime, the AMC / the Fund is required to undertake due diligence process and identify US reportable accounts and collect such information/ documentary evidences of the US and / or non-US status of its investors / Unit holders and disclose such information as far as may be legally permitted about the holdings / investment returns to US IRS and / or the Indian Tax Authorities.

FATCA due diligence will have to be directed at each investor / Unit holder (including joint investor) and on being identified as a reportable person / specified US person, all the folios will be reported. Further, in case of folio with joint investors, the entire account value of investment portfolio will be attributable under each such reportable person. An investor / Unit holder will therefore be required to furnish such information for the AMC / Fund to comply with the reporting requirements stated in IGA and circulars issued by SEBI / AMFI in this regard.

Investors / Unit holders should consult their own tax advisors regarding FATCA requirements with respect to their own situation. Investors can get more details on FATCA requirements at <http://www.irs.gov/Businesses/Corporations/Foreign-Account-Tax-Compliance-Act-FATCA>.

You are requested to fill in the attached FATCA Annexure for Individuals (all unit holders including Guardian and POA holder) and Non-Individuals (including POA holder).

## 17. PURCHASE/REDEMPTION OF UNITS THROUGH STOCK EXCHANGE INFRASTRUCTURE:

Investors can purchase and redeem units of the following schemes on Mutual Fund Services System (MFSS) of the National Stock Exchange of India Ltd. (NSE) and on the BSE Stock Exchange Platform for Allotment and Repurchase of Mutual Funds (BSE

StAR MF System) of BSE Ltd. (BSE):

- |   |   |
|---|---|
| a. Religare Invesco Tax Plan              | h. Religare Invesco PSU Equity Fund           |
| b. Religare Invesco AGILE Fund            | i. Religare Invesco Mid Cap Fund              |
| c. Religare Invesco Growth Fund           | j. Religare Invesco Infrastructure Fund       |
| d. Religare Invesco Banking Fund          | k. Religare Invesco Mid N Small Cap Fund      |
| e. Religare Invesco Dynamic Equity Fund   | l. Religare Invesco Arbitrage Fund            |
| f. Religare Invesco Business Leaders Fund | m. Religare Invesco Pan European Equity Fund  |
| g. Religare Invesco Contra Fund           | n. Religare Invesco Global Equity Income Fund |

Please refer Scheme Information Document(s) of the Scheme(s) for further details

## 18. DECLARATION AND SIGNATURE

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

19. 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.

## CHECKLIST (Please ensure the following)

- ☐ Application Form is complete in all respect. Name, address & contact details are mentioned in full and signed by all applicants.
- ☐ Bank account details stated are complete and correct. In case investment cheque is from a different bank account, original cancelled cheque copy is attached.
- ☐ Permanent Account Number (PAN) for all applicants as applicable is mentioned.
- ☐ 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 / Folio Number and applicant's name is mentioned on the reverse of each cheque.
- ☐ Demat A/c details are filled correctly in the form. Please provide self attested Client Master list Copy.
- ☐ Details of applicants provided matches exactly with those in the Depository.
- ☐ Not a US Person & Resident of Canada.

### 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 <sup>1</sup>	Companies	Societies	Partnership Firms	Investments through PoA	Trust	NRI	FII(s)/ FPI <sup>2</sup>	Sole Proprietor	Minor
Resolution / Authorisation to invest		✓	✓	✓		✓		✓		
List of Authorised Signatories with Specimen signature(s)		✓	✓	✓	✓	✓		✓		
Memorandum & Articles of Association		✓								
Trust Deed						✓				
Bye - Laws			✓							
Partnership Deed				✓						
SEBI Registration / Designated Depository Participant Registration Certificate								✓		
Notarised Power of Attorney					✓					
Foreign Inward Remittance Certificate, in case payment is made by DD from NRE / FCNR a/c, where applicable							✓			
KYC Acknowledgement	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Demat Account Details (Client Master List Copy) <sup>3</sup>	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Cash Deposit Slip	✓								✓	✓
FATCA Declaration	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

<sup>1</sup>Self attestation is mandatory. <sup>2</sup>Copy of SEBI registration certificate (for FII) or Designated Depository Participant registration certificate (for FPI) should be provided. <sup>3</sup>In case Units are applied in Electronic (Demat) mode.

Only resident individuals, sole proprietorships and minors (through guardians), who are KYC Compliant and have a Bank Account can make Cash Investments.

Key Partner / Agent Information

Distributor / Broker ARN ARN -	Sub-Broker Code	Internal Sub-Broker/Employee Code	Employee Unique Identification No. (EUIIN) (Of Individual ARN holder or Of employee / Relationship Manager / Sales Person of the Distributor)	For Office Use Only
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I/We hereby confirm that the EUIIN box has been intentionally left blank by me/us as this transaction is executed without any interaction or advice by the employee/relationship manager/sales person of the above distributor/sub broker or notwithstanding the advice of in-appropriateness, if any, provided by the employee/relationship manager/sales person of the distributor/sub broker. (Refer Instruction no.1(f)).

Sign Here Sole/First Applicant/Guardian	Sign Here Second Applicant	Sign Here Third Applicant
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Upfront commission, if any, shall be paid directly by the investor to the AMFI registered distributors based on the investors' assessment of various factors, including the service rendered by the distributor.

Existing Unitholder : Pl. fill in Folio Number below and then proceed to section 2.

Folio Number									
--------------	--	--	--	--	--	--	--	--	--

**Transaction Charges** (Please tick any one of the below. For details refer point no. 9 on Page No.14)  
☐ I am a first time investor in Mutual Funds /  
☐ I am an existing investor in Mutual Funds (Default)

• **Country of Birth / Citizenship / Nationality or Tax Residency, other than India, for any applicant? (✓):** ☐ Yes / ☐ No (Mandatory to ✓). If Yes, please fill FATCA Declaration.

• **Non Individual investors should mandatorily fill separate FATCA & UBO Declarations**

Name of Sole / First Unitholder	
---------------------------------	--

New Unitholder

1. Applicant's Details	Name	PAN/KRN <sup>1</sup>	Date of Birth <sup>2</sup>																																																																								
First/Sole	Mr. / Ms. / M/s.		<table><tr><td>D</td><td>D</td><td>M</td><td>M</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td></tr><tr><td colspan="8">Enclosed (please ✓) <input type="checkbox"/> KYC Proof <sup>3</sup></td></tr><tr><td>D</td><td>D</td><td>M</td><td>M</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td></tr><tr><td colspan="8">Enclosed (please ✓) <input type="checkbox"/> KYC Proof <sup>3</sup></td></tr><tr><td>D</td><td>D</td><td>M</td><td>M</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td></tr><tr><td colspan="8">Enclosed (please ✓) <input type="checkbox"/> KYC Proof <sup>3</sup></td></tr><tr><td>D</td><td>D</td><td>M</td><td>M</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td></tr><tr><td colspan="8">Enclosed (please ✓) <input type="checkbox"/> KYC Proof <sup>3</sup></td></tr><tr><td>D</td><td>D</td><td>M</td><td>M</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td></tr></table>	D	D	M	M	Y	Y	Y	Y	Enclosed (please ✓) <input type="checkbox"/> KYC Proof <sup>3</sup>								D	D	M	M	Y	Y	Y	Y	Enclosed (please ✓) <input type="checkbox"/> KYC Proof <sup>3</sup>								D	D	M	M	Y	Y	Y	Y	Enclosed (please ✓) <input type="checkbox"/> KYC Proof <sup>3</sup>								D	D	M	M	Y	Y	Y	Y	Enclosed (please ✓) <input type="checkbox"/> KYC Proof <sup>3</sup>								D	D	M	M	Y	Y	Y	Y
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D	D	M	M	Y	Y	Y	Y																																																																				
Second	No joint holder where minor is first holder																																																																										
Third	No joint holder where minor is first holder																																																																										
Guardian/ Contact Person	(if Sole / First applicant is a Minor) Contact Person (in case of Non-individual Investors only)																																																																										
POA Holder	Relation <input type="checkbox"/> Father <input type="checkbox"/> Mother <input type="checkbox"/> Court appointed Guardian (If the investment is being made by a Constituted Attorney, please furnish the details of POA Holder)																																																																										

Mailing Address: (Address should be as per KYC records, refer Instruction no. 14b)

City	PIN
State	
Tel. No. (Resident)	Tel. No. (Office)
Mobile	
E-mail	

Overseas Address: (Mandatory in case of NRI / FI / FPI applicant)

City	State/Province
Country	PIN
<b>Status (✓)</b>	
<input type="checkbox"/> Individual <input type="checkbox"/> HUF <input type="checkbox"/> LLP <input type="checkbox"/> Society/Club <input type="checkbox"/> AOP	<input type="checkbox"/> Minor NRI Repatriable Listed Co. <input type="checkbox"/> Trust Co. U/S 25/8 of Companies Act
<input type="checkbox"/> Minor-NRI Repatriable <input type="checkbox"/> NRI Non-Repatriable <input type="checkbox"/> Unlisted Co. <input type="checkbox"/> FPI <input type="checkbox"/> Others	<input type="checkbox"/> Minor-NRI Non-Repatriable Partnership Body Corporate <input type="checkbox"/> FPI <input type="checkbox"/> Others

Mode of Holding (Only for non-demat mode) (✓) ☐ Single ☐ Joint ☐ Anyone or Survivor (Default)

2. KYC Details Mandatory (✓)

Gross Annual Income	First/Sole				Net-worth <sup>4</sup>													
		<input type="checkbox"/> Below 1 Lac <input type="checkbox"/> 10-25 Lacs	<input type="checkbox"/> 1-5 Lacs (Default) <input type="checkbox"/> 25 Lacs - 1 Crore	<input type="checkbox"/> 5-10 Lacs <input type="checkbox"/> > 1 Crore		in ₹	as on	<table><tr><td>D</td><td>D</td><td>M</td><td>M</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td></tr></table>	D	D	M	M	Y	Y	Y	Y		(Not older than 1 year) (Mandatory for Non-individuals)
D	D	M	M	Y	Y	Y	Y											
	Second	<input type="checkbox"/> Below 1 Lac <input type="checkbox"/> 10-25 Lacs	<input type="checkbox"/> 1-5 Lacs (Default) <input type="checkbox"/> 25 Lacs - 1 Crore	<input type="checkbox"/> 5-10 Lacs <input type="checkbox"/> > 1 Crore		in ₹	as on	<table><tr><td>D</td><td>D</td><td>M</td><td>M</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td></tr></table>	D	D	M	M	Y	Y	Y	Y		(Not older than 1 year)
D	D	M	M	Y	Y	Y	Y											
	Third	<input type="checkbox"/> Below 1 Lac <input type="checkbox"/> 10-25 Lacs	<input type="checkbox"/> 1-5 Lacs (Default) <input type="checkbox"/> 25 Lacs - 1 Crore	<input type="checkbox"/> 5-10 Lacs <input type="checkbox"/> > 1 Crore		in ₹	as on	<table><tr><td>D</td><td>D</td><td>M</td><td>M</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td></tr></table>	D	D	M	M	Y	Y	Y	Y		(Not older than 1 year)
D	D	M	M	Y	Y	Y	Y											
Occupation Details	First/Sole	<input type="checkbox"/> Private Service <input type="checkbox"/> Retired	<input type="checkbox"/> Public Sector / Govt. Service <input type="checkbox"/> Student	<input type="checkbox"/> Business <input type="checkbox"/> Forex Dealer	<input type="checkbox"/> Professional <input type="checkbox"/> Agriculturist	<input type="checkbox"/> Housewife <input type="checkbox"/> Others (Please specify)												
	Second	<input type="checkbox"/> Private Service <input type="checkbox"/> Retired	<input type="checkbox"/> Public Sector / Govt. Service <input type="checkbox"/> Student	<input type="checkbox"/> Business <input type="checkbox"/> Forex Dealer	<input type="checkbox"/> Professional <input type="checkbox"/> Agriculturist	<input type="checkbox"/> Housewife <input type="checkbox"/> Others (Please specify)												
	Third	<input type="checkbox"/> Private Service <input type="checkbox"/> Retired	<input type="checkbox"/> Public Sector / Govt. Service <input type="checkbox"/> Student	<input type="checkbox"/> Business <input type="checkbox"/> Forex Dealer	<input type="checkbox"/> Professional <input type="checkbox"/> Agriculturist	<input type="checkbox"/> Housewife <input type="checkbox"/> Others (Please specify)												
Others (For individuals)	First/Sole	<input type="checkbox"/> Politically Exposed Person		<input type="checkbox"/> Related to Politically Exposed Person		<input type="checkbox"/> Not Applicable												
	Second	<input type="checkbox"/> Politically Exposed Person		<input type="checkbox"/> Related to Politically Exposed Person		<input type="checkbox"/> Not Applicable												
	Third	<input type="checkbox"/> Politically Exposed Person		<input type="checkbox"/> Related to Politically Exposed Person		<input type="checkbox"/> Not Applicable												

Others (For Non-individuals) Is the entity involved in any of the following services  
(i) Foreign Exchange/Money Changer Services ☐ Yes ☐ No (ii) Gaming/Gambling/Lottery/Casino Services/Betting Syndicates ☐ Yes ☐ No (iii) Money Lending/Pawning ☐ Yes ☐ No

3. Investment Details (Cheque / DD should be drawn in favour of the Scheme. Investors applying under direct plan must mention "Direct" in the box provided below.) Refer Scheme Ready Reckoner

Scheme 1	Religare Invesco	Scheme Name	Plan	Option	Dividend Frequency <sup>5</sup>
Scheme 2	Religare Invesco	Scheme Name	Plan	Option	Dividend Frequency <sup>5</sup>
Scheme 3	Religare Invesco	Scheme Name	Plan	Option	Dividend Frequency <sup>5</sup>

<sup>1</sup> PAN/KRN (Refer Instruction no. 3), <sup>2</sup>Mandatory in case of Minor, additionally refer Instruction no. 2, <sup>3</sup>KYC & <sup>4</sup> Networth (Refer Instruction no. 14 ), <sup>5</sup> Not applicable in Growth option

Acknowledgement Slip (To be filled by the Applicant)

Application No :

Received from	Mr. / Ms. / M/s.	Date	<table><tr><td>D</td><td>D</td><td>M</td><td>M</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td></tr></table>	D	D	M	M	Y	Y	Y	Y	Signature, Stamp & Date
D	D	M	M	Y	Y	Y	Y					
Towards Subscription under below Schemes												
Scheme 1	Religare Invesco	Scheme Name	Amount (₹)	Cheque/DD No.								
Scheme 2	Religare Invesco	Scheme Name	Amount (₹)	Cheque/DD No.								
Scheme 3	Religare Invesco	Scheme Name	Amount (₹)	Cheque/DD No.								



Payment Details

(Attach separate cheques for each Scheme. Refer instruction no. 5a) (For Cash, refer instruction no. 8)

Scheme	Investment Amt. (Rs)	Net Amt. (Rs)	Cheque/DD No.	Bank Name	A/c. No.
1		Net of DD Charges			
Mode of Payment (✓) <input type="checkbox"/> Cheque <input type="checkbox"/> DD <input type="checkbox"/> Funds Transfer <input type="checkbox"/> Cash			Account Type (✓) <input type="checkbox"/> Current <input type="checkbox"/> Savings <input type="checkbox"/> NRE <input type="checkbox"/> NRO <input type="checkbox"/> FCNR <input type="checkbox"/> SNRR <input type="checkbox"/> Others		
2		Net of DD Charges			
Mode of Payment (✓) <input type="checkbox"/> Cheque <input type="checkbox"/> DD <input type="checkbox"/> Funds Transfer <input type="checkbox"/> Cash			Account Type (✓) <input type="checkbox"/> Current <input type="checkbox"/> Savings <input type="checkbox"/> NRE <input type="checkbox"/> NRO <input type="checkbox"/> FCNR <input type="checkbox"/> SNRR <input type="checkbox"/> Others		
3		Net of DD Charges			
Mode of Payment (✓) <input type="checkbox"/> Cheque <input type="checkbox"/> DD <input type="checkbox"/> Funds Transfer <input type="checkbox"/> Cash			Account Type (✓) <input type="checkbox"/> Current <input type="checkbox"/> Savings <input type="checkbox"/> NRE <input type="checkbox"/> NRO <input type="checkbox"/> FCNR <input type="checkbox"/> SNRR <input type="checkbox"/> Others		

Applicable in case of Third Party Payment: Payment on behalf of (✓) ☐ Minor ☐ Client ☐ Employee ☐ Distributor

(Refer instruction no. 7).

PAN/KRN <sup>1</sup>

Name of the person making payment

Enclosed (✓) ☐ KYC Proof<sup>3</sup>

4. For SIP / Micro SIP

Refer instruction no. 6 & 7

☐ SIP ☐ Micro SIP

(For SIP through Auto-Debit (ECS / Direct Debit/NACH) please fill respective SIP registration cum mandate form)

First SIP Installment Cheque Details

Amount

Dated

DD MM YYYY

Drawn on Bank

Branch

SIP through Post Dated Cheques (Use CTS (Cheque Truncation System) Cheques only)

Applicable in case of Third Party Payment: Payment on behalf of (✓) ☐ Minor ☐ Client ☐ Employee ☐ Distributor

Period From

MM YYYY

To

MM YYYY

Name of the person making payment

Chq. Nos. From

To

Enclosed (✓) ☐ KYC Proof<sup>3</sup>

PAN / KRN

Frequency (✓) ☐ Monthly (Default) or ☐ Quarterly

SIP Date (✓) ☐ 3<sup>rd</sup> ☐ 10<sup>th</sup> ☐ 15<sup>th</sup> (Default) ☐ 20<sup>th</sup> or ☐ 25<sup>th</sup>

5. Demat Account Details

Optional, Refer instruction no. 12

DP ID #

Beneficiary Account No.

DP Name

(✓) ☐ NSDL ☐ CDSL

I N

(# Not applicable in case of CDSL).

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

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

Refer instruction no. 4

Account No.

Account Type (✓) ☐ Current ☐ Savings ☐ NRE ☐ NRO ☐ FCNR ☐ SNRR ☐ Others

Bank Name

Branch

City

Address

MICR Code

NEFT/RTGS/IFSC Code

PIN

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

(11 digit character code appearing on cheque leaf)

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

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

7. Nomination Details (Mandatory for investors who opt to hold units in non-demat form.)

Refer Instruction no. 11

	Name	Date of Birth (for minor)	% Share	Relationship	Signature
Nominee 1		DD MM YYYY			Optional
Nominee 2		DD MM YYYY			Optional
Nominee 3		DD MM YYYY			Optional
	Name of Guardian (If Nominee is Minor)	Guardian's Relation (with the minor)	Signature of Guardian		
			Mandatory		

Address

I do not intend to nominate (✓ the box , in case you do not wish to nominate) ☐

8. Declaration & Signature(s)

The Trustees, Religare Invesco Mutual Fund  
Having read and understood the contents of the Statement of Additional Information / Scheme Information Document(s) of the respective schemes, I / We hereby apply to the Trustees of Religare Invesco Mutual Fund for units of the Scheme / Option as indicated above and agree to abide by the terms, conditions, rules and regulations of the Scheme. I / We have understood the details of the Scheme and I / We have not received nor have been induced by any rebate or gifts, directly or indirectly, in making this investment. I / We do not have any existing Micro Investments which together with the current Micro Investment application will result in aggregate investments exceeding Rs. 50,000/- in a year (applicable to Micro Investment investors only). The Distributor has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us. I / We hereby authorise Religare Invesco Mutual Fund, its Investment Manager and its Agents to disclose details of my / our investment to my / our bank(s) / Religare Invesco 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 Invesco Asset Management Company Pvt. Ltd. (Investment Manager to Religare Invesco Mutual Fund), their appointed

service providers or representatives responsible. I / We will also inform Religare Invesco Asset Management Company Pvt. Ltd., about any changes in my/ our bank account. I / We hereby declare that the amount being invested by me / us in the Scheme of Religare Invesco Mutual Fund is derived through legitimate sources and is not held or designed for the purpose of contravention of any Act, Rules, Regulations or any statute or legislation or any other applicable laws or any Notifications, Directions issued by any governmental or statutory authority from time to time.  
I / We confirm that I / We are not United States person(s) under the laws of United States or residents(s) of Canada as defined under the applicable laws of Canada.  
**Applicable to KRN holders :** I, the first / sole holder hereby declare that I do not hold a Permanent Account Number and hold only a single 'PAN exempt KRN' issued by KRA and that my existing investment in schemes of Religare Invesco Mutual Fund together with current application will not result in aggregate investments exceeding Rs. 50,000/- in a rolling 12 months period or in a financial year i.e. April to March.  
**Applicable to NRIs only :** I / We confirm that I am / we are Non-Residents of Indian Nationality / Origin and that the funds are remitted from abroad through approved banking channels or from my / our NRE / NRO / FCNR/ SNRR Account. I / We confirm that the details provided by me / us are true and correct.

(✓) Yes ☐ No ☐

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

Date

DD MM YYYY

Place

Sole / First Applicant / Guardian / POA

Second Applicant / POA

Third Applicant / POA

GET IN TOUCH

Religare Invesco Mutual Fund

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

T +91 22 67310000 F +91 22 67310301

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

**Key Partner / Agent Information**

Distributor / Broker ARN ARN -	Sub-Broker Code	Internal Sub-Broker/Employee Code	Employee Unique Identification No. (EUIIN) (Of Individual ARN holder or Of employee / Relationship Manager / Sales Person of the Distributor)	For Office Use Only
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I/We hereby confirm that the EUIIN box has been intentionally left blank by me/us as this transaction is executed without any interaction or advice by the employee/relationship manager/sales person of the above distributor/sub broker or notwithstanding the advice of in-appropriateness, if any, provided by the employee/relationship manager/sales person of the distributor/sub broker. (Refer Instruction no.1(f)).

Sign Here Sole/First Applicant/Guardian	Sign Here Second Applicant	Sign Here Third Applicant
--	-------------------------------	------------------------------

Upfront commission, if any, shall be paid directly by the investor to the AMFI registered distributors based on the investors' assessment of various factors, including the service rendered by the distributor.

**Existing Unitholder :** Pl. fill in Folio Number below and then proceed to section 2.

Folio Number									
--------------	--	--	--	--	--	--	--	--	--

**Transaction Charges** (Please tick any one of the below. For details refer point no. 9 on Page No.14)  
☐ I am a first time investor in Mutual Funds /  
☐ I am an existing investor in Mutual Funds (Default)

• **Country of Birth / Citizenship / Nationality or Tax Residency, other than India, for any applicant? (✓):** ☐ Yes / ☐ No (Mandatory to ✓). If Yes, please fill FATCA Declaration.

• **Non Individual investors should mandatorily fill separate FATCA & UBO Declarations**

Name of Sole / First Unitholder	
---------------------------------	--

**New Unitholder**

1. Applicant's Details	Name	PAN/KRN <sup>1</sup>	Date of Birth <sup>2</sup>																																																																								
First/Sole	Mr. / Ms. / M/s.		<table><tr><td>D</td><td>D</td><td>M</td><td>M</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td></tr><tr><td colspan="8">Enclosed (please ✓) <input type="checkbox"/> KYC Proof <sup>3</sup></td></tr><tr><td>D</td><td>D</td><td>M</td><td>M</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td></tr><tr><td colspan="8">Enclosed (please ✓) <input type="checkbox"/> KYC Proof <sup>3</sup></td></tr><tr><td>D</td><td>D</td><td>M</td><td>M</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td></tr><tr><td colspan="8">Enclosed (please ✓) <input type="checkbox"/> KYC Proof <sup>3</sup></td></tr><tr><td>D</td><td>D</td><td>M</td><td>M</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td></tr><tr><td colspan="8">Enclosed (please ✓) <input type="checkbox"/> KYC Proof <sup>3</sup></td></tr><tr><td>D</td><td>D</td><td>M</td><td>M</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td></tr></table>	D	D	M	M	Y	Y	Y	Y	Enclosed (please ✓) <input type="checkbox"/> KYC Proof <sup>3</sup>								D	D	M	M	Y	Y	Y	Y	Enclosed (please ✓) <input type="checkbox"/> KYC Proof <sup>3</sup>								D	D	M	M	Y	Y	Y	Y	Enclosed (please ✓) <input type="checkbox"/> KYC Proof <sup>3</sup>								D	D	M	M	Y	Y	Y	Y	Enclosed (please ✓) <input type="checkbox"/> KYC Proof <sup>3</sup>								D	D	M	M	Y	Y	Y	Y
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Enclosed (please ✓) <input type="checkbox"/> KYC Proof <sup>3</sup>																																																																											
D	D	M	M	Y	Y	Y	Y																																																																				
Second	No joint holder where minor is first holder																																																																										
Third	No joint holder where minor is first holder																																																																										
Guardian/ Contact Person	(if Sole / First applicant is a Minor) Contact Person (in case of Non-individual Investors only)																																																																										
POA Holder	Relation <input type="checkbox"/> Father <input type="checkbox"/> Mother <input type="checkbox"/> Court appointed Guardian (If the investment is being made by a Constituted Attorney, please furnish the details of POA Holder)																																																																										

**Mailing Address:** (Address should be as per KYC records, refer Instruction no. 14b)

City	PIN
State	
Tel. No. (Resident)	Tel. No. (Office)
Mobile	
E-mail	

**Overseas Address:** (Mandatory in case of NRI / FI / FPI applicant)

City	State/Province
Country	PIN
<b>Status (✓)</b>	
<input type="checkbox"/> Individual <input type="checkbox"/> HUF <input type="checkbox"/> LLP <input type="checkbox"/> Society/Club <input type="checkbox"/> AOP	<input type="checkbox"/> Minor <input type="checkbox"/> NRI Repatriable <input type="checkbox"/> Listed Co. <input type="checkbox"/> Trust <input type="checkbox"/> Co. U/S 25/8 of Companies Act
<input type="checkbox"/> Minor-NRI Non-Repatriable <input type="checkbox"/> NRI Non-Repatriable <input type="checkbox"/> Unlisted Co. <input type="checkbox"/> FII <input type="checkbox"/> Others	<input type="checkbox"/> Minor-NRI Non-Repatriable <input type="checkbox"/> Partnership <input type="checkbox"/> Body Corporate <input type="checkbox"/> FPI <input type="checkbox"/> Others

**Mode of Holding** (Only for non-demat mode) (✓) ☐ Single ☐ Joint ☐ Anyone or Survivor (Default)

**2. KYC Details Mandatory (✓)**

Gross Annual Income	First/Sole	<input type="checkbox"/> Below 1 Lac <input type="checkbox"/> 10-25 Lacs	<input type="checkbox"/> 1-5 Lacs (Default) <input type="checkbox"/> 25 Lacs - 1 Crore	<input type="checkbox"/> 5-10 Lacs <input type="checkbox"/> > 1 Crore	Net-worth <sup>4</sup>		in ₹	as on	<table><tr><td>D</td><td>D</td><td>M</td><td>M</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td></tr></table>	D	D	M	M	Y	Y	Y	Y	(Not older than 1 year) (Mandatory for Non-individuals)
	D	D	M	M	Y	Y	Y	Y										
	Second	<input type="checkbox"/> Below 1 Lac <input type="checkbox"/> 10-25 Lacs	<input type="checkbox"/> 1-5 Lacs (Default) <input type="checkbox"/> 25 Lacs - 1 Crore	<input type="checkbox"/> 5-10 Lacs <input type="checkbox"/> > 1 Crore	Net-worth <sup>4</sup>		in ₹	as on	<table><tr><td>D</td><td>D</td><td>M</td><td>M</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td></tr></table>	D	D	M	M	Y	Y	Y	Y	(Not older than 1 year)
D	D	M	M	Y	Y	Y	Y											
Third	<input type="checkbox"/> Below 1 Lac <input type="checkbox"/> 10-25 Lacs	<input type="checkbox"/> 1-5 Lacs (Default) <input type="checkbox"/> 25 Lacs - 1 Crore	<input type="checkbox"/> 5-10 Lacs <input type="checkbox"/> > 1 Crore	Net-worth <sup>4</sup>		in ₹	as on	<table><tr><td>D</td><td>D</td><td>M</td><td>M</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td></tr></table>	D	D	M	M	Y	Y	Y	Y	(Not older than 1 year)	
D	D	M	M	Y	Y	Y	Y											
Occupation Details	First/Sole	<input type="checkbox"/> Private Service <input type="checkbox"/> Retired	<input type="checkbox"/> Public Sector / Govt. Service <input type="checkbox"/> Student	<input type="checkbox"/> Business <input type="checkbox"/> Forex Dealer	<input type="checkbox"/> Professional <input type="checkbox"/> Agriculturist	<input type="checkbox"/> Housewife <input type="checkbox"/> Others _____ (Please specify)												
	Second	<input type="checkbox"/> Private Service <input type="checkbox"/> Retired	<input type="checkbox"/> Public Sector / Govt. Service <input type="checkbox"/> Student	<input type="checkbox"/> Business <input type="checkbox"/> Forex Dealer	<input type="checkbox"/> Professional <input type="checkbox"/> Agriculturist	<input type="checkbox"/> Housewife <input type="checkbox"/> Others _____ (Please specify)												
	Third	<input type="checkbox"/> Private Service <input type="checkbox"/> Retired	<input type="checkbox"/> Public Sector / Govt. Service <input type="checkbox"/> Student	<input type="checkbox"/> Business <input type="checkbox"/> Forex Dealer	<input type="checkbox"/> Professional <input type="checkbox"/> Agriculturist	<input type="checkbox"/> Housewife <input type="checkbox"/> Others _____ (Please specify)												
Others (For individuals)	First/Sole	<input type="checkbox"/> Politically Exposed Person	<input type="checkbox"/> Related to Politically Exposed Person	<input type="checkbox"/> Not Applicable														
	Second	<input type="checkbox"/> Politically Exposed Person	<input type="checkbox"/> Related to Politically Exposed Person	<input type="checkbox"/> Not Applicable														
	Third	<input type="checkbox"/> Politically Exposed Person	<input type="checkbox"/> Related to Politically Exposed Person	<input type="checkbox"/> Not Applicable														

**Others (For Non-individuals)** Is the entity involved in any of the following services  
(i) Foreign Exchange/Money Changer Services ☐ Yes ☐ No (ii) Gaming/Gambling/Lottery/Casino Services/Betting Syndicates ☐ Yes ☐ No (iii) Money Lending/Pawning ☐ Yes ☐ No

**3. Investment Details** (Cheque / DD should be drawn in favour of the Scheme. Investors applying under direct plan must mention "Direct" in the box provided below.) Refer Scheme Ready Reckoner

Scheme 1	Religare Invesco	Scheme Name	Plan	Option	Dividend Frequency <sup>5</sup>
Scheme 2	Religare Invesco	Scheme Name	Plan	Option	Dividend Frequency <sup>5</sup>
Scheme 3	Religare Invesco	Scheme Name	Plan	Option	Dividend Frequency <sup>5</sup>

<sup>1</sup> PAN/KRN (Refer Instruction no. 3), <sup>2</sup>Mandatory in case of Minor, additionally refer Instruction no. 2, <sup>3</sup>KYC & <sup>4</sup> Networth (Refer Instruction no. 14 ), <sup>5</sup> Not applicable in Growth option

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

Application No :

Received from	Mr. / Ms. / M/s.	Date	<table><tr><td>D</td><td>D</td><td>M</td><td>M</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td></tr></table>	D	D	M	M	Y	Y	Y	Y	Signature, Stamp & Date
D	D	M	M	Y	Y	Y	Y					
Towards Subscription under below Schemes												
Scheme 1	Religare Invesco	Scheme Name	Amount (₹)	Cheque/DD No.								
Scheme 2	Religare Invesco	Scheme Name	Amount (₹)	Cheque/DD No.								
Scheme 3	Religare Invesco	Scheme Name	Amount (₹)	Cheque/DD No.								

Payment Details

(Attach separate cheques for each Scheme. Refer instruction no. 5a) (For Cash, refer instruction no. 8)

Scheme	Investment Amt. (Rs)	Net Amt. (Rs)	Cheque/DD No.	Bank Name	A/c. No.
1		Net of DD Charges			
Mode of Payment (✓) <input type="checkbox"/> Cheque <input type="checkbox"/> DD <input type="checkbox"/> Funds Transfer <input type="checkbox"/> Cash			Account Type (✓) <input type="checkbox"/> Current <input type="checkbox"/> Savings <input type="checkbox"/> NRE <input type="checkbox"/> NRO <input type="checkbox"/> FCNR <input type="checkbox"/> SNRR <input type="checkbox"/> Others		
2		Net of DD Charges			
Mode of Payment (✓) <input type="checkbox"/> Cheque <input type="checkbox"/> DD <input type="checkbox"/> Funds Transfer <input type="checkbox"/> Cash			Account Type (✓) <input type="checkbox"/> Current <input type="checkbox"/> Savings <input type="checkbox"/> NRE <input type="checkbox"/> NRO <input type="checkbox"/> FCNR <input type="checkbox"/> SNRR <input type="checkbox"/> Others		
3		Net of DD Charges			
Mode of Payment (✓) <input type="checkbox"/> Cheque <input type="checkbox"/> DD <input type="checkbox"/> Funds Transfer <input type="checkbox"/> Cash			Account Type (✓) <input type="checkbox"/> Current <input type="checkbox"/> Savings <input type="checkbox"/> NRE <input type="checkbox"/> NRO <input type="checkbox"/> FCNR <input type="checkbox"/> SNRR <input type="checkbox"/> Others		

Applicable in case of Third Party Payment: Payment on behalf of (✓) ☐ Minor ☐ Client ☐ Employee ☐ Distributor (Refer instruction no. 7). PAN/KRN <sup>1</sup>

Name of the person making payment Enclosed (✓) ☐ KYC Proof<sup>3</sup>

4. For SIP / Micro SIP

Refer instruction no. 6 & 7

☐ SIP ☐ Micro SIP (For SIP through Auto-Debit (ECS / Direct Debit/NACH) please fill respective SIP registration cum mandate form)

First SIP Installment Cheque Details

Amount Dated DD MM YYYY Drawn on Bank Branch

SIP through Post Dated Cheques (Use CTS (Cheque Truncation System) Cheques only)

Period From MM YYYY To MM YYYY

Chq. Nos. From To

Applicable in case of Third Party Payment: Payment on behalf of (✓) ☐ Minor ☐ Client ☐ Employee ☐ Distributor

Name of the person making payment

Enclosed (✓) ☐ KYC Proof<sup>3</sup> PAN / KRN

Frequency (✓) ☐ Monthly (Default) or ☐ Quarterly SIP Date (✓) ☐ 3<sup>rd</sup> ☐ 10<sup>th</sup> ☐ 15<sup>th</sup> (Default) ☐ 20<sup>th</sup> or ☐ 25<sup>th</sup>

5. Demat Account Details

Optional, Refer instruction no. 12

DP ID # Beneficiary Account No. DP Name (✓) ☐ NSDL ☐ CDSL

I N

(# Not applicable in case of CDSL). The details of the Bank Account linked with the Demat A/c as mentioned below should be provided under section 5.

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

Refer instruction no. 4

Account No. Account Type (✓) ☐ Current ☐ Savings ☐ NRE ☐ NRO ☐ FCNR ☐ SNRR ☐ Others

Bank Name Branch Address

City

MICR Code NEFT/RTGS/IFSC Code PIN

(9 digit No. next to your Cheque No.) (11 digit character code appearing on cheque leaf)

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

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

7. Nomination Details (Mandatory for investors who opt to hold units in non-demat form.)

Refer Instruction no. 11

	Name	Date of Birth (for minor)	% Share	Relationship	Signature
Nominee 1		DD MM YYYY			Optional
Nominee 2		DD MM YYYY			Optional
Nominee 3		DD MM YYYY			Optional
	Name of Guardian (If Nominee is Minor)	Guardian's Relation (with the minor)	Signature of Guardian		
			Mandatory		

Address

I do not intend to nominate (✓ the box , in case you do not wish to nominate) ☐

8. Declaration & Signature(s)

The Trustees, Religare Invesco Mutual Fund  
Having read and understood the contents of the Statement of Additional Information / Scheme Information Document(s) of the respective schemes, I / We hereby apply to the Trustees of Religare Invesco Mutual Fund for units of the Scheme / Option as indicated above and agree to abide by the terms, conditions, rules and regulations of the Scheme. I / We have understood the details of the Scheme and I / We have not received nor have been induced by any rebate or gifts, directly or indirectly, in making this investment. I / We do not have any existing Micro Investments which together with the current Micro Investment application will result in aggregate investments exceeding Rs. 50,000/- in a year (applicable to Micro Investment investors only). The Distributor has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us. I / We hereby authorise Religare Invesco Mutual Fund, its Investment Manager and its Agents to disclose details of my / our investment to my / our bank(s) / Religare Invesco 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 Invesco Asset Management Company Pvt. Ltd. (Investment Manager to Religare Invesco Mutual Fund), their appointed

(✓) Yes ☐ No ☐ If NRI (✓) ☐ Repatriation basis ☐ Non-Repatriation basis

Date DD MM YYYY Place

service providers or representatives responsible. I / We will also inform Religare Invesco Asset Management Company Pvt. Ltd., about any changes in my/ our bank account. I / We hereby declare that the amount being invested by me / us in the Scheme of Religare Invesco Mutual Fund is derived through legitimate sources and is not held or designed for the purpose of contravention of any Act, Rules, Regulations or any statute or legislation or any other applicable laws or any Notifications, Directions issued by any governmental or statutory authority from time to time.  
I / We confirm that I / We are not United States person(s) under the laws of United States or residents(s) of Canada as defined under the applicable laws of Canada.  
**Applicable to KRN holders :** I, the first / sole holder hereby declare that I do not hold a Permanent Account Number and hold only a single 'PAN exempt KRN' issued by KRA and that my existing investment in schemes of Religare Invesco Mutual Fund together with current application will not result in aggregate investments exceeding Rs. 50,000/- in a rolling 12 months period or in a financial year i.e. April to March.  
**Applicable to NRIs only :** I / We confirm that I am / we are Non-Residents of Indian Nationality / Origin and that the funds are remitted from abroad through approved banking channels or from my / our NRE / NRO / FCNR/ SNRR Account. I / We confirm that the details provided by me / us are true and correct.

Sole / First Applicant / Guardian / POA

Second Applicant / POA

Third Applicant / POA

GET IN TOUCH

Religare Invesco Mutual Fund  
3rd Floor, GYS Infinity, Paranjpe 'B' Scheme, Subhash Road,  
Vile Parle (East), Mumbai - 400 057.  
T +91 22 67310000 F +91 22 67310301

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

**For Individuals**

<b>First/Sole</b>	PAN	<input type="text"/>		
	Country of Birth	<input type="text"/>	Nationality / Citizenship	<input type="text"/>
	Country of Residence		<input type="text"/>	
Country of Tax Residence			Tax Reference No.	
<hr/>			<hr/>	
<hr/>			<hr/>	
<hr/>			<hr/>	
<b>Second</b>	PAN	<input type="text"/>		
	Country of Birth	<input type="text"/>	Nationality / Citizenship	<input type="text"/>
	Country of Residence		<input type="text"/>	
Country of Tax Residence			Tax Reference No.	
<hr/>			<hr/>	
<hr/>			<hr/>	
<hr/>			<hr/>	
<b>Third</b>	PAN	<input type="text"/>		
	Country of Birth	<input type="text"/>	Nationality / Citizenship	<input type="text"/>
	Country of Residence		<input type="text"/>	
Country of Tax Residence			Tax Reference No.	
<hr/>			<hr/>	
<hr/>			<hr/>	
<hr/>			<hr/>	
<b>Guardian</b>	PAN	<input type="text"/>		
	Country of Birth	<input type="text"/>	Nationality / Citizenship	<input type="text"/>
	Country of Residence		<input type="text"/>	
Country of Tax Residence			Tax Reference No.	
<hr/>			<hr/>	
<hr/>			<hr/>	
<hr/>			<hr/>	
<b>POA Holder</b>	PAN	<input type="text"/>		
	Country of Birth	<input type="text"/>	Nationality / Citizenship	<input type="text"/>
	Country of Residence		<input type="text"/>	
Country of Tax Residence			Tax Reference No.	
<hr/>			<hr/>	
<hr/>			<hr/>	
<hr/>			<hr/>	

**Declaration**

I declare that the information is to the best of my knowledge and belief, accurate and complete. I agree to notify Religare Invesco Mutual Fund / Religare Invesco Asset Management Company Private Limited immediately in the event the information in the self-certification changes.

<input type="text"/>	<input type="text"/>	<input type="text"/>
Sole / First Applicant / Guardian / POA	Second Applicant	Third Applicant

**Instructions**

- Details under FATCA / Foreign Tax Laws: Tax Regulations require us to collect information about each investor's tax residency. In certain circumstances (including if we do not receive a valid self-certification from you) we may be obliged to share information on your account with relevant tax authorities. If you have any questions about your tax residency, please contact your tax advisor. Should there be any change in information provided, please ensure you advise us promptly, i.e. within 30 days.
- Individuals : If you are a US citizen or resident or greencard holder, please include United States in the foreign country information field along with your US Tax Identification Number. Foreign Account Tax Compliance provisions (commonly known as FATCA) are contained in the US Hire Act 2010.
- If you have multiple tax reference numbers, please provide details in separate sheet.



## 1. Applicant's Details

Name

PAN

## 2. Incorporation / Formation in India (✓) ☐ Yes ☐ No

If No, please specify the countries of Incorporation / Formation / Tax Residency

Tax Payer Identification Number (If the country of incorporation/ Formation/ Tax Residency is other than India)

## 3. Are you a financial institution (including an FFI) (✓) (Refer instructions) If yes, please provide the following information:

Please (✓) any one of the below:

- ☐ Financial Institution incorporated in India
- ☐ Financial Institution incorporated in another country that has an inter-governmental agreement (IGA) with the US on FATCA
- ☐ FFI in a country without an IGA that has registered to obtain a GIIN
- ☐ Others \_\_\_\_\_ (please specify)

GIIN

(Global Intermediary Identification Number)

If GIIN not available (✓ any one)

☐ Applied for on

☐ Not required to apply/not obtained for the following reasons (✓)

☐ We are a Non-participating FFI

☐ We are a Certified deemed-compliant FFI under U.S. Treasury Regulations

☐ We are an Exempt beneficial owner under U.S. Treasury Regulations

☐ Any another reason  (please specify)

## 4. Are you listed company (that is, a company whose shares are regularly traded on a recognized stock exchange) (✓) ☐ Yes ☐ No

(If yes, specify the name of the stock exchange(s) where it is regularly traded)

i.

ii.

Are you a "Related Entity" of a listed company (✓) (Refer instruction 2)

☐ Yes ☐ No (If yes, specify the name of the listed company)

i.

ii.

Specify the name of the stock exchange(s) where it is regularly traded

i.

ii.

Are you an active NFFE (✓) (Refer instructions 3 & 4)

Details of controlling persons will not be considered for FATCA purpose

☐ Yes ☐ No (If yes, specify the nature of business)

i.

ii.

Are you a passive NFFE (✓) (Refer instructions 5 & 7)

☐ Yes ☐ No (If yes, specify the nature of business)

i.

ii.

For all Controlling persons who are citizens / tax residents / green card holders other than India, provide their Name, Address, Taxpayer Identification Number and Percentage of holding by filling UBO Form & enclose additionally

**Declaration:** I/We acknowledge and confirm that the information provided above is/are true and correct to the best of my/our knowledge and belief and provided after consulting necessary tax professionals. In case any of the above specified information is found to be false or untrue or misleading or misrepresenting, I/We am/are aware that I/We may liable for it. I/We hereby authorize you to disclose, share, remit in any form, mode or manner, all / any of the information provided by me/ us, including all changes, updates to such information as and when provided by me/ us to Mutual Fund, its Sponsor, Asset Management Company, trustees, their employees / associated parties / RTAs ('the Authorized Parties') or any Indian or foreign governmental or statutory or judicial authorities / agencies including but not limited to the Financial Intelligence Unit-India (FIU-IND), the tax / revenue authorities in India or outside India and other investigation agencies without any obligation of advising me/us of the same. Further, I/We, authorize to share the given information to other SEBI Registered Intermediaries to facilitate single submission / updation & for other relevant purposes. I/We also undertake to keep you informed in writing about any changes / modification to the above information in future and also undertake to provide any other additional information / documentary proof as may be required at your end.

Date:

Place: \_\_\_\_\_

[Names and Signature(s) of Authorized Signatory(ies) with Official Stamp]

Details under FATCA / Foreign Tax Laws: Tax Regulations require us to collect information about each investor's tax residency. In certain circumstances (including if we do not receive a valid self-certification from you) we may be obliged to share information on your account with relevant tax authorities. If you have any questions about your tax residency, please contact your tax advisor. Should there be any change in information provided, please ensure you advise us promptly, i.e. within 30 days.

**Non - Individuals :** If you are classified as a passive NEFE for FATCA purposes, please include in the section relating to Ultimate beneficial Owner (UBO), details of any specified US persons having controlling interest in the foreign country information field along with your US Tax Identification Number for FATCA purposes. Foreign Account Tax Compliance provisions (commonly known as FATCA) are contained in the US Hire Act 2010.

1. Foreign Financial Institution [FFI] – Means any non-US financial institutions that is a

- Depository institution – accepts deposits in the ordinary course of banking or similar business;
- Custodian institution - as a substantial portion of its business, hold financial assets for the accounts of others;
- Investment entity – conducts a business or operates for or on behalf of a customer for any of the activities like trading in money market instruments, foreign exchange, foreign currency, etc. or individual or collective portfolio management or investing, administering or managing funds, money or financial assets on behalf of other persons; or an entity managed by this type of entity; or
- Insurance company – entity issuing insurance products i.e. life insurance;
- Holding or Treasury company – entity that is part of an expanded affiliate group that includes a depository, custodian, specified insurance company or investment entity

2. Related Entity - an entity is a "Related Entity" of another entity if one controls the other, or the two entities are under common control (where control means direct or indirect ownership of more than 50% of the vote or value in an entity)

3. Non-financial foreign entity [NFFE] – Non-US entity that is not a financial institution [including a territory NFFE]. Following NFFEs are excluded from FATCA reporting – (a) Publicly traded corporation / listed companies; (b) Related Entity of a listed company; and (c) Active NFFE

4. Active NFFE – Any one of the following –

- Less than 50% of the NFFE's gross income for the preceding calendar year or other appropriate reporting period is passive income and < 50% of the assets held by NFFE are assets that produce or are held for the production of passive income;
- NFFE is organized in US territory & all of the owners are bonafide residents of US Territory;
- Is a government [other than US Govt.], a political sub-division of such govt., or a public body performing a function of such govt. or a political sub-division thereof, a govt. of US Territory, an International organization, a non-US central bank of issue, or an entity wholly owned by one of the foregoing;
- Substantially all of the activities of the NFFE consist of holding (in whole or in part) the outstanding stock of, or providing financing and services to, one or more subsidiaries that engage in trades or businesses other than the business of a Financial Institution, except that an NFFE shall not qualify for this status if the NFFE functions (or holds itself out) as an investment fund, such as a private equity fund, venture capital fund, leveraged buyout fund, or any investment vehicle whose purpose is to acquire or fund companies and then hold interests in those companies as capital assets for investment purposes;
- The NFFE is not yet operating a business and has no prior operating history, but is investing capital into assets with the intent to operate a business other than that of a Financial Institution, provided that the NFFE shall not qualify for this exception after the date that is 24 months after the date of the initial organization of the NFFE;

- The NFFE was not a Financial Institution in the past five years, and is in the process of liquidating its assets or is reorganizing with the intent to continue or recommence operations in a business other than that of a Financial Institution;
- The NFFE primarily engages in financing and hedging transactions with, or for, Related Entities that are not Financial Institutions, and does not provide financing or hedging services to any entity that is not a Related Entity, provided that the group of any such Related Entities is primarily engaged in a business other than that of a Financial Institution;
- The NFFE is an "excepted NFFE" as described in relevant U.S. Treasury Regulations; or
- The NFFE meets all of the following requirements: -
  - i. It is established and operated in its jurisdiction of residence exclusively for religious, charitable, scientific, artistic, cultural, athletic, or educational purposes; or it is established and operated in its jurisdiction of residence and it is a professional organization, business league, chamber of commerce, labor organization, agricultural or horticultural organization, civic league or an organization operated exclusively for the promotion of social welfare;
  - ii. It is exempt from income tax in its jurisdiction of residence;
  - iii. It has no shareholders or members who have a proprietary or beneficial interest in its income or assets;
  - iv. The applicable laws of the NFFE's jurisdiction of residence or the NFFE's formation documents do not permit any income or assets of the NFFE to be distributed to, or applied for the benefit of, a private person or non-charitable entity other than pursuant to the conduct of the NFFE's charitable activities, or as payment of reasonable compensation for services rendered, or as payment representing the fair market value of property which the NFFE has purchased; and
  - e. The applicable laws of the NFFE's jurisdiction of residence or the NFFE's formation documents require that, upon the NFFE's liquidation or dissolution, all of its assets be distributed to a governmental entity or other non-profit organization, or escheat to the government of the NFFE's jurisdiction of residence or any political subdivision thereof.
- 5. Expanded affiliated group – One or more chains of members connected through ownership (50% or more, by vote or value) by a common parent entity if the common parent entity owns stock or other equity interests meeting the requirements in at least one of the other members
- 6. Passive NFFE - means any NFFE that is not (i) an Active NFFE, or (ii) a withholding foreign partnership or withholding foreign trust pursuant to relevant U.S. Treasury Regulations
- 7. Passive Income – portion of gross income that consists of dividends, interest, rents and royalties (other than rents and royalties derived in the active conduct of a trade or business conducted, at least in part, by employees of the NFFE), income equivalent to interest / amount received from pool of insurance contracts, annuities, excess of gains over losses from the sale or exchange of property / from transactions (including futures, forwards or similar transactions) in any commodities but not including
  - (i) any commodity hedging transaction, determined by treating the entity as a controlled foreign corporation or
  - (ii) active business gains or losses from the sale of commodities but only if substantially all the foreign entity's commodities are property, excess of foreign currency gains over losses, net income from notional principal contracts, amounts received under cash value insurance contracts, amounts earned by insurance company in connection with its reserves for insurance and annuity contracts
- 8. Controlling Persons - means the natural persons who exercise control over an entity. In the case of a trust, such term means the settlor, the trustees, the protector (if any), the beneficiaries or class of beneficiaries, and any other natural person exercising ultimate effective control over the trust, and in the case of a legal arrangement other than a trust, such term means persons in equivalent or similar positions. The term "Controlling Persons" shall be interpreted in a manner consistent with the Financial Action Task Force Recommendations.

## Declaration for Ultimate Beneficial Owner

For Non – Individuals (Mandatory)

### Applicant's Details

Name

PAN

### Listed Company / its Subsidiary Company

(i) I / We hereby declare that (✓)

☐ Our company is a Listed Company listed on recognized stock exchange in India

☐ Our company is a subsidiary of the Listed Company

☐ Our company is controlled by a Listed Company

(ii) Details of Listed Company^

Company Name

Stock Exchange on which listed

Security ISIN

^The details of holding/parent company to be provided in case the applicant is a subsidiary company.

### Non-Individuals other than Listed Company / its Subsidiary Company

i) Category (✓) ☐ Unlisted Company ☐ Partnership Firm ☐ Limited Liability Partnership ☐ Unincorporated association/ body of individuals  
☐ Public Charitable Trust ☐ Religious Trust ☐ Private Trust / Trust created by a will ☐ Others\_\_\_\_\_

ii) Details of Ultimate Beneficial Owners (If the given space below is not adequate, please provide multiple declaration forms)

Name of Beneficial Owners*	PAN (For Residents / NRIs)	ID Proof (Foreign / PAN Exempt individual)	UBO Code (Mandatory) (Refer instructions)	Position / Designation (To be provided wherever applicable)
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

\* If the beneficiary owner is minor, proof of date of birth and proof of relationship with the guardian and copy of PAN with photograph is mandatory.


### Declaration & Signature(s)

I/We acknowledge and confirm that the information provided above is/are true and correct to the best of my/our knowledge and belief. In case any of the above specified information is found to be false or untrue or misleading or misrepresenting, I/We are aware that I/We maybe liable for it. I/We hereby authorize sharing of the information furnished in this form with all SEBI Registered Intermediaries and they can rely on the same. In case the above information is not provided, it will be presumed that applicant is the ultimate beneficial owner, with no declaration to submit. In such case, the concerned SEBI registered intermediary reserves the right to reject the application or reverse the allotment of units, if subsequently it is found that applicant has concealed the facts of beneficial ownership. I/We also undertake to keep you informed in writing about any changes/modification to the above information in future and also undertake to provide any other additional information as may be required at your end.

Date

Place

Authorised Signatory



Pursuant to SEBI master circular vide ref. no. CIR/ISD/AML/3/2010 dated December 31, 2010 on anti money laundering standards and guidelines on identification of Beneficial Ownership issued by SEBI vide its circular ref. no. CIR/MIRSD/2/2013 dated January 24, 2013, investors (other than Individuals) are required to provide details of Ultimate Beneficial Owner(s) ("UBO(s)") and submit proof of identity (viz. PAN with photograph or any other acceptable proof of identity prescribed in common KYC form) of UBO(s).

The Ultimate Beneficial Owner means:

- For Investor other than Trust:

A 'Natural Person', who, whether acting alone or together, or through one or more juridical person, exercises control through ownership or who ultimately has a controlling ownership interest.

Controlling ownership interest means ownership of / entitlements to:

- more than 25% of shares or capital or profits of the juridical person, where the juridical person is a company;
- more than 15% of the capital or profits of the juridical person, where the juridical person is a partnership; or
- more than 15% of the property or capital or profits of the juridical person, where the juridical person is an unincorporated association or body of individuals.

In cases where there exists doubt as to whether the person with the controlling ownership interest is the beneficial owner or where no natural person exerts control through ownership interests, the identity details should be provided of the natural person who is exercising control over the juridical person through other means (i.e. control exercised through voting rights, agreement, arrangements or in any other manner). However, where no natural person is identified, the identity of the relevant natural person who holds the position of senior managing official should be provided.

- For Trust:

The settlor of the trust, the trustees, the protector, the beneficiaries with 15% or more of interest in the trust and any other natural person exercising ultimate effective control over the trust through a chain of control or ownership.

Exemption in case of listed companies:

The provisions w.r.t. Identification of UBO are not applicable to the investor or the owner of the controlling interest is a company listed on a stock exchange, or is a majority-owned subsidiary of such a company.

Applicability for foreign investors:

The identification of beneficial ownership in case of Foreign Institutional Investors (FIIs) / Foreign Portfolio Investor (FPI), their sub-accounts and Multilateral Funding Agencies / Bodies Corporate incorporated outside India with the permission of Government of India / Reserve Bank of India may be guided by the clarifications issued vide SEBI circular CIR/MIRSD/11/2012 dated September 5, 2012.

UBO Codes:

UBO Code	Description
UBO-1	Controlling ownership interest of more than 25% of shares or capital or profits of the juridical person (Investor), where the juridical person is a company
UBO-2	Controlling ownership interest of more than 15% of the capital or profits of the juridical person [Investor], where the juridical person is a partnership
UBO-3	Controlling ownership interest of more than 15% of the property or capital or profits of the juridical person (Investor), where the juridical person is an unincorporated association or body of individuals
UBO-4	Natural person exercising control over the juridical person through other means exercised through voting rights, agreement, arrangements or in any other manner (In cases where there exists doubt under UBO-1 to UBO - 3 above as to whether the person with the controlling ownership interest is the beneficial owner or where no natural person exerts control through ownership interests)
UBO-5	Natural person who holds the position of senior managing official (In case no natural person is identified as above)
UBO-6	The settlor(s) of the trust
UBO-7	Trustee(s) of the Trust
UBO-8	The Protector(s) of the Trust (if applicable).
UBO-9	The beneficiaries with 15% or more interest in the trust if they are natural person(s)
UBO-10	Natural person(s) exercising ultimate effective control over the Trust through a chain of control or ownership.

## GET IN TOUCH

**Religare Invesco Mutual Fund**

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

T +91 22 6731 0000 F +91 22 6731 0301

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



## Key Partner / Agent Information

Distributor / Broker ARN ARN -	Sub-Broker Code	Internal Sub-Broker/Employee Code	Employee Unique Identification No. (EUIIN) (Of Individual ARN holder or Of employee / Relationship Manager / Sales Person of the Distributor)	For Office Use Only
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For details on transaction charges payable to distributors, please refer to KIM.

I/We hereby confirm that the EUIIN box has been intentionally left blank by me/us as this transaction is executed without any interaction or advice by the employee/relationship manager/sales person of the above distributor/sub broker or notwithstanding the advice of in-appropriateness, if any, provided by the employee/relationship manager/sales person of the distributor/sub broker. (Refer Instruction no.1(f)).

Sign Here Sole/First Applicant/Guardian	Sign Here Second Applicant	Sign Here Third Applicant
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Upfront commission, if any, shall be paid directly by the investor to the AMFI registered distributors based on the investors' assessment of various factors, including the service rendered by the distributor.

(✓) ☐ New SIP ☐ Micro SIP ☐ Change in ECS Bank Account (Please provide a cancelled cheque)

The Trustees,  
Religare Invesco Mutual Fund

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

## 1. Investment and SIP Details

(Investors applying under the direct plan must mention "Direct" against Scheme name.)

### First / Sole Investor

Name	Mr. / Ms. / M/s.			
Application No. (New Investor)		Folio No.(Existing Unitholder)		
Scheme	Religare Invesco	Scheme Name	Plan	Option
Each SIP Amount (Rs.)		Frequency	<input type="checkbox"/> Monthly (Default) <input type="checkbox"/> Quarterly (Jan, April, July, Oct)	
SIP Date	<input type="checkbox"/> 3 <sup>rd</sup> <input type="checkbox"/> 10 <sup>th</sup> <input type="checkbox"/> 15 <sup>th</sup> (Default) <input type="checkbox"/> 20 <sup>th</sup> <input type="checkbox"/> 25 <sup>th</sup>			
SIP Period	Start From DD MM YYYY	End On	DD MM YYYY	<input type="checkbox"/> Till Further Notice
PAN / KRN <sup>1</sup>		Enclosed (✓)	<input type="checkbox"/> KYC Proof <sup>3</sup>	

<sup>1</sup> PAN/KRN (Refer Instruction no. 3), <sup>2</sup> Not applicable in Growth option, <sup>3</sup> KYC (Refer Instruction no. 15)

## 2. Demat Account Details (Optional)

Please (✓) ☐ NSDL ☐ CDSL

DP ID #	Beneficiary Account No.	DP Name
I N		

(# Not applicable in case of CDSL).

(Applicable only to existing investors for fresh SIP enrolment. Please see instruction No. 12)

## 3. First SIP Transaction

Cheque No.		Cheque Date		Amount (Rs.)	
Bank		Bank City			

I/We hereby authorise Religare Invesco Mutual Fund / Religare Invesco 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.

## 4. Particulars of Bank Account

Bank Name		Account Number	
Bank Branch		Account Type	<input type="checkbox"/> Savings <input type="checkbox"/> Current <input type="checkbox"/> NRE <input type="checkbox"/> NRO <input type="checkbox"/> FCNR <input type="checkbox"/> SNRR
Bank City			
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 Invesco Mutual Fund / Religare Invesco 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.

Sole / First Applicant / Guardian / POA	
Second Applicant / POA	
Third Applicant / POA	

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

Recorded on		Scheme Code	
Recorded by		Credit Account No.	

## 6. 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 Invesco 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) / Auto Debit Mandate Form to get it verified & executed.

Bank Account Number
---------------------

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

## Terms & Conditions for SIP through Post Dated Cheques and ECS Mandate/Auto Debit

- SIP is available in Religare Invesco Dynamic Equity Fund, Religare Invesco Mid Cap Fund, Religare Invesco Contra Fund, Religare Invesco Growth Fund, Religare Invesco Arbitrage Fund, Religare Invesco Banking Fund, Religare Invesco Tax Plan<sup>1</sup>, Religare Invesco AGILE Fund, Religare Invesco Business Leaders Fund, Religare Invesco PSU Equity Fund, Religare Invesco Infrastructure Fund, Religare Invesco Mid N Small Cap Fund, Religare Invesco Pan European Equity Fund and Religare Invesco Global Equity Income Fund.  
The list is subject to change from time to time. Please contact nearest Investor Service Centre (ISC) of Religare Invesco Mutual Fund for updated list.
- Features of SIP:

<b>Frequency</b>	Monthly/Quarterly (Jan, April, July, October)
<b>SIP dates offered</b>	3rd or 10th or 15th or 20th or 25th of the month and quarter.
<b>Default Frequency/Date</b>	<ul style="list-style-type: none"> <li>Frequency: Monthly</li> <li>Date: 15th of the month</li> <li>If end date is not specified, the fund will continue SIP till it receives termination notice from the investor or all the post dated cheques are utilized. (See Note 10 below)</li> </ul>
<b>Minimum amount per installment</b>	<p><b>Religare Invesco Tax Plan<sup>1</sup></b> (An equity linked savings scheme with a lock in period of 3 years. Units cannot be assigned/transferred/pledged/redeemed/switched-out until the completion of 3 years from the date of allotment.)</p> <p>Rs. 500/- per month and in multiples of Rs.500/- thereafter for monthly and quarterly frequency</p> <p><b>Religare Invesco Dynamic Equity Fund, Religare Invesco Mid Cap Fund, Religare Invesco Contra Fund, Religare Invesco Growth Fund, Religare Invesco Arbitrage Fund, Religare Invesco Banking Fund, Religare Invesco AGILE Fund, Religare Invesco Business Leaders Fund, Religare Invesco PSU Equity Fund, Religare Invesco Infrastructure Fund, Religare Invesco Mid N Small Cap Fund, Religare Invesco Pan European Equity Fund and Religare Invesco Global Equity Income Fund</b> Rs. 500/- per month and in multiples of Re. 1/- thereafter for monthly frequency. Rs. 1,500/- per quarter and in multiples of Re. 1/- thereafter for quarterly frequency.</p>
<b>Minimum number of installments</b>	<ul style="list-style-type: none"> <li>12: Where each SIP installment is Rs. 500/- or more per month but less than Rs.1,000/- per month</li> <li>6: Where each SIP installment is Rs.1,000/- or more per month</li> <li>4: for quarterly frequency (including first installment)</li> </ul>
<b>Installments</b>	All installments should be of same amount. No upper limit for single cheque or aggregate. The first cheque and subsequent cheques should not fall in the same month/quarter. First cheque should be of current date (no post-dated cheque will be accepted). In case of SIP through post-dated cheques, all post-dated cheques should be of same date and same amount.
<b>Load Structure</b>	For load structure details, please refer to respective Scheme Features.  Load Structure prevailing at the time of submission of SIP application form (whether for fresh enrollment or extension) will be applicable for all the SIP installments specified in such application. For more details, please refer page no. 13.

- Please draw cheque in the name of the Scheme or its abbreviation and cross "A/c Payee" e.g. "Religare Invesco Dynamic Equity Fund" or "RIDEF". Also write SIP enrollment Form no. or folio number on the reverse of cheque accompanying SIP enrollment form.
- In case SIP date specified is a non-business day or falls during a book closure period, the transaction will be effected on the next business day.
- The first installment will be processed at Applicable NAV based on time stamping. In case of SIP for an amount of Rs. 2 lakh and above, the Applicable NAV of the Scheme will be based on funds available for utilizations, as stated in KIMs/SIDs. The second installment will be processed latest for the available SIP date (currently 3rd, 10th, 15th, 20th or 25th of each month/ quarter) indicated by the investor, but only after the expiry of 30 (thirty) Calendar Days from the date of first installment for ECS/Auto Debit.
- Unit holder has a right to discontinue the SIP facility at any time by sending written request to any Official Points of Acceptance, at least 10 Business Days prior to the next cheque date/ECS debit/Direct debit. On receipt of such request, the SIP enrollment will be terminated and balance postdated cheque(s), if any, will be returned to the Unit holder.
- In case any cheque submitted by the investor for SIP installment or any payment instruction for SIP installment is dishonored by the Bankers for the reason of account of investor is closed, the AMC would discontinue the SIP immediately and reserves the right to redeem the outstanding units if total investment is below Rs. 5,000/-.
- The AMC reserves the right to discontinue the SIP enrolment in case cheque / payment instruction submitted by Unit holder is not honored by Banker on 2 (two) consecutive occasions for either insufficiency of funds or as a result of a stop payment instruction issued by the Unit holder and reserves the right to redeem the outstanding units if total investment is below Rs. 5,000/-.
- The facility will be automatically terminated upon receipt of intimation of death of the Unit holder.
- SIP in a folio of minor will be registered only upto the date of minor attaining majority though the instruction may be for the period beyond that date.
- Existing investor opting for demat facility should fill in the common application form also.
- The investors can also subscribe Units through SIP in Demat (electronic) mode for the Scheme. However the Units will be allotted based on applicable NAV of the Scheme and will be credited to investor's Demat (Beneficiary) Account on weekly basis on realization of funds, e.g. Units will be credited to investor's Demat (Beneficiary) account every Monday (or next business day, if Monday is a non-business day) for realization status received in last week from Monday to Friday.

## Terms & Conditions - 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.
- 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 - 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  
 ● Agra ● Ahmedabad ● Allahabad ● Amritsar ● Anand ● Asansol ● Aurangabad ● Bangalore ● Bardhaman ● Baroda ● Belgum ● Bhavnagar ● Bhilwara ● Bhopal ● Bhubaneshwar ● Bikaner ● Bikaner ● Calicut ● Chandigarh ● Chennai ● Cochin ● Coimbatore ● Cuttack ● Darjeeling ● Davangere ● Dehradun ● Delhi ● Dhanbad ● Durgapur ● Erode ● Gadag ● Gangtok ● Goa ● Gorakhpur ● Gulbarga ● Guwahati ● Gwalior ● Haldia ● Hasan ● Hubli ● Hyderabad ● Imphal ● Indore ● Jabalpur ● Jaipur ● Jalandar ● Jammu ● Jamnagar ● Jamshedpur ● Jodhpur ● Kakinada ● Kanpur ● Kolhapur ● Kolkata ● Kota ● Lucknow ● Ludhiana ● Mandya ● Madurai ● Mangalore ● Mumbai ● Mysore ● Nagpur ● Nasik ● Nellore ● Panjim ● Patna ● Pondicherry ● Pune ● Raipur ● Raichur ● Rajahmundry ● Rajapalayam ● Rajkot ● Ranchi ● Salem ● Shillong ● Shimla ● Shimoga ● Sholapur ● Siliguri ● Surat ● Tirunelveli ● Tirupur ● Tirupati ● Trichur ● Trichy ● Trivandrum ● Tumkur ● Udaipur ● Udupi ● Varanasi ● Vellore ● Vijayawada ● Vizag
- 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 Invesco Mutual Fund / Religare Invesco 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 Invesco Mutual Fund / Religare Invesco Asset Management Company Private Limited, it's 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.
- New Investors should mandatorily give a cheque for the first transaction.
  - First SIP Cheque should be dated current day. All subsequent Installments through ECS to be either 3rd or 10th or 15th or 20th or 25th of the month.
  - The Registration cum Mandate Form for ECS should be submitted at least 30 Calendar days before the date of the first debit through ECS.
- Existing investors can avail SIP facility by submitting only SIP Registration cum mandate form for ECS / Direct debit.
- 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 Invesco Mutual Fund / Religare Invesco Asset Management Company Private Limited, it's 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 by giving 30 calendar days written notice to any of our Investor Service Centers.
- You can choose to discontinue this facility by giving 10 business days written notice to any of our Investor Service Centers.

## Terms & Conditions - SIP through Auto Debit

The Auto Debit Facility is available as under:

Direct Debit: The Direct Debit Facility is available only with the banks with which Religare Invesco AMC or its service provider has tie up for Direct Debit as mentioned below:

List of banks/branches for SIP Direct Debit Facility<sup>2</sup>

Banks	Branches
Axis Bank, IDBI Bank, Kotak Mahindra Bank, IndusInd Bank, Bank of India , Punjab National Bank, Allahabad Bank, Federal Bank, United Bank of India, ICICI Bank Bank of Baroda, Union Bank of India, State Bank of India, UCO Bank, ING Vysya Bank, State Bank of Patiala, Citi Bank, Corporation Bank, South India Bank	All Branches

<sup>2</sup>Please contact Religare Invesco Mutual Fund Investor Service Center for updated list of banks / branches eligible for Direct Debit Facility.

## Key Partner / Agent Information

Distributor / Broker ARN	Sub-Broker Code	Internal Sub-Broker/Employee Code	Employee Unique Identification No. (EUIIN) (Of Individual ARN holder or Of employee / Relationship Manager / Sales Person of the Distributor)	For Office Use Only
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For details on transaction charges payable to distributors, please refer to KIM.

I/We hereby confirm that the EUIIN box has been intentionally left blank by me/us as this transaction is executed without any interaction or advice by the employee/relationship manager/sales person of the above distributor/sub broker or notwithstanding the advice of in-appropriateness, if any, provided by the employee/relationship manager/sales person of the distributor/sub broker. (Refer Instruction no.1(f)).

Upfront commission, if any, shall be paid directly by the investor to the AMFI registered distributors based on the investors' assessment of various factors, including the service rendered by the distributor.

(☒) ☐ New SIP ☐ Micro SIP ☐ Change in ECS Bank Account (Please provide a cancelled cheque)

The Trustees,  
Religare Invesco Mutual Fund

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

## 1. Investment and SIP Details

(Investors applying under the direct plan must mention "Direct" against Scheme name.)

### First / Sole Investor

Name				
Application No. (New Investor)		Folio No.(Existing Unitholder)		
Existing UMRN				
Scheme	Religare Invesco	Scheme Name	Plan	Option
Each SIP Amount (Rs.)		Frequency	<input type="checkbox"/> Monthly (Default) <input type="checkbox"/> Quarterly (Jan, April, July, Oct)	
SIP Date	<input type="checkbox"/> 3 <sup>rd</sup> <input type="checkbox"/> 10 <sup>th</sup> <input type="checkbox"/> 15 <sup>th</sup> (Default) <input type="checkbox"/> 20 <sup>th</sup> <input type="checkbox"/> 25 <sup>th</sup>			
SIP Period	Start From	End On	<input type="checkbox"/> Till Further Notice	
PAN / KRNI		Enclosed ( <input checked="" type="checkbox"/> )	<input type="checkbox"/> KYC Proof <sup>3</sup>	

## 2. Demat Account Details (Optional)

Please (☒) ☐ NSDL ☐ CDSL

DP ID #	Beneficiary Account No.	DP Name
I N		

(# Not applicable in case of CDSL.) (Applicable only to existing investors for fresh SIP enrolment. Please see instruction No. 12)

## 3. First SIP Transaction

Bank	Cheque Date	Amount (Rs.)
Bank City		

I/We hereby authorise Religare Invesco Mutual Fund / Religare Invesco 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.

**Declaration :** 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 (NACH). 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 Invesco Mutual Fund / Religare Invesco 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.

Sole / First Applicant / Guardian / POA	Third Applicant / POA
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## 4. Authorisation of the Bank Account Holder (to be filled and signed by the Investor) (For ECS)

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 Invesco Mutual Fund shall be made from my/our below mentioned bank account with your bank. I/We authorise the representative carrying this ECS (NACH) Mandate Form to get it verified & executed.

Bank Name	
Bank A/c No.	

First Account Holder Signature (As in Bank Records)	Second Account Holder Signature (As in Bank Records)	Third Account Holder Signature (As in Bank Records)
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(Please <input checked="" type="checkbox"/> )	Sponsor Bank Code	C I T I O O O P I G W	Utility Code	C I T I O O O O 2 0 0 0 0 0 0 3 7
<input type="checkbox"/> CREATE <input type="checkbox"/> MODIFY <input type="checkbox"/> CANCEL	I/We hereby authorize	Religare Invesco Mutual Fund	to debit (Please <input checked="" type="checkbox"/> )	<input type="checkbox"/> SB <input type="checkbox"/> CA <input type="checkbox"/> CC <input type="checkbox"/> SB-NRE <input type="checkbox"/> SB-NRO <input type="checkbox"/> Others_____
	Bank Account Number			
with Bank	Bank Name	IFSC	Or MICR	
an amount of Rupees	In Words			₹ In Figures
Frequency :	<input checked="" type="checkbox"/> Monthly <input checked="" type="checkbox"/> Quarterly <input checked="" type="checkbox"/> Half Yearly <input checked="" type="checkbox"/> Yearly <input checked="" type="checkbox"/> As & when presented			Debit Type : <input checked="" type="checkbox"/> Fixed Amount <input checked="" type="checkbox"/> Maximum Amount
Folio No.				Phone
PAN				E-mail
PERIOD	From	Signature Primary Account Holder		
	To	Signature of Account Holder		
	Or	Signature of Account Holder		
	Until Cancelled	Name as in bank records		
		Name as in bank records		
		Name as in bank records		

## Terms & Conditions for SIP through NACH

- SIP is available in Religare Invesco Dynamic Equity Fund, Religare Invesco Mid Cap Fund, Religare Invesco Contra Fund, Religare Invesco Growth Fund, Religare Invesco Arbitrage Fund, Religare Invesco Banking Fund, Religare Invesco Tax Plan<sup>1</sup>, Religare Invesco AGILE Fund, Religare Invesco Business Leaders Fund, Religare Invesco PSU Equity Fund, Religare Invesco Infrastructure Fund, Religare Invesco Mid N Small Cap Fund, Religare Invesco Pan European Equity Fund and Religare Invesco Global Equity Income Fund.  
The list is subject to change from time to time. Please contact nearest Investor Service Centre (ISC) of Religare Invesco Mutual Fund for updated list.
- Features of SIP:

<b>Frequency</b>	Monthly/Quarterly (Jan, April, July, October)
<b>SIP dates offered</b>	3rd or 10th or 15th or 20th or 25th of the month and quarter.
<b>Default Frequency/Date</b>	<ul style="list-style-type: none"> <li>Frequency: Monthly</li> <li>Date: 15th of the month</li> <li>If end date is not specified, the fund will continue SIP till it receives termination notice from the investor or all the post dated cheques are utilized. (See Note 10 below)</li> </ul>
<b>Minimum amount per installment</b>	<p><b>Religare Invesco Tax Plan<sup>1</sup></b> (<sup>1</sup>An equity linked savings scheme with a lock in period of 3 years. Units cannot be assigned/transferred/pledged/redeemed/switched-out until the completion of 3 years from the date of allotment.)</p> <p>Rs. 500/- per month and in multiples of Rs.500/- thereafter for monthly and quarterly frequency</p> <p><b>Religare Invesco Dynamic Equity Fund, Religare Invesco Mid Cap Fund, Religare Invesco Contra Fund, Religare Invesco Growth Fund, Religare Invesco Arbitrage Fund, Religare Invesco Banking Fund, Religare Invesco AGILE Fund, Religare Invesco Business Leaders Fund, Religare Invesco PSU Equity Fund, Religare Invesco Infrastructure Fund, Religare Invesco Mid N Small Cap Fund, Religare Invesco Pan European Equity Fund and Religare Invesco Global Equity Income Fund</b> Rs. 500/- per month and in multiples of Re. 1/- thereafter for monthly frequency. Rs. 1,500/- per quarter and in multiples of Re. 1/- thereafter for quarterly frequency.</p>
<b>Minimum number of installments</b>	<ul style="list-style-type: none"> <li>12: Where each SIP installment is Rs.500/- or more per month but less than Rs.1,000/- per month</li> <li>6: Where each SIP installment is Rs.1,000/- or more per month</li> <li>4: for quarterly frequency (including first installment)</li> </ul>
<b>Installments</b>	All installments should be of same amount. No upper limit for single cheque or aggregate. The first cheque and subsequent cheques should not fall in the same month/quarter. First cheque should be of current date (no post-dated cheque will be accepted). In case of SIP through post-dated cheques, all post-dated cheques should be of same date and same amount.
<b>Load Structure</b>	For load structure details, please refer to respective Scheme Features. Load Structure prevailing at the time of submission of SIP application form (whether for fresh enrollment or extension) will be applicable for all the SIP installments specified in such application. For more details, please refer page no. 13.

- Please draw cheque in the name of the Scheme or its abbreviation and cross "A/c Payee" e.g. "Religare Invesco Dynamic Equity Fund" or "RIDEF". Also write SIP enrollment Form no. or folio number on the reverse of cheque accompanying SIP enrollment form.
- In case SIP date specified is a non-business day or falls during a book closure period, the transaction will be effected on the next business day.
- The first installment will be processed at Applicable NAV based on time stamping. In case of SIP for an amount of Rs. 2 lakh and above, the Applicable NAV of the Scheme will be based on funds available for utilizations, as stated in KIMs/SIDs. The second installment will be processed latest for the available SIP date (currently 3rd, 10th, 15th, 20th or 25th of each month/quarter) indicated by the investor, but only after the expiry of 30 (thirty) Calendar Days from the date of first installment for ECS/Auto Debit and after 21 days for NACH.
- Unit holder has a right to discontinue the SIP facility at any time by sending written request to any Official Points of Acceptance, at least 10 Business Days prior to the next cheque date/ ECS debit/Direct debit / NACH. On receipt of such request, the SIP enrollment will be terminated and balance postdated cheque(s), if any, will be returned to the Unit holder.
- In case any cheque submitted by the investor for SIP installment or any payment instruction for SIP installment is dishonored by the Bankers for the reason of account of investor is closed, the AMC would discontinue the SIP immediately and reserves the right to redeem the outstanding units if total investment is below Rs. 5,000/-.
- The AMC reserves the right to discontinue the SIP enrolment in case cheque / payment instruction submitted by Unit holder is not honored by Banker on 2 (two) consecutive occasions for either insufficiency of funds or as a result of a stop payment instruction issued by the Unit holder and reserves the right to redeem the outstanding units if total investment is below Rs. 5,000/-.
- The facility will be automatically terminated upon receipt of intimation of death of the Unit holder.
- SIP in a folio of minor will be registered only upto the date of minor attaining majority though the instruction may be for the period beyond that date.
- Existing investor opting for demat facility should fill in the common application form also.
- The investors can also subscribe Units through SIP in Demat (electronic) mode for the Scheme. However the Units will be allotted based on applicable NAV of the Scheme and will be credited to investor's Demat (Beneficiary) Account on weekly basis on realization of funds, e.g. Units will be credited to investor's Demat (Beneficiary) account every Monday (or next business day, if Monday is a non-business day) for realization status received in last week from Monday to Friday.

## Terms & Conditions

- This facility is available presently only for Systematic Investment Plan.
- NACH debit facility is offered at various banks. For a detailed list of banks please refer the website [www.npci.org.in](http://www.npci.org.in)
- This facility is offered only to the investors having bank accounts with above mentioned Banks. Above list is subject to modification/updation at any time in future at the sole discretion of Religare Invesco Asset Management Company Private Limited, without assigning any reason or prior notice. If any bank is removed, SIP instructions of investors for such banks via NACH will be discontinued without any prior notice.
- By signing the NACH mandate form the investor agrees to abide by the terms and conditions of NACH facility through NPCI ([www.npci.org.in](http://www.npci.org.in)).
- New/Existing investors who wish to enroll for SIP through NACH should fill the SIP Application Form and the Registration cum Mandate Form for NACH.
- New Investors should mandatorily give a cheque for the first transaction.
  - First SIP Cheque should be dated current day. All subsequent Installments through NACH to be either 3<sup>rd</sup> or 10<sup>th</sup> or 15<sup>th</sup> or 20<sup>th</sup> or 25<sup>th</sup> of the month.
  - The Registration cum Mandate Form for NACH should be submitted at least 21 Calendar days prior to next SIP cycle date through NACH.
  - Unique Mandate Registration Number (UMRN) is auto generated by NPCI during the mandate creation for the first time. Investors, who do not have the UMRN, please leave it blank. UMRN would be linked to the folio and maximum length is 20 characters comprising of Alpha Numeric Character allotted by NPCI.
  - Investors who already have UMRN registered under the folio can fill up the SIP Registration cum Mandate Form for NACH and should be submitted at least 10 Calendar days before the date of the first debit through NACH.
- Please provide the cancelled cheque leaf of the Bank A/c no. for which NACH facility is registered.
- Investors need to mandatorily fill the SIP Registration Cum Mandate form for NACH for any amendment and cancellation quoting their UMRN by giving 21 calendar days prior notice to any of the investor service centre.
- Investor can choose to discontinue the SIP facility under folio without cancelling the UMRN by giving 10 Business days prior notice to any of the Investor Service Centre. Investor can choose to register any future SIP by simply filling up the Registration cum mandate form for NACH quoting their UMRN.
- IFSC/MICR of customer bank. (maximum length-11 Alpha Numeric Characters)
- Amount payable for service or maximum amount per transaction that can be processed in words.
- In case of existing investor, if application is received without existing UMRN then the first UMRN registered in the folio would be considered.

# Systematic Transfer Plan (STP)/ Systematic Withdrawal Plan (SWP) Form

Please read instructions overleaf before filling the form

I/We hereby apply to the Trustees of Religare Invesco Mutual Fund for Systematic Transfer Plan (STP) / Systematic Withdrawal Plan (SWP) enrollment under the following scheme and we agree to abide by the terms and conditions of the Plan

Form No : S

## Key Partner / Agent Information

Distributor / Broker ARN ARN -		Internal Sub-Broker/Employee Code		For Office Use Only
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For details on transaction charges payable to distributors, please refer to KIM.

I/We hereby confirm that the EUN box has been intentionally left blank by me/us as this transaction is executed without any interaction or advice by the employee/relationship manager/sales person of the above distributor/sub broker or notwithstanding the advice of in-appropriateness, if any, provided by the employee/relationship manager/sales person of the distributor/sub broker. (Refer Instruction no.1(f)).

Sign Here  
Sole/First Applicant/Guardian

Sign Here  
Second Applicant

Sign Here  
Third Applicant

Upfront commission shall be paid directly by the investor to the AMFI registered distributors based on the investors' assessment of various factors, including the service rendered by the distributor.

Folio Number :

## 1. Applicant's Personal Details

### FIRST / SOLE APPLICANT

Date of Birth

Name

### SECOND APPLICANT

Date of Birth

Name

### THIRD APPLICANT

## 2. Systematic Transfer Plan (STP) Mandate

(Investors applying under the direct plan must mention "Direct" in the box provided below)

From Scheme  
(from where you wish to transfer)

To Scheme  
(to where you wish to transfer)

Religare Invesco	Scheme Name	Plan	Option
------------------	-------------	------	--------

Frequency (✓) ☐ Weekly ☐ Monthly (Default) ☐ Quarterly STP Date (✓) ☐ 3<sup>rd</sup> ☐ 10<sup>th</sup> ☐ 15<sup>th</sup> (Default) ☐ 20<sup>th</sup> ☐ 25<sup>th</sup>  
(1st business day of each week)

Period of Enrollment

Transfer Amount (Per installment)

No. of Installments  Total Transfer (Rs.)  (Amt. per installment x No. of installments)

## 3. Systematic Withdrawal Plan (SWP) Mandate

(Investors applying under the direct plan must mention "Direct" in the box provided below)

Scheme	Religare Invesco	Scheme Name	Plan	Option
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Frequency (✓) ☐ Weekly ☐ Monthly (Default) ☐ Quarterly SWP Date (✓) ☐ 3<sup>rd</sup> ☐ 10<sup>th</sup> ☐ 15<sup>th</sup> (Default) ☐ 20<sup>th</sup> ☐ 25<sup>th</sup>  
(1st business day of each week)

Period of Enrollment From (1st Installment)  To (Last Installment)

Withdrawal Amount to be ( Per Installment)

No. of Installments  Total Withdrawal (Rs.)

## 4. Applicant's Signature

Sole / First Applicant / Guardian / POA

Second Applicant / POA

Please note : Signature(s) should be as it appears on the Application Form and in the same order.  
In case the mode of holding is joint, all Unit holders are required to sign

Place



## 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 STP / 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 Scheme Information Document of the Target scheme carefully before investing. The Scheme Information Document and the Key Information Memorandum of the respective schemes are available with the Investor Service Centers of Religare Invesco Mutual Fund and are also displayed on the website : [www.religaireinvesco.com](http://www.religaireinvesco.com)

## Features and Terms & Conditions of Systematic Transfer Plan (STP)

1. **Eligible Source (Transferor) Schemes:** Religare Invesco Liquid Fund, Religare Invesco Ultra Short Term Fund, Religare Invesco Short Term Fund, Religare Invesco Active Income Fund, Religare Invesco Monthly Income Plan, Religare Invesco Monthly Income Plan (MIP) Plus, Religare Invesco Credit Opportunities Fund, Religare Invesco Medium Term Bond Fund, Religare Invesco Bank Debt Fund and Religare Invesco Corporate Bond Opportunities Fund.
2. **Eligible Target (Transferee) Schemes:** Religare Invesco Dynamic Equity Fund, Religare Invesco Mid Cap Fund, Religare Invesco Contra Fund, Religare Invesco Growth Fund, Religare Invesco Banking Fund, Religare Invesco Tax Plan, Religare Invesco AGILE Fund, Religare Invesco Arbitrage Fund, Religare Invesco Business Leaders Fund, Religare Invesco PSU Equity Fund, Religare Invesco Infrastructure Fund, Religare Invesco Mid N Small Cap Fund, Religare Invesco Pan European Equity Fund, Religare Invesco Global Equity Income Fund, Religare Invesco Monthly Income Plan, Religare Invesco Monthly Income Plan (MIP) Plus, Religare Invesco Gold Fund, Religare Invesco Bank Debt Fund and Religare Invesco Corporate Bond Opportunities Fund.
3. The above list of Source and Target schemes is subject to change from time to time. Please contact the nearest Investor Service Centre (ISC) of Religare Invesco Mutual Fund for updated list.

Particulars	Weekly	Monthly	Quarterly (Jan/April/July/Oct)
Minimum balance in the source scheme at the time of enrolment	Rs. 25,000/-	Rs. 25,000/-	Rs. 25,000/-
STP Dates Offered	1st business day of each week	3rd or 10th or 15th or 20th or 25th of every month	3rd or 10th or 15th or 20th or 25th of every designated month
Minimum amount for STP installment (Rs. 500/- and in multiples of Rs. 500/- for Religare Invesco Tax Plan)	Rs. 1,000/- & in multiples of Re. 1/- thereafter	Rs. 1,000/- & in multiples of Re. 1/- thereafter	Rs. 1,500/- & in multiples of Re. 1/- thereafter
Minimum Number of Installments	6	6	4

4. In case the frequency is not specified, it will be considered as application for monthly frequency and will be processed accordingly. In case the STP date is not specified or in case of ambiguity, the STP transaction will be processed on 15th of month / quarter. In case the end date is not specified, the Fund would continue the STP till it receives termination notice from the investor. STP in a folio of minor will be registered only upto the date of minor attaining majority though the instruction may be for the period beyond that date.
5. In case the date specified is not a Business Day or falls during a book closure period, the transaction will be effected on the next Business Day.
6. Load Structure

Schemes	Entry Load	Exit Load
Religare Invesco Growth Fund/ Religare Invesco Contra Fund/ Religare Invesco AGILE Fund / Religare Invesco Banking Fund / Religare Invesco Dynamic Equity Fund/Religare Invesco Mid Cap Fund/Religare Invesco Business Leaders Fund/ Religare Invesco PSU Equity Fund/ Religare Invesco Infrastructure Fund/Religare Invesco Mid N Small Cap Fund / Religare Invesco Pan European Equity Fund / Religare Invesco Global Equity Income Fund /Religare Invesco Monthly Income Plan/Religare Invesco Monthly Income Plan (MIP) Plus	Nil	1.00% (if redeemed/switched out on or before 1 year from the date of allotment); Nil (if redeemed / switched out after 1 year from the date of allotment)
Religare Invesco Corporate Bond Opportunities Fund	Nil	2.00% (if redeemed/switched out on or before 18 months from the date of allotment); 1.00% (if redeemed/switched out after 18 months but on or before 36 months from the date of allotment); Nil (if redeemed/switched out after 36 months from the date of allotment)
Religare Invesco Arbitrage Fund	Nil	0.50% (if redeemed/switched out on or before 15 days from the date of allotment); Nil (if redeemed / switched out after 15 days from the date of allotment)
Religare Invesco Tax Plan* / Religare Invesco Bank Debt Fund	Nil	Nil
Religare Invesco Gold Fund	Nil	2.00% (if redeemed/switched out on or before 6 months from the date of allotment); 1.00% (if redeemed/switched out after 6 months but on or before 1 year from the date of allotment); Nil (if redeemed / switched out after 1 year from the date of allotment)

7. Load Structure in the Transferee Scheme (target scheme) prevailing at the time of submission of STP application (whether for fresh enrolment or extension) will be applicable for all the investments through STP specified in the application.
8. In case the investor purchases additional Units in the source (transferor) scheme, the STP facility would be extended to such additional units also.
9. Units marked under lien or pledge in the source scheme will not be eligible for STP.
10. The unit holder 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. STP (in) and SWP cannot be simultaneously registered for a folio for the same scheme.
12. In case the unit balance in the source (transferor) scheme is lesser than amount specified by the Unit holders for STP, the AMC will transfer remaining unit balance to target (transferee) scheme.
13. The facility will be automatically terminated if the units under the source (transferor) scheme are pledged or upon receipt of intimation of death of the Unit holder.
14. The transaction through STP will be subject to applicable exit load in the source (transferor) scheme.
15. The application for start of STP should be submitted to Official Point(s) of Acceptance at least 7 days before the date of commencement / start date of STP. Unit holder may change the amount (but not below the minimum specified) / frequency by giving written notice to any of the Official Point(s) of Acceptance at least 7 days prior to next transfer/ STP execution date.
16. Unit holder can discontinue STP facility at any time by sending a written notice to any of the Official Point(s) of Acceptance, at least 7 days prior to next transfer / STP execution date.
17. Unit holders details and mode of holding in the target (transferee) scheme will be as per the existing folio in the source (transferor) scheme. Units in the transferee scheme will be allotted in the same folio.

\*An Equity linked savings scheme with a lock-in -period of 3 years. Units can not be assigned / transferred / redeemed / switched - out until the completion of 3 years form the date of allotment.

## Features and Terms & Conditions of Systematic Withdrawal Plan (SWP)

1. The amount withdrawn under SWP by redemption will be converted into Units at the NAV based prices and the number of Units so arrived will be deducted from the Unit balance to the credit of that Unit holder.
2. **Eligible Schemes for SWP:** Religare Invesco Dynamic Equity Fund, Religare Invesco Mid Cap Fund, Religare Invesco Contra Fund, Religare Invesco Growth Fund, Religare Invesco Banking Fund, Religare Invesco Tax Plan (an equity linked savings scheme with a lock-in period of 3 years), Religare Invesco AGILE Fund, Religare Invesco Business Leaders Fund, Religare Invesco PSU Equity Fund, Religare Invesco Infrastructure Fund, Religare Invesco Mid N Small Cap Fund, Religare Invesco Arbitrage Fund, Religare Invesco Pan European Equity Fund and Religare Invesco Global Equity Income Fund. The above list is subject to change from time to time. Please contact the nearest Investor Service Centre (ISC) of Religare Invesco Mutual Fund for updated list.
3. This facility offers two options to the Unit holders:
  - a. Fixed option: Under this option, the Unit holder can withdraw a fixed amount on weekly/monthly/quarterly (Jan/April/July/Oct) basis by redemption of units in the Unit holders' account.
  - b. Appreciation option: Under this option, the unit holder can withdraw a fixed amount on weekly/monthly/quarterly (Jan/April/July/Oct) basis by redemption of appreciation, if any, in the value of Units.
- 4.

Particulars	Weekly	Monthly	Quarterly (Jan/April/July/Oct)
Minimum balance in the source scheme at the time of enrolment	Rs. 25,000/-	Rs. 25,000/-	Rs. 25,000/-
SWP Dates Offered	1st business day of each week	3rd or 10th or 15th or 20th or 25th of every month	3rd or 10th or 15th or 20th or 25th of every designated month
Minimum amount for SWP installment (Rs. 500/- for Religare Invesco Tax Plan)	Rs. 1,000/- & in multiples of Re. 1/- thereafter	Rs. 1,000/- & in multiples of Re. 1/- thereafter	Rs. 1,500/- & in multiples of Re. 1/- thereafter
Minimum Number of Installments	6	6	4

5. In case the frequency is not specified, it will be considered as application for monthly frequency and will be processed accordingly. In case the SWP date is not specified or in case of ambiguity, the SWP transaction will be processed on 15th of month / quarter. In case the end date is not specified, the Fund would continue the SWP till it receives termination notice from the investor. SWP in a folio of minor will be registered only upto the date of minor attaining majority though the instruction may be for the period beyond that date.
6. In case of appreciation option, if, on the date of withdrawal, there is no appreciation or appreciation is less than the amount specified by the Unit holder, the redemption / withdrawal under this option will not be made.
7. In case the investor purchases additional Units in the Scheme under the same folio, the SWP facility would be extended to such units also.
8. The facility will be automatically terminated if the units in the Scheme are pledged or upon receipt of intimation of death of the Unit holder.
9. The redemption under SWP will be subject to applicable Exit Load.
10. SIP and SWP cannot be simultaneously registered for a folio for the same scheme.
11. SWP and STP (in) cannot be simultaneously registered for a folio for the same scheme.
12. The investor should indicate in his request, the commencement / start date from which the appreciation in investment value should be computed. The withdrawal will commence after one month from the commencement / start date.
13. The application for start of SWP should be submitted to Official Point(s) of Acceptance at least 7 days before the date of commencement / start date of SWP. Unit holder may change the amount (but not below the minimum specified) / frequency by giving written notice to any of the Official Point(s) of Acceptance at least 7 days prior to next SWP execution date.
14. Unit holder can discontinue SWP facility at any time by sending a written notice to any of the Official Point(s) of Acceptance, at least 7 days prior to next SWP execution date.
15. If the balance under scheme falls below Rs. 5,000/- , then AMC reserves the right to redeem the balance units.

I/We hereby apply to the Trustees of Religare Invesco Mutual Fund for Dividend Transfer Plan (DTP) / Event Trigger Plan (ETP) enrollment under the following scheme and we agree to abide by the terms and conditions of the Plan

## Key Partner / Agent Information

Form No : T

Distributor / Broker ARN ARN -	Sub-Broker Code	Internal Sub-Broker/Employee Code	Employee Unique Identification No. (EUN) (Of Individual ARN holder or Of employee / Relationship Manager / Sales Person of the Distributor)	For Office Use Only
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For details on transaction charges payable to distributors, please refer to KIM.

I/We hereby confirm that the EUN box has been intentionally left blank by me/us as this transaction is executed without any interaction or advice by the employee/relationship manager/sales person of the above distributor/sub broker or notwithstanding the advice of inappropriateness, if any, provided by the employee/relationship manager/sales person of the distributor/sub broker.

Upfront commission, if any, shall be paid directly by the investor to the AMFI registered distributors based on the investors' assessment of various factors, including the service rendered by the distributor.

Folio No., if any :

## 1. Applicant's Personal Details

### FIRST / SOLE APPLICANT

PAN/KRN

Name

### SECOND APPLICANT

PAN/KRN

Name

### THIRD APPLICANT

PAN/KRN

Name

## 2. Dividend Transfer Plan (DTP) Mandate

From Scheme  
(from where you wish to transfer)

Religare Invesco Scheme Name

Plan

Option

To Scheme  
(to where you wish to transfer)

Religare Invesco Scheme Name

Plan

Option

## 3. Event Trigger Plan (ETP) Mandate

Religare Invesco Scheme Name

Plan

Option

Date of Investment

Investment Amount (Rs.)

1. ☐ NAV reaches Rs.  OR ☐ NAV Crosses Rs.

2. ☐ NAV depreciates by  % OR ☐ NAV appreciates by  % 3. ☐ Specific Date Trigger

## 4. Trigger Alert / Action (Please select any ONE)

1. ☐ Alert Only ☐ Email

☐ SMS : Mobile

2. ☐ Action (Applicable from the date of Registration)

☐ Redeem ☐ All Units / ☐ Partial Units :  Units / ☐ Capital Appreciation: ☐ Total amount OR ☐ % of capital appreciation

OR

☐ Switch-out ☐ All Units / ☐ Partial Units :  Units / ☐ Capital Appreciation: ☐ Total amount OR ☐ % of capital appreciation

To Scheme Religare Invesco Scheme Name

Plan

Option

## 5. Applicant's Signature



Sole / First Applicant / Unit Holder



Second Applicant / Unit Holder



Third Applicant / Unit Holder

Please note : Signature(s) should be as it appears on the Application Form and in the same order.

In case the mode of holding is joint, all Unit holders are required to sign

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

## Application No :

Received from

Date

Folio Number :

☐ DTP ☐ ETP

Signature, Stamp & Date

## Common Instructions

1. New Investors who wish to enroll for DTP / ETP should fill this enrollment form in addition to the application form.
2. Existing investors need to provide the Folio Number and DTP or ETP 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 applying under Direct Plan must indicate "Direct" in Distributor/Broker ARN column. In case Distributor code is mentioned in the application form, but "Direct Plan" is indicated against the Scheme, the Distributor code will be ignored and the application will be processed under Direct Plan.
5. DTP / ETP in a folio of minor will be registered only upto the date of minor attaining majority even though the instruction may be for the period beyond that date.
6. Unitholder details and mode of holding in the target (transferee) scheme will be as per the existing folio in the source (transferor) scheme. Units in the transferee scheme will be allotted in the same folio.
7. Unitholders can discontinue the facility by providing a written notice to the ISC atleast 7 calendar days (excluding date of submission) prior to the due date of the next transfer date. The following information need to be mentioned while submitting a cancellation request (a) Folio holder Name (b) Folio Number (c) Transferor Scheme (d) Transferee Scheme (e) Cancellation effective date atleast 7 calendar days (excluding date of submission) prior to the trigger date.
8. Investors are advised to read the Scheme Information Document of the Target scheme carefully before investing. The Scheme Information Document and the Key Information Memorandum of the respective schemes are available with the Investor Service Centers of Religare Invesco Mutual Fund and are also displayed on the website : [www.religaireinvesco.com](http://www.religaireinvesco.com)
9. Investors need to be KYC complied before registering for DTP/ETP, for more details kindly refer Common KIM & Application form available on our website.

## Terms & Conditions - Specific to DTP

1. Eligible Source (Transferor) Schemes: Religare Invesco Liquid Fund / Religare Invesco Ultra Short Term Fund / Religare Invesco Short Term Fund/ Religare Invesco Active Income Fund / Religare Invesco Monthly Income Plan / Religare Invesco Monthly Income Plan (MIP) Plus/Religare Invesco Medium Term Bond Fund.
2. Eligible Target (Transferee) Schemes: Religare Invesco Contra Fund / Religare Invesco Growth Fund / Religare Invesco Banking Fund / Religare Invesco AGILE Fund / Religare Invesco Arbitrage Fund / Religare Invesco Dynamic Equity Fund / Religare Invesco Mid Cap Fund/ Religare Invesco PSU Equity Fund/ Religare Invesco Infrastructure Fund / Religare Invesco Mid N Small Cap Fund / Religare Invesco Pan European Equity Fund / Religare Invesco Global Equity Income Fund.  
  
The above list of Source and Target schemes is subject to change from time to time. Please contact the nearest Investor Service Centre (ISC) of Religare Invesco Mutual Fund for updated list.
3. This facility cannot be availed under Daily Dividend Option or Weekly Dividend Option offered under the above schemes.
4. The frequency of the transfer will depend on the dividend declared by the plan in which the investment has been made.
5. This facility will be offered to investors under the Dividend Payout and Dividend Reinvestment Option. Minimum Balance required to avail of Dividend Transfer Plan is Rs.1,00,000 (Rs. 1 lac) or the Minimum Investment Amount applicable for the Transferee / Target Scheme whichever is higher.
6. The dividend amount from the "Source Scheme" should satisfy the "Minimum Investment criteria" of the "Target Scheme".
7. The amount to the extent of the distribution (net of applicable taxes) will be automatically invested on the Ex-Dividend date into the "Target Scheme" at the NAV based prices of that scheme and equivalent units will be allotted.
8. Units marked under lien or Pledged in the Scheme shall not be eligible for DTP.
9. In case the dividend amount is less than "Minimum Investment" amount of the "Target Scheme", the dividend will be processed in the source scheme itself.
10. Please note that Religare Invesco AMC does not guarantee any dividend. Dividend is subject to distributable surplus, if any, in the scheme.
11. Exit Load applicable in the "Transferee Scheme" shall be as per the load prevailing at the time of enrollment.
12. In case date specified is non-working day, transaction will be processed for next working day.

## Terms & Conditions - Specific to ETP

1. Trigger will require folio number in case of existing investors or application form number in case of new investor.
2. Eligible Target (Transferee) Schemes: Eligible Schemes for ETP : Religare Invesco Liquid Fund / Religare Invesco Ultra Short Term Fund / Religare Invesco Short Term Fund/ Religare Invesco Active Income Fund / Religare Invesco Contra Fund / Religare Invesco Tax Plan (Applicable after a period of 3 years from the date of allotment) / Religare Invesco Growth Fund / Religare Invesco Banking Fund / Religare Invesco AGILE Fund / Religare Invesco Dynamic Equity Fund / Religare Invesco Mid Cap Fund / Religare Invesco PSU Equity Fund / Religare Invesco Infrastructure Fund / Religare Invesco Mid N Small Cap Fund / Religare Invesco Pan European Equity Fund / Religare Invesco Global Equity Income Fund.
3. Purchase NAV will be considered as the base NAV.
4. Investors are requested to select any ONE Trigger condition / Action mentioned under section 2 & 3 above. Multiple trigger condition / action will render the application as invalid.
5. In case investor opts for an "ALERT" a notification will be sent by SMS or Email, as opted, on the the day the "Trigger" condition is satisfied. Any subsequent transaction to be submitted by investor as per terms and conditions of normal transaction.
6. In case "Switch" option is selected, the same will be executed subject to the minimum purchase / redemption criteria of the respective schemes being satisfied. Else the Trigger will not be effected.
7. Units marked under lien or Pledged in the Scheme shall not be eligible for ETP.
8. NAVs of the schemes are declared at the close of the business day and hence value of the unit holder's investments based on the end of day NAV will be considered as a base for activating the trigger. Accordingly all the redemptions / switches will be executed on the business day on which the event occurs.
9. If the Plan / Option / Sub-Option of the Target scheme where the units will be switched is not indicated, units will be switched to the default option of the Target Scheme.
10. Switch will be implemented on the day the Trigger condition is satisfied. The Trigger is a one-time operation and will cease once it is exercised.
11. Once a transaction is processed exercising Trigger Option, the same will not be reversed and it will be final and binding.
12. If a Trigger is not achieved and/or implemented due to reasons which are beyond the control of Religare Invesco AMC, the AMC would not be held responsible. Trigger Facility is only a facility extended by the AMC for the convenience of the Unit Holder and does not form part of any scheme / fund objective.
13. In case the specified NAV on the date of submission of trigger / instruction has already reached / crossed then the said request will not be processed and ETP application will be rejected.

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## GET IN TOUCH

### Religare Invesco Mutual Fund

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

T +91 22 67310000 F +91 22 67310301

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

## A. Official Points of Acceptance of Transaction (For Ongoing Basis)

### RELIGARE INVESCO ASSET MANAGEMENT COMPANY PRIVATE LIMITED

#### For All Schemes except Religare Invesco Gold ETF

• **Ahmedabad:** 1st Floor, Shital Varsha Building, Near Vijay Cross Road, Opp. Manan Auto Link, Drive-in Road, Navrangpura, Ahmedabad - 380009. Tel. No.: 079 40300304. • **Bengaluru:** 411, 4th Floor, Prestige Meridian 1, 29, MG Road, Bengaluru - 560001. Tel. No.: 080 - 42941000. • **Chandigarh:** SCO No.28, Second Floor, Sector 20-D, Chandigarh-160020. Tel. No.: 0172 6451315. • **Chennai:** A 5, 2nd Floor, "Parsn Commercial Complex", Gemini, Near Palm Grove Hotel, Chennai-600006 Tel. No. 044 - 64502421/22 • **Delhi:** 10 C, Vandana Building, 10th Floor, 11 Leo Tolstoy Marg, Connaught Place, New Delhi-110 001. Tel. No.: 011-43789000. • **Hyderabad:** 3rd Floor, 6-3-883/6/B, Above Metro Shoes, Singhaniya Towers, Opp. Hyderabad Central Punjgutta, Hyderabad 500082 Tel. No.: 040-65444012/13/14 • **Indore:** Room No. 216, 2nd Floor, Starlit Tower, Y. N. Road, Indore-452001. Tel. No.: 0731 4257351. • **Kanpur:** 1st Floor, KAN Chambers, 14/113 Civil Lines, Kanpur-208001.

## B. LIST OF INVESTOR SERVICE CENTRES OF KARVY COMPUTERSHARE PVT. LTD. (KARVY), REGISTRAR & TRANSFER AGENTS OF RELIGARE INVESCO MUTUAL FUND THESE WILL BE IN ADDITION TO THE EXISTING OFFICIAL POINTS OF ACCEPTANCE OF RELIGARE INVESCO AMC.

### i. For All Schemes except Religare Invesco Gold ETF

**Agra:** 1st Floor, Deepak Wasan Plaza, Behind Holiday Inn, Opp Megdoot Furnitures, Sanjay Place Agra -282002. Tel. No.: 9369918603. • **Ahmedabad:** 201/202 Shail, Opp. Madhusudan House, Navrangpura, Ahmedabad -380006. Tel. No.: 079-26402967 • **Amritsar:** 72-A Taylor'S Road, Opp. Aga Heritage Club, Amritsar -143001. Tel. No.: 0183-5053802 • **Baroda:** SB-5, Mangaldeep Complex, Opp. Masonic Hall, Productivity Road, Alkapuri, Baroda -390007. Tel. No.: 0265-6640870 • **Chandigarh:** SCO 2423-2424, Sector 22-C, Chandigarh -160022 • **Chennai:** F-11, Akshaya Plaza, 1st Floor 108, Adhithanar Salai, Egmore, Opp. Chief Metropolitan Court, Chennai - 600002. Tel. No.: 044-42028512 • **Cochin:** Ali Arcade, 1st Floor, Kizhavana Road, Panampilly Nagar, Near Atlantis Junction, Ernakulam - 682036 Tel. No.: 0484-3000231. • **Coimbatore:** 3rd Floor, Jaya Enclave, 1057, Avinashi Road, Coimbatore - 641018. Tel. No.: 0422-4388011 • **Dehradun:** Kaulagarh Road, Near Sirmaur Margabove, Reliance Webworld, Dehradun -248001 Tel. No.: 9369918608 • **Hyderabad:** 'KARVY CENTRE' 8-2-609/K, Avenue 4, Street No. 1, Banjara Hills, Hyderabad- 500 034. Tel. No.: - 040-67406120 / 21 • **Jaipur:** S16/A Ilind Floor, Land Mark Building, Opp. Jai Club, Mahaver Marg, C Scheme, Jaipur - 302001. Tel. No.: 0141-2379761 • **Jalandhar:** 1st Floor, Shanti Towers, SCO No. 37, PUDA Complex, Opposite Tehsil Complex Jalandhar - 144001 Tel. No.: 0181-5094410. • **Jodhpur:** 203, Modi Arcade, Chopasni Road, Jodhpur - 342001. Tel.No.: 0291-6454590 • **Kanpur:** 15/46, B, Ground Floor, Opp. Muir Mills Civil Lines, Kanpur - 208001. Tel.No.: 9369918615 • **Kolkata:** 166 A Rashbihari Avenue 2nd Floor, Opp. Fortis Hospital, Kolkata - 700029. Tel. No.: 033-40611135/36. • **Lucknow:** 1st Floor, A. A. Complex, Thaper House, 5 Park Road, Hazratganj, Lucknow - 226001. Tel. No.: 9369918600. • **Ludhiana:** SCO - 136, 1st Floor Above Airtel Showroom, Feroze Gandhi Market, Ludhiana - 141001. Tel. No.: 0161-4648747 • **Madurai:** Rakesh towers, 30-C, 1st Floor, Bye pass Road, Opp. Nagappa Motors, Madurai - 625016. Tel. No.: 0452-2605856 • **Mangalore:** Mahendra Arcade Opp. Court Road, Karangal Padi, Santosh, Mangalore - 575003. Tel. No.: 0824-2496289 • **Moradabad:** Om Arcade, Parker Road, Above Syndicate Bank, Chowk Tari Khana, Moradabad - 244001. Tel. No.: 9369918620 • **Mumbai:** 24/B, Raja Bahadur Compound, Ambalal Doshi Marg, Behind BSE Bldg, Fort - 400001. Tel. No.: 022 66235353 • **Nagpur:** Plot No 2/1 House No 102/1, Mata Mandir Road, Mangaldeep Apartment Opp. Khandelwal Jewelers, Dharampeth, Nagpur - 440010. Tel. No.: 0712-2533040 • **New Delhi:** 305 New Delhi House, 27 Barakhamba Road, New Delhi -110001. Tel. No.: 011-43681700 • **Panipat:** 1st Floor, Krishna Tower, Above Ameritex, G.T. Road, Panipat - 132103. Tel. No.: 9315017304 • **Patna:** 3A, 3rd Floor, Anand Tower, Exhibition Road, Opp. ICICI Bank, Patna - 800001. Tel. No.: 0612-6453098 • **Pune:** Mozaic Bldg, CTS No.1216/1, Final Plot No.576/1 TP, Scheme No.1, F C Road, Bhamburda, Shivaji Nagar- 411004. Tel. No.: 020-30214851 • **Rajkot:** 104, Siddhi Vinyak Com. Opp. Ramkrishna Ashram Dr Yagnik Road Rajkot -360001 Tel. No.: 02816545888 • **Surat:** G-5 Empire State Building, Nr Udhna Darwaja Ring Road, Surat - 395002. Tel. No.: 0261-3042170 • **Trivandrum:** 2nd Floor, Akshaya Tower, Sasthamangalam, Trivandrum - 695010. Tel. No.: 0471-2725728 • **Udaipur:** 201-202 Madhav Chambers, Opp. G P O, Chetak Circle, Udaipur - 313001. Tel. NO.:0294-2429370 • **Varanasi:** D-64/132, 1st Floor, Anant Complex, Sigra, Varanasi - 221010. Tel. No.: 9369918626 • **Vijayawada:** 39-10-7, Opp. Municipal Water Tank, Labbipet Vijayawada - 520010. Tel. No.: 0866 - 6604040/39 • **Visakhapatnam:** Door No.: 48-8-7, Dwaraka Diamond, Ground Floor, Srinagar, Visakhapatnam - 530016. Tel. No.: 0891-2714125 • **Bangalore:** 59, Skanda Puttanna Road, Basavanagudi, Bangalore - 560004 Tel. No.: 080-26600785 • **Bhubaneswar:** A/181, Back Side Of Shivam Honda Show Room Saheed Nagar - Bhubaneswar 751007 0674-6534585 • **Durgapur:** MWAV-16, Bengal Ambuja Complex, 2nd Floor, City Centre, Durgapur - 713216. Tel. No.: 0343-6512111 • **Indore:** 2nd floor, 203-205 Balaji Corporates, Above ICICI Bank, 19/1 New Palasia, Indore - 452001. Tel. No.: 0731-4218902 • **Panjim:** City Business Centre, Coelho Pereira Building, Room No 18,19 & 20, Dada Vaidya Road, Panjim - 403001. Tel. No.: 0832-2426873.

### ii. For All Schemes except Religare Invesco Liquid Fund, Religare Invesco Overnight Fund and Religare Invesco Gold ETF.

• **Agartala:** Bidurkarta Chowmuhani, J N Bari Road, Tripura (West), Agartala - 799001. Tel. No.: 0381-2317519 • **Ajmer:** 302, 3rd Floor, Ajmer Auto Building, Opposite City Power House, Jaipur Road, Ajmer-305001. Tel. No.: 0145-5120725 • **Akola:** Yamuna

Tel. No.: 0512-6451658. • **Kolkatta:** 311, 3rd Floor, Ideal Plaza, 11/1 Sarat Bose Road, Kolkata-700 020. Tel. No.: 033-4403 1012 • **Lucknow:** 304, 3rd Floor, SKY HI Chamber, Park Road, Hazratganj, Lucknow-226001, U.P Tel. No.: - 0522-4000841/4000149 • **Ludhiana:** Golden Plaza Mall, 1st Floor, Mall Road Ludhiana - 141001 Tel. No.: 0161-6543354 • **Mumbai (Nariman Point):** Office No. 17, 1st Floor, Jolly Maker Chambers II, Nariman Point, Mumbai-400021. Tel. No.: 022 43416000. • **Mumbai (Vile Parle):** 3rd Floor, GYS Infinity, Paranjpe 'B' Scheme, Subhash Road, Vile Parle (E), Mumbai-400057. Tel. No.: 022-67310000. • **Panaji:** Advani Business Centre, Office No CU2 Neelkamal Arcade, Atmaram Borkar Road, Above Federal Bank, Panaji - 403 001 Tel. No.: 0832-6650402 • **Patna:** 103, 1st Floor Loknayak Jai Prakash Bhawan Dak Banglow Crossing, Patna - 800 001. Tel. No.: 0612- 6550318. • **Pune:** 7th Floor, Vascon Matrix, Wakdewadi, Shivaji Nagar, Pune - 411005. Tel. No. 020 - 30296394.

Tarang Complex, Shop No 30, Ground Floor, N.H. No- 06, Akola. - 444004. Tel. No.: 0724-2451874 • **Aligarh:** 1st Floor, Kumar Plaza Ramghat Road, Aligarh-202001. Tel. No.: 9369918604 • **Allahabad:** RSA Towers, 2nd Floor, Above Sony TV Showroom, 57, S P Marg, Civil Lines Allahabad-211001. Tel. No.: 9369918605 • **Alleppy:** X1V 172, JP Towers, Mullackal KSRTC Bus Stand, Alleppy-688011. Tel. No.: 0477 2263055 • **Alwar:** 101, Saurabh Tower, Opp. UIT, Near Bhagat Singh, Circle Road No.2 Alwar 301001. Tel. No.: 0144-3291200 • **Ambala:** 6349, Nicholson Road, Adjacent Kos Hospital, Ambala Cant. Ambala-133001. Tel. No.: 9315017301 • **Amravati:** Shop No. 21, 2nd Floor, Gulshan Tower, Near Panchsheel Talkies, Jaistambh Square, Amravati-444601 Tel. No.: 0721-3291081 • **Anand:** B-42 Vaibhav, Commercial Center, Nr TVS Down Town, Show Room, Grid Char Rasta, Anand-380001. Tel. No.: 9662020623 • **Ananthapur:** #15/149, 1st Floor, S R Towers, Subash Road, Opp. Lalitha Kala Parishad, Anantapur-515001. Tel. No.: 08554-244449 • **Ankleshwar:** L/2 Keval Shopping Center, Old National Highway, Ankleshwar-393002. Tel. No.: 02646-645326 • **Asansol:** 114/71 G T Road, Near Sony Centre, Bhanga Pachil, Asansol-713303. Tel. No.: 0341-3266507 • **Aurangabad:** Ramkunj Niwas Railway Station Road, Near Osmanpura Circle, Aurangabad-431005. Tel. No.: 0240-2343414 • **Balasore:** M.S Das Street Gopalgaon, - Balasore-756001. Tel. No.: 06782-260503 • **Bankura:** Ambika Market Complex (Ground Floor), Nutanganj, Post & Dist Bankura, Bankura-722101. Tel. No.: 0342-255964 • **Bareilly:** 1st Floor, 165 Civil Lines, Opp. Hotel Bareilly, Palace Near Railway Station, Bareilly-243001. Tel. No.: 9369918607 • **Barhampore (WB):** 72 No Nayasarak Road, Thakur Market Complex, Gorabazar Post Berhampore, Dist Murshidabad, Barhampore (WB)-742101. Tel. No.: 03482 274494 • **Begusarai:** Near Hotel Diamond Surbhi Complex, O.C Township Gate, Kapasiya Chowk, Begusarai-851117. Tel. No.: 9308793949 • **Belgaum:** Cts No 3939/ A2 A1, Above Raymonds Show Room, Beside Harsha Appliances, Club Road, Belgaum-590001. Tel. No.: 0831 2402544. • **Bellary:** No. 1, KHB Colony, Gandhi Nagar, Bellary-583103. Tel. No.: 08392 - 254750 • **Berhampur (Or):** Opp. Divya Nandan, Kalyan Mandap, 3rd Lane, Dharam Nagar, Near Lohiya Motor, Berhampur (Or)-760001. Tel. No.: 0680-2228106 • **Betul:** 107, 1st Floor, Hotel Utkarsh, J. H. College Road, Betul-460001. Tel. No.: 07141 - 231301 • **Bhagalpur:** 2nd Floor, Chandralok Complex, Ghanatgar Radha Rani Sinha Road Bhagalpur-812001. Tel. No.: 9386256100 • **Bharuch:** Shop No. 147-148, Aditya Complex, Near Kasak Circle, Bharuch-392001 Tel. No.: 02642-225022 • **Bhatinda:** #2047-A 2nd Floor, The Mall Road, Above Max New York Life Insurance, Bhatinda-151001. Tel. No.: 0164-5006725. • **Bhavnagar:** G-11 Giranjali, Complex, Beside Bhavnagar Municipal Corporation & Collector Office, Kalanala, Bhavnagar-364001. Tel. No.: 0278-3003149 • **Bhilwara:** Shop No. 27-28, 1st Floor, Heera Panna Market, Pur Road, Bhilwara-311001. Tel. No.: 01482-246362 • **Bhopal:** Kay Kay Business Centre, 133, Zone I, MP Nagar, Above City Bank, Bhopal-462011 Tel. No.: 0755-4092712 • **Bikaner:** 70-71, 2nd Floor, Dr. Chahar Building, Panchsati Circle, Sadul Ganj, Bikaner -334001. Tel. No.: 0151-2200014 • **Bilaspur:** Shop No-201 & 202, 1st Floor, V R Plaza, Link Road, Bilaspur, C.G., Bilaspur-495001. Tel. No.: 07752-408436 • **Bokaro:** B-1, 1st Floor, City Centre, Sector- 4, Near Sona Chandi Jewellers, Bokaro-827004. Tel. No.: 09204061959 • **Burdwan:** 63 GT Road, Halder Complex 1st Floor, Burdwan-713101. Tel. No.: 0342-2665140 • **Calicut:** Ilind Floor, Soubhagya Shopping Complex, Arayidathpalam, Mavoor Road, Calicut-673004. Tel. No.: 0495-4022480 • **Chandrapur:** Shop No-6 Office No-2 1st Floor, Rauts Raghuvanshi Complex, Beside Azad Garden, Main Road, Chandrapur-442402. Tel. No.: 07172-270262 • **Cuttack:** 8 Dargha Bazar, Po - Buxi Bazar, Opp. Dargha Bazar Police station, Cuttack-753001. Tel. No.: 0-9238102118 • **Darbhanga:** Jaya Complex, 2nd Floor Above Furniture Planet, Donar Chowk Darbhanga-846003. Tel. No.: 9304001509 • **Deoria:** 1st Floor, Shanti Niketan, Opp. Zila Panchayat, Civil Lines, Deoria-274001. Tel. No.: 7499496134 • **Dewas:** 27 RMO House, Station Road, Above Maa Chamunda Gaes Agency, Dewas-455001. Tel. No.: 07272-426010 • **Dhanbad:** 208 New Market 2nd Floor, Bank More, Dhanbad-826001. Tel. No.: 0326-6452027 • **Dharwad:** 307/9-A 1st Floor, Nagarkar Colony, Elite Business Center, Nagarkar Colony, P B Road, Dharwad-580001. Tel. No.: 0836-2744207 • **Dhule:** Ground Floor, Ideal Laundry, Lane No. 4, Khol Galli, Near Muthoot Finance, Opp. Bhavasar General Store, Dhule-424001. Tel. No.: 02562-282823 • **Dindigul:** No : 9 Old No:4/B, New Agraharam, Palani Road, Dindigul-624001. Tel. No.: 0451-2436077 • **Eluru:** D. No.:23B-5-93/1, Savithri Complex, Edaravari Street, Near Dr. Prabhavathi Hospital, R.R.Pet, Eluru-534002. Tel. No.: 08812-227851 • **Erode:** No: 4,



Veerappan Traders Complex, KMY Salai, Sathy Road, Opp. Erode Bus Stand, Erode-638003. Tel. No.: 0424-4021212 • **Faridabad:** A-2B, 1st Floor, Nehru Groundnit, Faridabad-121001. Tel. No.: 9310448851 • **Gandhidham:** 204 2nd Floor, Bhagwati Chamber, Kutchkala Road, Gandhidham-382007. Tel. No.: 02836 651296 • **Gaya:** 1st Floor Lal Bhawan, Tower Chowk, Near Kiran Cinema, Gaya-823001. Tel. No.: 0631-2220065 • **Ghaziabad:** 1st Floor-7, Lohia Nagar - Ghaziabad-201001. Tel. No.: 9310448804 • **Ghazipur:** 2nd Floor Shubhra, Hotel Complex Mahaubagh, Ghazipur-233001 Tel. No.:7499496131 • **Gorakhpur:** Above V.I.P. House Ajacent, A.D. Girls College, Bank Road, Gorakhpur-273001. Tel. No.: 9369918610 • **Gulbarga:** CTS No. 2913, 1st Floor, Asian Towers, Jagath Station Main Road, Next To Adithya Hotel, Gulbarga-585105. Tel. No.: 0847-2310040 • **Guntur:** D No 6-10-27, Srinilayam, Arundelpet, 10/1, Guntur -522002. Tel. No.:0863-2339094 • **Gurgaon:** Shop No.18, Ground Floor, Sector - 14, Opp. Akd Tower, Near Huda Office, Gurgaon-122001. Tel. No.: 9310448806 • **Guwahati:** 1st Floor, Bajrangbali Building Near Bora Service Station, GS Road, Guwahati-781007 Tel. No.: 8811036746 • **Gwalior:** 2nd Floor, Rajeev Plaza, Jayendra Ganj, Lashkar Gwalior-474009. Tel. No.: 9300004262 • **Haldwani:** Above Kapilaz, Sweet House, Opp LIC Building, Pilikothi, Haldwani-263139. Tel. No.: 9369918611 • **Haridwar:** 8, Govind Puri, Opp. LIC-2, Above Vijay Bank Main Road, Ranipur More, Haridwar-249401 Tel. No.: 9369918612 • **Hassan:** SAS No. - 212, Ground Floor, Sampige Road, 1st Cross, Near Hotel Southern Star, K.R.Puram. Hassan-573201. Tel. No.: 08172 262065 • **Hissar:** SCO-71, 1st Floor, Red Square Market, Hissar-125001. Tel. No.: 9315017303 • **Hoshiarpur:** 1st Floor, The Mall Tower, Opp. Kapila Hospital, Sutheri Road, Hoshiarpur-146001. Tel. No.: 01882-500143 • **Hubli:** CTC No. 483 / A1/A2, Ground Floor, Shri Ram Plaza, Behind Kotak Mahindra Bank, Club Road Hubli-580029. Tel. No.: 0836-2252444. • **Jabalpur:** Grover Chamber, 43 Naya Bazar Malviya Chowk, Opp. Shyam Market, Jabalpur-482002. Tel. No.: 0761-3204376 • **Jammu:** 5 A/D Extension 2, Near Panama Chowk Petrol Pump, Gandhi Nagar, Panama Chowk, Jammu-180012. Tel. No.: 0191-2458820 • **Jamnagar:** 136-137-138, Madhav Palaza, Opp. SBI Bank, Nr Lal Bunglow, Jamnagar-361001. Tel. No.: 0288-2558887 • **Jamshedpur:** 2nd Floor, R. R. Square, S. B. Shop Area, Near Reliance Foot Print & Hotel-B S Park Plaza, Main Road, Bistupur, Jamshedpur-831001. Tel. No.: 0657-6655000 • **Jaunpur:** R. N. Complex, 1-1-9-G In Front Of Pathak, Honda Ummarpur, Jaunpur-222002. Tel. No.: 9369918613 • **Jhansi:** 371/01 Narayan Plaza, Gwalior Road, Near Jeevan Shah Chauraha, Jhansi -284001. Tel. No.: 9369918614 • **Junagadh:** 124-125 Punit Shopping Center, M.G Road, Ranavav Chowk, Junagadh-362001. Tel. No.: 0285-2652220 • **Kannur:** 2 Nd Floor, Prabhat Complex, Fort Road, Near ICICI Bank, Kannur-670001. Tel. No.:0497-2764190 • **Karaikudi:** Gopi Arcade, No. 2, 100 Feet Road, Karaikudi-630001. Tel. No.: 04565-237192 • **Karimnagar:** H.No. 4-2-130/131, Above Union Bank, Jafri Road, Rajeev Chowk, Karimnagar-505001. Tel. No.: 0878-2261779 • **Karur:** No. 6, Old No. 1304 Thiru-vi-ka Road, Near G.R. Kalyan Mahal, Karur-639001. Tel. No.:04324-241755 • **Kharagpur:** 180 Malancha Road, Beside Axis Bank Ltd, Kharagpur-721304. Tel. No.: 03222-253380 • **Kota:** 29, 1st Floor, Near Lala Lajpat Rai Circle, Shopping Centre, Kota-324007 Tel. No.:0744-5100964 • **Kottayam:** 1st Floor Csiascension Square, Railway Station Road, Collectorate P O, Kottayam-686002 Tel. No.: 0481-2300868 • **Kurnool:** Shop No.43, 1st Floor, S V Complex Railway Station Road, Near SBI Main Branch Kurnool-518004, Tel. No.: 08518-228550 • **Malappuram:** First Floor, Cholakkal Building, Near U P School, Up Hil, Malappuram-676505. Tel. No.: 0483-2731480 • **Malda :** Sahis Tuli, Under Ward No. 6, No. 1 Govt Colony, English Bazar Municipality, Malda-732101. Tel. No.:03512-223763 • **Mandi:** 149/11 School Bazaar, Near UCO Bank, Opp. Hari Mandir, Mandi-175001. Tel. No.:9318873501 • **Margoa:** 2nd Floor, Dalal Commercial Complex, Opposite Hari Mandir, Pajifond, Margoa-403601. Tel. No.: 0832-2731823 • **Mathura:** Ambey Crown, Iind Floor, In Front Of BSA College, Gaushala Road, Mathura-281001. Tel. No.:9369918618 • **Meerut:** 1st Floor Medi Centre, Opp ICICI Bank Hapur Road, Near Bachha Park Meerut-250002. Tel. No.:9369918619 • **Morena:** Moti Palace, Near Ramjanki Mandir, Morena-476001. Tel. No.:7489361265 • **Muzaffarpur:** 1st Floor, Uma Market, Thana Gumtimoti Jheel, Muzaffarpur-842001. Tel. No.: 9386256101 • **Mysore:** L-350, Silver Tower, Ashoka Road Opp. Clock Tower, Mysore-570001. Tel. No.:0821-2438006 • **Nadiad:** 104/105 Near Paras, Cinema, City Point, Nadiad-387001. Tel. No.: 0268-2563245. • **Nagercoil:** 3A South Car, Street Parfan Complex, Near The Laxmi Villas Bank, Nagercoil-629001. Tel. No.:04652-233552 • **Namakkal:** 105/2, Arun Towers, Paramathi Street, Namakkal-637001. Tel. No.: 04286-234801 • **Nanded:** Shop No.4, Santakripa Market, G G Road, Opp. Bank Of India, Nanded-431601. Tel. No.: 02462-237885. • **Nasik:** F - 1, Suyojit Sankul, Sharanpur Road, Near Rajiv Gandhi Bhavan, Nasik-422002. Tel. No.:0253-6611395 • **Navsari:** 1/1 Chinmay Arcade, Opp. Sattapir Rd, Tower Rd, Navsari-396445. Tel. No.: 02637-280367 • **Nizamabad:** H No-5-6-430, Above Bank Of Baroda, First Floor, Beside HDFC Bank, Hyderabad Road, Nizamabad-503003. Tel. No.: 08462-224366 • **Noida:** 405,4th Floor,Vishal Chamber, Plot No. 1, Sector-18, Noida 201301, Tel. No.: 9310448805 • **Palghat:** No: 20 & 21, Metro Complex, H.P.O.Road Palakkad-678001. Tel. No.:491 6061110 • **Pathankot:** 1st Floor, 9 A Improvement Trust Building, Patel Chowk, Pathankot-145001. Tel. No.: 0186-5080188 • **Patiala:** SCO 27 D, Chhotti Baradari, Near Car Bazaar, Patiala -147001. Tel. No.: 0175-5004349 • **Pollachi:** 146/4, 1st Floor, Ramanathan Building, New Scheme Road, Pollachi-642002. Tel. No.: 04259- 235111 • **Pondicherry:** Building No:7, 1st Floor, Thiayagaraja Street, Pondicherry-605001. Tel. No.:0413 2220640 • **Pudukottai:** Sundaram Masilamani Towers, TS No. 5476 - 5479, PM Road, Old Tirumayam Salai, Near Anna Statue, Jublie Arts, Pudukottai-622001. Tel. No.:04322-220050 • **Rajahmundry:** D. No.6-1-4, Rangachary Street, T. Nagar, Near Axis Bank Street, Rajahmundry-533101. Tel. No.:0883-2434468 • **Ranchi:** Room No. 307, 3rd Floor, Commerce Tower, Beside Mahabir Tower,Ranchi-834001. Tel. No.: 0651-2331320

• **Ratlam:** 1 Nagpal Bhawan, Free Ganj Road, Do Batti, Near Nokia Care, Ratlam-457001. Tel. No.:07412-402007 • **Rewa:** 1st Floor, Angoori Building, Besides Allahabad Bank, Trans University Road, Civil Lines, Rewa-485001. Tel. No.: 7489755878 • **Rohtak:** 1st Floor, Ashoka Plaza Delhi Road, Rohtak-124001 Tel. No.:9315017305 • **Roorkee:** Shree Ashadeep Complex, 16 Civil Lines, Near Income Tax Office, Roorkee-247667. Tel. No.: 9369918621 • **Rourkela:** 1st Floor, Sandhu Complex, Kachery Road, Uditnagar, Rourekla-769012. Tel. No.: 0661-2500005. • **Sagar:** Above Poshak Garments, 5 Civil Lines, Infront Of Income Tax Office, Sagar-470002. Tel. No.: 07582-402404 • **Saharanpur:** 18 Mission Market, Court Road, Saharanpur-247001 Tel. No.: 9369918622 • **Sambalpur:** Ground Floor Quality Massion, Sambalpur-768001. Tel. No.: 0663-2522105 • **Shillong:** Annex Mani Bhawan, Lower Thana Road, Near R K M LP School, Shillong-793001 Tel. No.:0364 2506106 • **Shimla:** Triveni Building, By Pas Chowkhhallini, Shimla-171002. Tel. No.: 9318644501 • **Shimoga:** Sri Matra Naika Complex, 1st Floor, Above Shimoga Diagnostic Centre, LLR Road, Durgigudi, Shimoga-577201. Tel. No.: 08182-228799 • **Shivpuri:** 1st Floor, M.P.R.P. Building, Near Bank Of India, Shivpuri-473551, Tel. No.:9303028921 • **Sikar:** First Floor, Super Tower, Behind Ram Mandir, Near Taparya Bagichi, Sikar-332001. Tel. No.: 01572-250398 • **Silchar:** N.N. Dutta Road, Chowchakra Complex, Premtala, Silchar-788001. Tel. No.:03842 261714 • **Siliguri:** Nanak Complex, Sevoke Road, Siliguri-734001. Tel. No.: 0353-2526393 • **Sitapur:** 12/12-A Sura Complex, Arya Nagar, Opp. Mal Godam, Sitapur-261001. Tel. No.:9369918623 • **Sivakasi:** 363, Thiruthangal Road, Opp. TNEB, Sivakasi-626123, Tel. No.:04562 228816 • **Solan:** Sahni Bhawan, Adjacent Anand Cinema Complex, The Mall, Solan-173212. Tel. No.: 9318991871 • **Sonepat:** 205 R Model Town, Above Central Bank Of India - Sonepat-131001. Tel. No.: 9315457164 • **Srikakulam:** D.No-4-1-28/1, Venkateswara Colony, Near Income, Tax Office, Srikakulam-532001. Tel. No.: 08942-225384 • **Sultanpur:** Rama Shankar Complex, Civil Lines, Faizabad Road, Sultanpur-228001. Tel. No.: 9369918624 • **Thanjavur:** No. 70, Nalliah Complex, Srinivasam Pillai Road, Tanjore-613001 Tel. No.: 04362-275415 • **Tirunelveli:** 55/18, Jeney Building, S N Road, Near Aravind Eye Hospital, Tirunelveli-627001. Tel. No.: 0462 2335137 • **Tirupathi:** H.No:10-13-425, 1st Floor, Tilak Road, Opp. Sridevi Complex, Tirupathi-517501. Tel. No.: 0877 6544567 • **Tirupur:** First Floor, 244 A Kamaraj Road, Opp. to Cotton Market Complex, Tirupur-641604. Tel. No.:0421-2214221 • **Tiruvalla:** 2nd Floor, Eriinjery Complex Ramanchira Opp. Axis Bank, Thiruvalla-689107. Tel. No.:0469-3205676 • **Trichur:** 2nd Floor, Brothers Complex Naikkalan Junction, Shornur Road, Near Dhanalakshmi Bank H O, Thrissur-680001 Tel. No.: 8138878366 • **Trichy:** 60, Sri Krishna Arcade, Thennur High Road, Trichy-620017. Tel. No.: 0431-4020227 | • **Tuticorin:** 4 - B, A34 - A37, Mangalmal Mani Nagar, Opp. Rajaji Park, Palayamkottai Road, Tuticorin-628003 Tel. No.: 0461-2334603 • **Ujjain:** 101, Aashtha Tower, 13/1 Dhanwantri Marg, Freeganj, Ujjain-456010. Tel. No.: 0734-4250007 • **Valsad:** Shop No. 2, Phiroza Corner, Opp. Next Show Room, Tithal Road, Valsad-396001, Tel. No.:02632-258481 • **Vapi:** Shop No.-12, Ground Floor, Sheetal Appatment, Near K P Tower, Vapi-396195. Tel. No. 9228012909 • **Vellore:** 1, M N R Arcade, Officers, Line Krishna Nagar, Vellore-632001. Tel. No. 0416 2215007 • **Vijayanagaram:** Soubhagya, 19-6-1/3 2nd Floor, Near Fort Branch, Opp. Three Temples, Vizianagaram-535002, Tel. No.: 08922-236962 • **Warangal:** 5-6-95, 1st Floor, Opp. B.Ed College, Lashkar Bazar, Chandra Complex, Hanmakonda, Warangal-506001 Tel. No.: 0870-2501664 • **Yamuna Nagar:** Jagdhari Road, Above UCO Bank, Near D.A.V. Girls College, Yamuna Nagar-135001. Tel. No.: 9315017306 • **Azamgarh:** 1st Floor, Alkal Building, Opp. Nagaripalika, Civil Line, Azamgarh-276001. Tel. No.: 09307910001 • **Bhilai:** Shop No. -1, First Floor Plot No -1, Commercial Complex, Nehru Nagar, East, Bhilai-490020. Tel. No.: 0788-2295999 • **Davangere:** 376/2, 4th Main, 8th Cross, P J Extn Opp. Byadgi Shettar School, Davangere-577002. Tel. No.:0819-2258714 • **Ferozpur:** The Mall Road, Chawla Bulding, 1st Floor, Opp. Centrail Jail, Near Hanuman Mandir, Ferozpur-152002 Tel.No.: 01632-241814 • **Gandhinagar:** Plot No - 945/2, Sector - 7/C, Opp. Pathika Gandhinagar-382007. Tel. No.: 079-23244955. • **Gonda:** Shri Market, Sahabgunj, Station Road, Gonda-271001. Tel. No.:7499496127 • **Jalgaon:** 269, Jaee Vishwa, 1st Floor, Above United Bank of India, Baliram Peth, Near Kishor Agencies, Jalgaon-425001. Tel. No.: 0257-2226761 • **Karnal:** 18/369, Char Chaman, Kunjpura Road, Behind Miglani Hospital, Karnal-132001 Tel. No.:0184-2252524. • **Kolhapur:** 605/1/4 E Ward, Shahupuri 2nd Lane, Laxmi Niwas, Near Sultane Chambers, Kolhapur-416001. Tel. No.: 0231 2653656 • **Kollam:** Sree Vigneswara Bhavan, Shastri Junction, Kollam-691001 Tel. No.:0474-2747055 • **Korba:** 1st Floor, City Centre, 97 IRCC, Transport Nagar, Korba-495677 Tel. No.: 9300155683 • **Mehsana:** UL/47 Apollo Enclave, Opp. Simandhar Temple, Modhera Cross Road, Mehsana-384002 Tel. No.:02762-242950 • **Mirzapur:** Abhay Mandir, Above HDFC Bank, Dankin Gunj, Mirzapur-231001. Tel. No.: 07499496133 • **Moga:** 1st Floor, Dutt Road, Mandir Wali Gali, Civil Lines, Barat Ghar, Moga-142001. Tel.No.: 01636-230792 • **Nellore:** 16-2-230, Room No.: 207, 2nd Floor, Keizen Heights, Gandhi Nagar, Pogathota, Nellore-524001. Tel. No.:0861-2349940 • **Proddatur:** Shop No:4, Araveti Complex, Mydukur Road, Beside Syndicate Bank, Proddatur-516360. Tel. No.:08564 - 242898 • **Raipur:** Room No-TF-31, 3rd Floor, Millenium Plaza, Behind Indian Coffee House, G E Road, Raipur-492001. Tel. NO.: 0771-4052620 • **Rajapalayam:** Sri Ganapathy Complex, 14B/5/18, T P Mills Road, - Rajapalayam-626117. Tel. No.:04563 - 232952 • **Salem:** No:40, Brindavan Road Fairlands, Near Perumal Koil, Salem-636016. Tel. No.: 0427-4020300 • **Satna:** 1st Floor, Gopal Complex, Near Bus Stand, Rewa Road, Satna-485001. Tel. No.:9300004263 • **Solapur:** Block No. 06, Vaman Nagar, Opp. D-Mart Jule, Solapur-413004. Tel. No.: 0217-2300021 • **Sri Ganganagar:** 35E Block, Opp. Sheela Mata Vaateka, Sri Ganganagar-335001. Tel. No.:0154-2470177 • **Mumbai:** 101, Yaswant Tower, 1st Floor, Opposite Puja Hotel, Ram Maruti Road, Naupada Thane (West), Mumbai-400602 Tel. No.:022 25428476

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