

A world of **investment opportunities** from Religare Invesco Mutual Fund

Debt Schemes

- Religare Invesco Liquid Fund
- Religare Invesco Ultra Short Term Fund
- Religare Invesco Short Term Fund
- Religare Invesco Credit Opportunities Fund
- Religare Invesco Active Income Fund
- Religare Invesco Gilt Fund
- Religare Invesco Overnight Fund
- Religare Invesco Monthly Income Plan
- Religare Invesco Monthly Income Plan (MIP) Plus
- Religare Invesco Bank Debt Fund
- Religare Invesco Corporate Bond Opportunities Fund
- Religare Invesco Medium Term Bond Fund

Fund of Funds Scheme

- Religare Invesco Gold 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.religareinvesco.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 September 30, 2014

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 - 400 057.

TRUSTEE

Religare Invesco Trustee Company
Private Limited
3rd Floor, GYS Infinity,
Paranjpe 'B' Scheme, Subhash Road,
Vile Parle (E), Mumbai - 400 057.

MUTUAL FUND

Religare Invesco Mutual Fund
3rd Floor, GYS Infinity,
Paranjpe 'B' Scheme, Subhash Road,
Vile Parle (E), Mumbai - 400.057.

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Scheme Ready Reckoner

Scheme Name	Investment Options	Dividend Frequency	Minimum Application Amount (In Rs.)	Additional Purchase/Redemption Amount (In Rs.)	Default Options/Facility
Religare Invesco Liquid Fund	Gr, DP, DR, B	DDR, WDR, MDR, MDP	Rs. 5,000/-	Rs. 1,000/-	Gr / WDR
Religare Invesco Ultra Short Term Fund	Gr, DP, DR, B, AB	DDR, WDR, WDP, MDR, MDP, DscDP, DscDR	Rs. 5,000/-	Rs. 1,000/-	Gr / WDR
Religare Invesco Short Term Fund	Gr, DP, DR, B	DDR, WDR, MDR, MDP, DscDP, DscDR	Rs. 5,000/-	Rs. 1,000/-	Gr / WDR
Religare Invesco Active Income Fund	Gr, DP, DR, B	MDR, QDR, ADR, MDP, QDP, ADP, DscDP, DscDR	Rs. 5000/-	Rs. 1,000 /-	Gr / MDR
Religare Invesco Overnight Fund	Gr, DR, B	DDR	Rs. 5,000/-	Rs. 1,000/-	Gr
Religare Invesco Credit Opportunities Fund	Gr, DP, DR, B	DDR, MDP, MDR, DscDP, DscDR	Rs. 5,000/-	Rs. 1,000/-	Gr / MDR
Religare Invesco Gilt Fund - Long Duration Plan	Gr, DP, DR, B	MDR, QDR, ADR, QDP, ADP	Rs. 5,000/-	Rs. 1,000/-	Gr / MDR
Religare Invesco Gilt Fund - Short Duration Plan	Gr, DP, DR, B	WDR, MDR, MDP	Rs. 5,000/-	Rs. 1,000/-	Gr / MDR
Religare Invesco Monthly Income Plan	Gr, DP, DR	MDP, MDR	Growth Option: Rs. 5,000/- Dividend Option: Rs. 25,000/-	Rs. 1,000/-	Gr / MDR
Religare Invesco Monthly Income Plan (MIP) Plus	Gr, DP, DR	MDP, MDR	Growth Option: Rs. 5,000/- Dividend Option: Rs. 25,000/-	Rs. 1,000/-	Gr / MDR
Religare Invesco Bank Debt Fund	Gr, DP, DR, B	DDR, MDR, MDP	Rs. 5,000/-	Rs. 1,000/-	Gr / MDR
Religare Invesco Corporate Bond Opportunities Fund	Gr, DP, DR	MDP, MDR, DscDP, DscDR	Rs. 5,000/-	Rs. 1,000/-	Gr / MDR
Religare Invesco Medium Term Bond Fund	Gr, DP, DR, B	MDR, QDR, ADR, MDP, QDP, ADP	Rs. 5,000/-	Rs. 1,000/-	Gr/MDR
Religare Invesco Gold 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, DP : Dividend Payout, DR : Dividend Reinvestment, DDR : Daily Dividend Reinvestment, WDP: Weekly Dividend Payout, WDR: Weekly Dividend Reinvestment, MDR: Monthly Dividend Reinvestment, QDR: Quarterly Dividend Reinvestment, ADR: Annual Dividend Reinvestment, MDP: Monthly Dividend Payout, QDP: Quarterly Dividend Payout, ADP: Annual Dividend Payout, B: Bonus, AB: Annual Bonus, DscDP: Discretionary Dividened Payout, DscDR: Discretionary Dividened Reinvestment.

Name of Scheme
Religare Invesco Liquid Fund
Religare Invesco Ultra Short Term Fund
Suitable for Investors who are seeking*

(Open-ended Liquid Scheme)

(Open-ended Debt Scheme)

- regular income over short-term
- provide reasonable returns with high liquidity by investing in money market and debt securities
- low risk ■■■■■ (BLUE)

- regular income over short term
- provide optimal returns while maintaining balance between safety and liquidity by investing in a mix of short-term debt and money market instruments
- low risk ■■■■■ (BLUE)

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

Note - Risk is represented as:

■ (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

Investment Objective

To provide reasonable returns, commensurate with low risk while providing a high level of liquidity, through a portfolio of money market and debt securities.

To provide liquidity and optimal returns to the investors by investing primarily in a mix of short term debt and money market instruments which results in a portfolio having marginally higher maturity and moderately higher credit risk as compared to a liquid fund at the same time maintaining a balance between safety and liquidity.

Asset Allocation Pattern of the Scheme

Type of Instruments	Normal Allocation (% of Net Assets)
Money Market Instruments (Including cash and reverse repo and debt instruments with residual maturity less than 183 days).	0 - 100%
Debt Instruments (including floating rate debt instruments ¹ with residual maturity greater than 182 days)	0 - 50%
Securitized Debt Instruments	0 - 30%

Type of Instruments	Normal Allocation (% of Net Assets)
Money Market & Debt instruments with maturity/ average maturity / interest rate reset not greater than 1 year ¹	0-100%
Debt instruments with maturity greater than 1 year ¹	0-50%

¹Floating rate debt instruments are debt instruments issued by Central/ State governments, Corporates, PSUs, etc. with interest rates that are reset periodically. The periodicity of interest reset could be daily, monthly, quarterly, half yearly and annually or any other periodicity that may be mutually agreed between the issuer and the Fund. Pursuant to SEBI circulars No. SEBI/IMD/CIR No. 13/150975/09 dated January 19, 2009, the Scheme shall make investment in / purchase debt and money market securities with maturity of upto 91 days only. Investments in Foreign Debt Instruments - Upto 35% of the net assets of the Scheme. Investment in Derivatives - Upto 50% of the net assets of the Scheme. However, the cumulative gross exposure through debt and derivative positions shall not exceed 100% of the net assets of the scheme.

¹Includes securitized debt cumulative upto 30% of the net assets. Investment in Derivatives - Upto 50% of the net assets of the Scheme. However, the cumulative gross exposure through debt and derivative positions shall not exceed 100% of the net assets of the scheme.

²Please refer note with respect to sector exposure given on page no. 8

Risk Profile of the Scheme

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

Plan & Options

(Applicable to Direct Plan also)

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

Options	Sub-option	Dividend Frequency	Options	Sub-option	Dividend Frequency
Dividend	Reinvestment ³	Daily/Weekly ² /Monthly	Dividend	Reinvestment ³	Daily/Weekly ² /Monthly/Discretionary
	Payout	Monthly		Payout	Weekly/Monthly/Discretionary
Growth ² , Bonus	-	-	Growth ² , Bonus, Annual Bonus	-	-

²Default option is Growth. ³Default sub - option is Weekly Dividend Reinvestment. Please refer point no. 4a on page no. 13

Applicable NAV

The applicable NAV for purchase or redemption or switching of units will be based on the time of the Business Day on which the application is accepted. Please refer page no. 9.

Investment Strategy
Minimum Application and Redemption Amount / Number of Units

Please refer page no. 9		
Fresh Purchase	Additional Purchase	Redemption ⁴
Rs. 5,000/- and in multiples of Re. 1/- thereafter.	Rs. 1,000/- and in multiples of Re. 1/- thereafter	Rs. 1,000/- or 1 unit or account balance, whichever is lower

⁴Please refer point no. 6 b on page no. 13

Despatch of Repurchase (Redemption) Request

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

Benchmark Index

CRISIL Liquid Fund Index

Dividend & Bonus Policy

Please refer page no. 13

Name of the Fund Manager

Mr. Krishna Cheemalapati & Mr. Nitish Sikand

Name of the Trustee Company

Religare Invesco Trustee Company Private Limited

Performance of the Scheme

 As on 31st August, 2014

 As on 28th August, 2014

Please refer page no. 15

Expenses of the Scheme

(i) Load Structure

Continuous Offer Period

Entry Load	Exit Load ⁵
Nil	Nil

⁵Exit 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	2.25%	2.00%	1.75%	1.50%
Annual Scheme Recurring Expenses charged to Direct Plan will be restricted upto 0.77% 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 3.75% vis-à-vis Existing Plan. Actual expenses for the previous financial year ended March 31, 2014 (Audited): 0.12 ⁶	Annual Scheme Recurring Expenses charged to Direct Plan will be restricted upto 1.95% 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 2.50% vis-à-vis Existing Plan. Actual expenses for the previous financial year ended March 31, 2014 (Audited): 0.60% ⁶			
⁶ 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. 13

Transaction Charges
Waiver of Load for Direct Applications

Not Applicable

Tax Treatment for the Investors (Unitholders)

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

Daily Net Asset Value (NAV)

The Direct Plan under the Scheme will have a separate NAV. The NAV will be calculated on all calendar days and will be published on all Business Days in 2 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.

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 and www.amfindia.com. Investors can also call at 1800 209 0007.

For Investor Grievances please contact Unitholder's Information

Please refer page no. 14

Please refer page no. 14

Name of Scheme
Religare Invesco Short Term Fund

(Open-ended Income Scheme)

Religare Invesco Active Income Fund

(Open-ended Income Scheme)

Suitable for Investors who are seeking*

- regular income over short to medium-term
- provide steady returns by investing in short-medium term debt and money market instruments
- low risk ■■■■■ (BLUE)

- regular income over medium to long-term
- provide optimal returns while maintaining liquidity through actively managed portfolio of debt and money market instruments
- low risk ■■■■■ (BLUE)

Note - Risk is represented as:

*Investors should consult their financial advisors 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

Investment Objective

To seek to generate steady returns with a moderate risk for investors by investing in a portfolio of short-medium term debt and money market instruments.

To generate optimal returns while maintaining liquidity through active management of the portfolio by investing in debt and money market instruments. As the portfolio of the scheme will be actively managed, the Scheme may have a high turnover in order to achieve the investment objective.

Asset Allocation Pattern of the Scheme

Type of Instruments	Normal Allocation (% of Net Assets)
Money Market & Debt ¹ instruments with maturity / average maturity upto 18 months ²	50-100%
Debt ¹ instruments with maturity / average maturity greater than 18 months ²	0 - 50%

Type of Instruments	Normal Allocation (% of Net Assets)
Debt ¹ instruments including Government securities and Corporate Debt	0-90%
Money Market instruments	10-100%

¹Includes securitized debt (excluding foreign securitised debt) upto 50% of the net assets. Investment in fixed income derivatives - 50% of the net assets of the Scheme. However, the cumulative gross exposure through debt and derivative positions shall not exceed 100% of the net assets of the scheme. ²Including floating rate instruments which may have a maturity of more than one year but where coupon reset happens at least once a year. Floating rate debt securities will also include fixed rate debt securities swapped for floating rate returns by using derivatives as described in the SID of the scheme.

¹Debt securities may include securitised debts (excluding foreign securitised debt) upto 50% of the net assets of the Scheme. Investment in fixed income derivatives - upto 50% of the net assets of the Scheme. However, the cumulative gross exposure through debt and derivative positions shall not exceed 100% of the net assets of the scheme.

³Please refer note with respect to sector exposure given on page no. 8

Risk Profile of the Scheme

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

Plan & Options

(Applicable to Direct Plan also)

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

Options	Sub-option	Dividend Frequency
Dividend	Reinvestment ^{3,1}	Daily/Weekly ^{3,1} / Monthly/Discretionary
	Payout	Monthly / Discretionary
Growth ² , Bonus	-	-

Options	Sub-option	Dividend Frequency
Dividend	Reinvestment ³	Monthly ³ /Quarterly/Annual/Discretionary
	Payout	
Growth ² , Bonus	-	-

³Default option is Growth.

¹Default sub - option is Weekly Dividend Reinvestment.

²Default option is Growth.

³Default sub - option is Monthly Dividend Reinvestment.

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

Applicable NAV

The applicable NAV for purchase or redemption or switching of units will be based on the time of the Business Day on which the application is accepted. Please refer page no. 9

Investment Strategy
Minimum Application and Redemption Amount / Number of Units

Please refer page no. 9		
Fresh Purchase	Additional Purchase	Redemption ⁴
Rs. 5,000/- and in multiples of Re. 1/- thereafter.	Rs. 1,000/- and in multiples of Re. 1/- thereafter	Rs. 1,000/- or 1 unit or account balance, whichever is lower

⁴Please refer point no. 6 b on page no. 13

Despatch of Repurchase (Redemption) Request

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

Benchmark Index

CRISIL Short Term Bond Fund Index

CRISIL Composite Bond Fund Index

Dividend & Bonus Policy

Please refer page no. 13

Name of the Fund Manager

Mr. Sujoy Das

Name of the Trustee Company

Religare Invesco Trustee Company Private Limited

Performance of the Scheme (as on 28th August, 2014)

Please refer page no. 15

Expenses of the Scheme
(i) Load Structure

Continuous Offer Period		Continuous Offer Period	
Entry Load	Exit Load ⁵	Entry Load	Exit Load ⁵
Nil	0.25% (if redeemed/switched-out on or before 30 days from the date of allotment.)	Nil	1% (if redeemed/switched-out on or before 90 days from the date of allotment.)
	Nil (if redeemed/switched-out after 30 days from the date of allotment.)		Nil (if redeemed/switched-out after 90 days from the date of allotment.)
	<ul style="list-style-type: none"> • For Switch to Direct Plan: <ul style="list-style-type: none"> • Transaction not routed through Distributor: Nil • Transaction routed through Distributor: Applicable exit load • For Switch from Direct Plan : Nil 		<ul style="list-style-type: none"> • For Switch to Direct Plan: <ul style="list-style-type: none"> • Transaction not routed through Distributor: Nil • Transaction routed through Distributor: Applicable exit load • For Switch from Direct Plan : Nil

⁵Exit 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	2.25%	2.00%	1.75%	1.50%
Annual Scheme Recurring Expenses charged to Direct Plan will be restricted upto 2.15% 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 4.44% vis-à-vis Existing Plan. Actual expenses for the previous financial year ended March 31, 2014 (Audited): 1.21% ⁶		Annual Scheme Recurring Expenses charged to Direct Plan will be restricted upto 2.00% 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 11.11% vis-à-vis Existing Plan. Actual expenses for the previous financial year ended March 31, 2014 (Audited): 1.57% ⁶		
⁶ (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

Transaction Charges

Please refer page no. 13

Waiver of Load for Direct Applications

Not Applicable

Tax Treatment for the Investors (Unitholders)

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

Daily Net Asset Value (NAV) Publication

The 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 and www.amfindia.com. Investors can also call at 1800 209 0007.

For Investor Grievances please contact Unitholder's Information

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

Plan & 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 & Bonus Policy

Name of the Fund Manager

Name of the Trustee Company

Performance of the Scheme

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 Overnight Fund

(Open-ended Liquid Scheme)

- optimal returns over very short duration
- mirroring overnight returns by investing in CBLO, reverse repos, debt and money market instruments
- low risk (BLUE)

*Investors should consult their financial advisors 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 liquidity to the investors while mirroring overnight returns.

Type of Instruments	Normal Allocation (% of Net Assets)
CBLO / reverse repo, debt instrument, including floating rate debt instrument with overnight maturity / daily put / call option	70 - 100%
Debt & Money Markets instruments with residual maturity up to 91 days ¹	0 - 30%

¹Debt securities may include securitised debt (Excluding Foreign securitised debt) upto 30% of net assets of the scheme. Investment in fixed income derivatives - upto 30% of the net assets of the scheme. However, the cumulative gross exposure through debt and derivative positions shall not exceed 100% of the net assets of the scheme. Pursuant to SEBI circulars No. SEBI/IMD/CIR No. 13/150975/09 dated January 19, 2009, the Scheme shall make investment in / purchase debt and money market securities with maturity of upto 91 days only.

⁴Please refer note with respect to sector exposure given on page no. 8

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	Sub-option
Daily Dividend	Reinvestment
Growth ² , Bonus	-

²Default option is Growth.

Religare Invesco Credit Opportunities Fund

(Open-ended Income Scheme)

- regular income over short to medium-term
- provide high level of current income (vis-à-vis treasury bills) by investing in investment-grade low duration debt securities and money market instruments
- low risk (BLUE)

To generate high level of current income (vis-à-vis treasury bills) consistent with preservation of capital and maintenance of liquidity by investing primarily in investment-grade debt securities and money market instruments.

Type of Instruments	Normal Allocation (% of Net Assets)
Debt Securities ¹ and Money Market Instruments with average maturity of less than 1 year	65 - 100%
Debt Securities with average maturity of more than 1 year	0 - 35%

Note: The Scheme will invest only in debt instruments which are issued by a corporate whose debt programme is rated as 'investment grade' by a credit rating agency.

¹Investment in securitized debt including pass through certificate (PTC) shall not exceed 70% 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 debt and derivative positions shall not exceed 100% of the net assets of the scheme.

Investment in foreign debt securities (including units of overseas mutual fund investing in foreign debt securities/ money market instruments) shall not exceed 50% of the net assets of the Scheme.

²Default option is Growth.

³Default sub - option is Monthly 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 ⁴
Rs. 5,000/- and in multiples of Re. 1/- thereafter.	Rs. 1,000/- and in multiples of Re. 1/- thereafter	Rs. 1,000/- or 1 unit or account balance, whichever is lower

⁴Please refer point no. 6 b on page no. 13

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

CRISIL Liquid Fund Index

Please refer page no. 13

Mr. Sujoy Das

Mr. Nitish Sikand

Religare Invesco Trustee Company Private Limited

As on 31st August, 2014

As on 28th August, 2014

Please refer page no. 16

Continuous Offer Period		Continuous Offer Period	
Entry Load	Exit Load ⁵	Entry Load	Exit Load ⁵
Nil	Nil	Nil	0.25% (if redeemed/switched-out on or before 1 month from the date of allotment.)
			Nil (if redeemed/switched-out after 1 month from the date of allotment.)
			• For Switch to Direct Plan:
			• Transaction not routed through Distributor: Nil
			• Transaction routed through Distributor: Applicable exit load
			• For Switch from Direct Plan : Nil

⁵Exit 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	2.25%	2.00%	1.75%	1.50%

Annual Scheme Recurring Expenses charged to Direct Plan will be restricted upto 2.22% 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 1.33% vis-à-vis Existing Plan. Actual expenses for the previous financial year ended March 31, 2014 (Audited): 0.41%⁶

(⁶Includes 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. 13

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 calculated on all calendar days and will be published on all Business Days in 2 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.

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 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
Religare Invesco Gilt Fund

(Open-ended Dedicated Gilt Fund)

Suitable for Investors who are seeking*
Long Duration Plan

- credit risk free returns over medium to long-term
- provide optimal returns by investing in securities issued and guaranteed by Central and State Government with portfolio maturity of greater than 3 years
- low risk ■■■■■ (BLUE)

Short Duration Plan

- credit risk free returns over short to medium-term
- provide optimal returns by investing in securities issued and guaranteed by Central and State Government with portfolio maturity of less than 3 years.
- low risk ■■■■■ (BLUE)

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

Note - Risk is represented as:

■ (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

Investment Objective

To generate optimal returns by investing in a portfolio of securities issued and guaranteed by Central and State Government. The Fund may utilize derivatives, as permitted by Regulations, in order to achieve its objective.

Asset Allocation Pattern of the Scheme

Type of Instruments	Normal Allocation (% of Net Assets)	
	Long Duration Plan	Short Duration Plan
Government Securities including T - Bills	0 - 100%	0 - 100%

Investment in derivatives - upto 50% of the net assets. However, the cumulative gross exposure through debt and derivative positions shall not exceed 100% of the net assets of the scheme.

The average portfolio maturity duration of Long Duration Plan will normally be more than 3 years and that of Short Duration Plan will be upto 3 years.

Risk Profile 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.

Plan & Options

(Applicable to Direct Plan also)

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

Long Duration Plan offers the following options / sub - option:			Short Duration Plan offers the following options / sub - option:		
Options	Sub-option	Dividend Frequency	Options	Sub-option	Dividend Frequency
Dividend	Reinvestment ²	Monthly ² / Quarterly / Annual	Dividend	Reinvestment ²	Weekly / Monthly ²
	Payout	Quarterly / Annual		Payout	Monthly
Growth ¹ , Bonus	-	-	Growth ¹ , Bonus	-	-

¹The default option is Growth.

²The default sub-option is Monthly Dividend Reinvestment.

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

Applicable NAV

The applicable NAV for purchase or redemption or switching of units will be based on the time of the Business Day on which the application is accepted. Please refer page no. 9.

Investment Strategy
Minimum Application and Redemption Amount / Number of Units

Please refer page no. 10

Fresh Purchase	Additional Purchase	Redemption ⁴
Rs. 5,000/- and in multiples of Re. 1/- thereafter.	Rs. 1,000/- and in multiples of Re. 1/- thereafter	Rs. 1,000/- or 1 unit or account balance, whichever is lower

⁴Please refer point no. 6 b on page no. 13

Despatch of Repurchase (Redemption) Request

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

Benchmark Index

Long Duration Plan : I-Sec Li-BEX / Short Duration Plan : I-Sec SI-BEX

Dividend & Bonus Policy

Please refer page no. 13

Name of the Fund Manager

Mr. Sujoy Das

Name of the Trustee Company

Religare Invesco Trustee Company Private Limited

Performance of the Scheme

 (as on 28th August, 2014)

Please refer page no. 16

Expenses of the Scheme
(i) Load Structure

Continuous Offer Period

Entry Load	Exit Load ⁵
Nil	Nil

⁵Exit 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	2.25%	2.00%	1.75%	1.50%

For Long Duration Plan: Annual Scheme Recurring Expenses charged to Direct Plan will be restricted upto 1.75% 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 22.22% vis-à-vis Existing Plan.

For Short Duration Plan: Annual Scheme Recurring Expenses charged to Direct Plan will be restricted upto 2.00% 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 11.11% vis-à-vis Existing Plan.

 For Long Duration Plan : Actual expenses for the previous financial year ended March 31, 2014 (Audited): 1.58%⁶

 For Short Duration Plan : Actual expenses for the previous financial year ended March 31, 2014 (Audited): 0.57%⁶
⁶(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

Transaction Charges

Please refer page no. 13

Waiver of Load for Direct Applications

Not Applicable

Tax Treatment for the Investors (Unitholders)

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

Daily Net Asset Value (NAV) Publication

The 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 and www.amfindia.com. Investors can also call at 1800 209 0007.

For Investor Grievances please contact

Please refer page no. 14

Unitholder's Information

Please refer page no. 14

Name of Scheme
Religare Invesco Monthly Income Plan

(An open ended income scheme. Monthly income is not assured and is subject to availability of distributable surplus)

Religare Invesco Monthly Income Plan (MIP) Plus

(An open ended income scheme. Monthly income is not assured and is subject to availability of distributable surplus. The term 'Plus' has been used in terms of the asset allocation and not in terms of returns/yield)

Suitable for Investors who are seeking*

- regular income over medium to long-term
- provide regular income by investing in high quality fixed income securities with a small exposure to equity and equity-related instruments
- medium risk (YELLOW)

- regular income over medium to long-term
- provide regular income by investing in fixed income securities, Gold ETFs and equity & equity-related instruments
- medium risk (YELLOW)

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

Note - Risk is represented as:

■ (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

Investment Objective

To generate regular income through a portfolio of predominantly high quality fixed income securities and with a small exposure to equity and equity related instruments.

To generate regular income through a portfolio of fixed income securities, Gold ETFs and equity & equity related instruments.

Asset Allocation Pattern of the Scheme

Type of Instruments	Normal Allocation (% of Net Assets)
Debt ¹ and Money Market Instruments	75 - 100%
Equity and Equity Related Instruments and/or Units of equity mutual fund schemes	0 - 25%

Type of Instruments	Normal Allocation (% of Net Assets)
Debt ¹ and Money Market Instruments	65 - 90%
Equity and Equity Related Instruments and/or Units of equity mutual fund schemes	0 - 25%
Gold ETF	10 - 35%

¹Investment in securitized debt including pass through certificate (PTC) shall not exceed 50% of the net assets of the Scheme. The Scheme will not invest in foreign securitized debt.

¹Investment in securitized debt including pass through certificate (PTC) shall not exceed 50% of the net assets of the Scheme. The Scheme will not invest in foreign securitized debt.

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

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

The Scheme may use derivatives for purposes as may be permitted from time to time. The maximum gross derivative position will be restricted to 50% of the net assets of the Scheme. However, the cumulative gross exposure through equity, debt and derivative positions shall not exceed 100% of the net assets of the scheme.

The Scheme may use derivatives for purposes as may be permitted from time to time. The maximum gross derivative position will be restricted to 50% of the net assets of the Scheme. However, the cumulative gross exposure through equity, debt and derivative positions shall not exceed 100% of the net assets of the scheme.

⁴Please refer note with respect to sector exposure given on page no. 8

Risk Profile of the Scheme

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

Plan & Options

(Applicable to Direct Plan also)

Options	Sub-option	Dividend Frequency
Growth ²	-	-
Dividend	Payout & Reinvestment ³	Monthly

²Default option is Growth. ³Default sub-option is Dividend Reinvestment. Please refer point no. 4a on page no. 13

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

Applicable NAV

The applicable NAV for purchase or redemption or switching of units will be based on the time of the Business Day on which the application is accepted. Please refer page no. 9.

Investment Strategy
Minimum Application and Redemption Amount / Number of Units

Fresh Purchase	Additional Purchase	Redemption ⁴
Growth Option: Rs. 5,000/- and in multiples of Re. 1/- thereafter Dividend Option: Rs. 25,000/- and in multiples of Re. 1/- thereafter	Rs. 1,000/- and in multiples of Re. 1/- thereafter	Rs. 1,000/- or 1 unit or account balance, whichever is lower

⁴Please refer point no. 6 b on page no. 13

Despatch of Repurchase (Redemption) Request

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

Benchmark Index

CRISIL MIP Blended Fund Index 65% - CRISIL MIP Blended Fund Index and 35% - price of gold

Dividend & Bonus Policy

Please refer page no. 13

Name of the Fund Manager

For debt Investments: Mr. Sujoy Das
For equity Investments: Mr. Pranav Gokhale
For debt investments: Mr. Sujoy Das
For equity investments: Mr. Pranav Gokhale
For gold ETF investments: Mr. Nitish Sikand

Name of the Trustee Company

Religare Invesco Trustee Company Private Limited

Performance of the Scheme (as on 28th August, 2014)

Please refer page no. 17

Expenses of the Scheme
(i) Load Structure
Continuous Offer Period

Entry Load	Exit Load ⁵
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)
	<ul style="list-style-type: none"> For Switch to Direct Plan: <ul style="list-style-type: none"> Transaction not routed through Distributor: Nil Transaction routed through Distributor: Applicable exit load For Switch from Direct Plan: Nil

⁵Exit 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	2.25%	2.00%	1.75%	1.50%
Annual Scheme Recurring Expenses charged to Direct Plan will be restricted upto 1.85% 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 17.78% vis-à-vis Existing Plan. Actual expenses for the previous financial year ended March 31, 2014 (Audited): 2.89% ⁶		Annual Scheme Recurring Expenses charged to Direct Plan will be restricted upto 1.85% 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 17.78% vis-à-vis Existing Plan. Actual expenses for the previous financial year ended March 31, 2014 (Audited): 2.51% ⁶		
⁶ (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. 13

Transaction Charges

Not Applicable

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

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

Daily Net Asset Value (NAV) Publication

The 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.

For Investor Grievances please contact Unitholder's Information

Please refer page no. 14

Please refer page no. 14

Name of Scheme
Religare Invesco Bank Debt Fund

(Open-ended Debt Scheme)

Suitable for Investors who are seeking*

- regular income over short to medium-term
- provide optimal returns by investing in debt and money market instruments issued primarily by banks
- low risk ■■■■■■■■■■ (BLUE)

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

Note - Risk is represented as:

■ (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

Investment Objective

To generate optimal returns by investing in a portfolio of debt & money market instruments issued primarily by banks.

Asset Allocation Pattern of the Scheme

Type of Instruments	Normal Allocation (% of Net Assets)
Debt & Money Market Instruments issued by Banks	80 - 100%
Securities issued by Public Financial Institutions, T- bills, CBLO, G-Sec, Units of Debt & Liquid Mutual Fund Schemes ¹	0 - 20%

¹Investment in mutual fund units will be restricted to 10% of the net assets of the Scheme.

Investment in derivatives <= 50% of the net assets. However, the cumulative gross exposure through debt and derivative positions shall not exceed 100% of the net assets of the scheme.

Foreign Security Exposure <= 20%.

No investment in securitized Debt.

Note : The total exposure of the Scheme in a particular sector (excluding investments in Bank CDs, CBLO, G-Secs, TBills and AAA rated securities issued by Public Financial Institutions and Public Sector Banks) shall not exceed 30% of the net assets of the scheme.

Risk Profile of the Scheme

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

Plan & Options

(Applicable to Direct Plan also)

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

Options	Sub-option	Dividend Frequency
Growth ² , Bonus	-	-
Dividend	Reinvestment ³	Daily/Monthly ³
	Payout	Monthly

²Default option is Growth. ³Default sub-option is Monthly Dividend Reinvestment.

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

Applicable NAV

The applicable NAV for purchase or redemption or switching of units will be based on the time of the Business Day on which the application is accepted. Please refer page no. 9.

Investment Strategy
Minimum Application and Redemption Amount / Number of Units

Please refer page no. 10		
Fresh Purchase	Additional Purchase	Redemption ⁴
Rs. 5,000/- and in multiples of Re. 1/- thereafter.	Rs. 1,000/- and in multiples of Re. 1/- thereafter	Rs. 1,000/- or 1 unit or account balance, whichever is lower

⁴Please refer point no. 6 b on page no. 13

Despatch of Repurchase (Redemption) Request

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

Benchmark Index

CRISIL Short Term Bond Fund Index

Dividend & Bonus Policy

Please refer page no. 13

Name of the Fund Manager

Mr. Nitish Sikand

Name of the Trustee Company

Religare Invesco Trustee Company Private Limited

Performance of the Scheme (as on 28th August, 2014)

Please refer page no. 17

Expenses of the Scheme
(i) Load Structure
Continuous Offer Period

Entry Load	Exit Load ⁵
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.)
	<ul style="list-style-type: none"> • For Switch to Direct Plan: <ul style="list-style-type: none"> • Transaction not routed through Distributor: Nil • Transaction routed through Distributor: Applicable exit load • For Switch from Direct Plan : Nil

⁵Exit 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	2.25%	2.00%	1.75%	1.50%

Annual Scheme Recurring Expenses charged to Direct Plan will be restricted upto 2.00% 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 11.11% vis-à-vis Existing Plan.

 Actual expenses for the previous financial year ended March 31, 2014 (Audited): 1.65%⁶
⁶ 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. 13

Not Applicable

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

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

Daily Net Asset Value (NAV) Publication

The 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 and www.amfindia.com. Investors can also call at 1800 209 0007.

For Investor Grievances please contact Unitholder's Information

Please refer page no. 14

Please refer page no. 14

Name of Scheme
Religare Invesco Corporate Bond Opportunities Fund

(Open-ended Income Scheme)

Suitable for Investors who are seeking*

- Income and capital appreciation over medium to long term
- Provide returns and capital appreciation by investing in corporate debt securities of varying maturities across the credit spectrum
- low risk ■■■■■■■■■■ (BLUE)

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

Note - Risk is represented as:

- (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

Investment Objective

To generate returns and capital appreciation by predominantly investing in corporate debt securities of varying maturities across the credit spectrum.

Asset Allocation Pattern of the Scheme

Type of Instruments	Normal Allocation (% of Net Assets)
Corporate Debt ¹ & Money Market Securities issued by Public and Private Sector entities (excluding instruments issued by Banks)	80 - 100%
Instruments issued by Banks	0 - 20%
CBLO, T-Bills & Repo	0 - 20%

¹Investment in securitized debt including pass through certificate (PTC) shall not exceed 50% of the net assets of the Scheme. Investment in derivatives <= 50% of the net assets. However, the cumulative gross exposure through debt and derivative positions shall not exceed 100% of the net assets of the scheme. The Scheme will invest only in debt instruments which are issued by a corporate whose debt programme is rated as 'investment grade' by a credit rating agency. The scheme shall not invest in government securities and State Development Loans but may invest in T-Bills, Repo and CBLO upto the limit stated above. The Scheme will not invest in foreign securitized debt. The Scheme will not invest in un-rated debt instruments. The Scheme will not undertake overseas investments / invest in foreign securities.

²Please refer note with respect to sector exposure given on page no. 8

Risk Profile of the Scheme

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

Plan & Options

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

Plans	Options	Sub-option	Dividend Frequency
Direct / Regular	Growth ²	-	-
	Dividend	Reinvestment ³ Payout	Monthly/Discretionary

²Default option is Growth. ³Default sub-option is Dividend Reinvestment. Please refer point no. 4a on page no. 13

Applicable NAV

The applicable NAV for purchase or redemption or switching of units will be based on the time of the Business Day on which the application is accepted. Please refer page no. 9.

Investment Strategy
Minimum Application and Redemption Amount / Number of Units

Please refer page no. 10		
Fresh Purchase	Additional Purchase	Redemption ⁴
Rs. 5,000/- and in multiples of Re. 1/- thereafter.	Rs. 1,000/- and in multiples of Re. 1/- thereafter	Rs. 1,000/- or 1 unit or account balance, whichever is lower

⁴Please refer point no. 6 b on page no. 13

Despatch of Repurchase (Redemption) Request

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

Benchmark Index

32.5% of CRISIL AAA Long Term Bond Index; 32.5% of CRISIL AAA Short Term Bond Index; 17.5% of CRISIL AA Long Term Bond Index; 17.5% of CRISIL AA Short Term Bond Index

Dividend & Bonus Policy

Please refer page no. 13

Name of the Fund Manager

Mr. Nitish Sikand

Name of the Trustee Company

Religare Invesco Trustee Company Private Limited

Performance of the Scheme (as on 28th August, 2014)

Since units were allotted on September 4, 2014, performance of this scheme is not available

Expenses of the Scheme
(i) Load Structure
Continuous Offer Period

Entry Load	Exit Load ⁵
Nil	2% (if redeemed/switched-out on or before 18 months from the date of allotment.)
	1% (if redeemed/switched-out after 18 months but before 36 months from the date of allotment.)
	Nil (if redeemed/switched-out after 36 months from the date of allotment.)
	<ul style="list-style-type: none"> For Switch to Direct Plan: <ul style="list-style-type: none"> Transaction not routed through Distributor: Nil Transaction routed through Distributor: Applicable exit load For Switch from Direct Plan : Nil

⁵Exit 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	2.25%	2.00%	1.75%	1.50%

Annual Scheme Recurring Expenses charged to Direct Plan will be restricted upto 1.55% of daily net assets. Commission and distribution expenses will not be charged to the Direct Plan. The Total Recurring Expenses charged to Direct Plan under the Scheme will be lower by at least 31.11% vis-à-vis Regular Plan under the Scheme.

Actual expenses for the previous financial year ended March 31, 2014 (Audited): Not Applicable as units were allotted on September 4, 2014.

Also please refer page no. 13

Please refer page no. 13

Not Applicable

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

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

Daily Net Asset Value (NAV)
Publication

The 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 and www.amfindia.com. Investors can also call at 1800 209 0007.

For Investor Grievances please contact Unitholder's Information

Please refer page no. 14

Please refer page no. 14

Name of Scheme
Religare Invesco Medium Term Bond Fund
Religare Invesco Gold Fund
Suitable for Investors who are seeking*

(Open-ended Income Scheme)

(Open-ended Fund of Funds Scheme)

- regular income over medium-term
- provide regular income and capital appreciation by investing in medium-term debt and money market instruments having residual maturity upto 5 years.
- low risk ■■■■■■■■■■ (BLUE)

- regular income and capital appreciation over medium to long-term
- investment in units of Religare Invesco Gold ETF, which in turn invests in physical gold
- high risk ■■■■■■■■■■ (BROWN)

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

Note - Risk is represented as:
■ (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

Investment Objective

To generate regular income and capital appreciation by investing in a portfolio of medium term debt and money market instruments.

To provide returns that closely corresponds to returns provided by Religare Invesco Gold Exchange Traded Fund.

Asset Allocation Pattern of the Scheme

Type of Instruments	Normal Allocation (% of Net Assets)
Debt ¹ and Money Market Instruments with maturity upto 5 years	80 - 100%
Money Market Instruments ²	0 - 20%

Type of Instruments	Normal Allocation (% of Net Assets)
Units of Religare Invesco Gold ETF	95 - 100%
Money Market Instruments ¹	0 - 5%

Note: Investment in debt and money market instrument having maturity less than one year will be for defensive consideration only.

¹For the purpose of managing liquidity. The Scheme will not invest in securitized debt. The Fund manager may invest in liquid scheme of Religare Invesco Mutual Fund or scheme(s) of other Mutual Funds registered with SEBI which predominantly invests in money market instruments.

²Investment in securitized debt including pass through certificate (PTC) shall not exceed 40% of the net assets of the Scheme. The Scheme will not invest in foreign securitized debt. ³For the purpose of managing liquidity. The Scheme may seek investment opportunity in foreign securities in accordance with the guidelines stipulated by SEBI and RBI from time to time. The exposure to foreign securities (including mutual fund and other approved securities) shall not exceed 50% of the net assets of the Scheme.

⁴Please refer note with respect to sector exposure given below

Risk Profile of the Scheme

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

Plan & Options

(Applicable to Direct Plan also)

Options	Sub-option	Dividend Frequency	Options	Sub-option	Dividend Frequency
Growth ³ , Bonus	-	-	Growth ²	-	-
Dividend	Reinvestment ^{2,3} Pay-out	Monthly ^{3,1} /Quarterly/Annual Monthly/Quarterly/ Annual	Dividend	Payout & Reinvestment ³	-

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

³Default option is Growth.

²Default option is Growth.

¹Default sub - option is Monthly Dividend Reinvestment.

³Default sub - option is Dividend Reinvestment.

Applicable NAV

The applicable NAV for purchase or redemption or switching of units will be based on the time of the Business Day on which the application is accepted. Please refer page no. 9.

Investment Strategy
Minimum Application and Redemption Amount / Number of Units

Fresh Purchase	Additional Purchase	Redemption ⁴	Fresh Purchase	Additional Purchase	Redemption ⁴
Rs. 5,000/- and in multiples of Re. 1/- thereafter	Rs. 1,000/- and in multiples of Re. 1/- thereafter	Rs. 1,000/- or 1 unit 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

⁴Please refer point no. 6 b on page no. 13

Despatch of Repurchase (Redemption) Request

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

Benchmark Index

CRISIL Short Term Bond Fund Index

Price of gold

Dividend & Bonus Policy

Please refer page no. 13

Name of the Fund Manager

Mr. Nitish Sikand

Name of the Trustee Company

Religare Invesco Trustee Company Private Limited

Performance of the Scheme (as on 28th August, 2014)

Please refer page no. 17

Expenses of the Scheme

(i) Load Structure

Continuous Offer Period		Continuous Offer Period	
Entry Load	Exit Load ⁵	Entry Load	Exit Load ⁵
Nil	1% (if redeemed/switched-out on or before 6 months from the date of allotment.)	Nil	2% (If redeemed / switched out on or before 6 months from the date of allotment)
	Nil (if redeemed/switched-out after 6 months from the date of allotment.)		1% (if redeemed/switched-out after 6 months but before 1 year from the date of allotment.)
	<ul style="list-style-type: none"> • For Switch to Direct Plan: <ul style="list-style-type: none"> • Transaction not routed through Distributor: Nil • Transaction routed through Distributor: Applicable exit load • For Switch from Direct Plan : Nil 		<ul style="list-style-type: none"> • For Switch to Direct Plan: <ul style="list-style-type: none"> • Transaction not routed through Distributor: Nil • Transaction routed through Distributor: Applicable exit load • For Switch from Direct Plan : Nil

⁵Exit 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	2.25%	2.00%	1.75%	1.50%

 Annual Scheme Recurring Expenses charged to Direct Plan will be restricted upto 1.85% 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 17.78% vis-à-vis Existing Plan. Actual expenses for the previous financial year ended March 31, 2014 (Audited): 1.29%⁶

 Annual Scheme Recurring Expenses charged to Direct Plan will be restricted upto 0.26% 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 48.00% vis-à-vis Existing Plan. Actual expenses for the previous financial year ended March 31, 2014 (Audited): 0.50%⁶
⁶Includes 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).

⁶Includes 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

Transaction Charges

Please refer page no. 13

Waiver of Load for Direct Applications

Not Applicable

Tax Treatment for the Investors (Unitholders)

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

Daily Net Asset Value (NAV)

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 and www.amfindia.com. Investors can also call at 1800 209 0007.

For Investor Grievances please contact Unitholder's Information

Please refer page no. 14

Please refer page no. 14

⁷Note applicable to all Schemes except Religare Invesco Bank Debt Fund, Religare Invesco Gold Fund and Religare Invesco Gilt Fund : The total exposure of the scheme in a particular sector (excluding investments in Bank CDs, CBL0, G-Secs, T-Bills and AAA rated securities issued by Public Financial Institutions and Public Sector Banks) shall not exceed 30% of the net assets of the scheme. Further an additional exposure to financial services sector (over and above the limit of 30%) not exceeding 10% of the net assets of the scheme will be allowed by way of an increase in exposure to AA and above rated securities issued by Housing Finance Companies (HFCs) registered with National Housing Bank. The total investment/exposure in HFCs will not exceed 30% of the net assets of the scheme.

1. Applicable NAV & Cut Off Time

Applicable To	Applicable NAV & Cut Off Time
All schemes except Religare Invesco Liquid Fund and Religare Invesco Overnight Fund	<p>Subscriptions / Purchases / Switch-ins for an amount less than Rs. 2 lakh</p> <ul style="list-style-type: none"> In respect of valid applications received upto 3.00 p.m. on a Business Day by the Fund along with a local cheque or a demand draft payable at par at the Official Points of Acceptance where the application is received, the closing NAV of the day on which application is received shall be applicable. In respect of valid applications received after 3.00 p.m. on a Business Day by the Fund along with a local cheque or a demand draft payable at par at the Official Points of Acceptance where the application is received, the closing NAV of the next Business Day shall be applicable. In respect of valid applications with 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. <p>Subscriptions / Purchases / Switch-ins for an amount equal to or more than Rs. 2 lakh</p> <ul style="list-style-type: none"> 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. 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. 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"> 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. 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. 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. 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. 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. <p>Redemptions / Switches:-</p> <ul style="list-style-type: none"> Valid redemption application received upto 3.00 p.m. on a Business Day, the same day's closing NAV will be applicable. Valid redemption application received after 3.00 p.m. on a Business Day, the closing NAV of the next Business Day will be applicable. Valid application for 'switch out' shall be treated as application for redemption and the provisions of cut off time and applicable NAV shall be applied accordingly.
Religare Invesco Liquid Fund and Religare Invesco Overnight Fund	<p>Purchases / Switches:-</p> <ul style="list-style-type: none"> In respect of valid purchase application received upto 2 p.m. on a Business Day and funds are available for utilization by the scheme before the cut off time i.e. funds are credited to the bank account of respective scheme before the cut off time, the closing NAV of the day immediately preceding day of receipt of application will be applicable. In respect of valid purchase application received after 2 p.m. on a Business Day and funds are available for utilization by the scheme on the same day i.e. the funds are credited to the bank account of the respective scheme on the same day, the closing NAV of the day immediately preceding the next Business Day will be applicable. Irrespective of the time of receipt of application where the funds are not available for utilization before the cut off time i.e. funds are not credited to the bank account of the respective scheme before the cut off time, the closing NAV of the day immediately preceding the day on which the funds are available for utilization will be applicable. <p>Redemptions / Switches:-</p> <ul style="list-style-type: none"> Valid redemption application received upto 3.00 p.m. on a Business Day, the closing NAV of the day immediately preceding the next Business Day will be applicable. Valid redemption application received after 3.00 p.m. on a Business Day, the closing NAV of the next Business Day will be applicable. <p>Valid application for 'switch out' shall be treated as application for redemption and valid application for 'switch in' shall be treated as valid application for purchase and the provisions of cut off time and applicable NAV shall be applied respectively.</p>

2. Investment Strategy of Schemes
i. Religare Invesco Liquid Fund

The domestic debt markets are maturing rapidly with liquidity emerging in various debt segments through the introduction of new instruments and investors. The objective will be to allocate the assets of the Scheme between various money market and fixed income securities with the objective of providing liquidity and achieving optimal returns with the surplus funds. The actual percentage of investment in various money market and other fixed income securities will be decided after considering the economic environment including interest rates and inflation, the performance of the corporate sector and general liquidity and other considerations in the economy and markets.

The investment team of the AMC will carry out rigorous in depth credit evaluation of the money market and debt instruments proposed to be invested in. The credit evaluation includes a study of the operating environment of the issuer, the past track record as well as the future prospects of the issuer and the short term / long term financial health of the issuer.

ii. Religare Invesco Ultra Short Term Fund

The fund management team will allocate the assets of the Scheme between various money market and fixed income securities (predominantly short duration instruments) with the objective of providing liquidity and achieving optimal returns.

Since providing liquidity is of paramount importance, the focus will be to ensure adequate liquidity while seeking to maximise the returns. An appropriate mix of money market and debt instruments will be used to achieve this. The fund management team will carry out a rigorous in depth credit analysis of proposed debt/money market instruments on the following parameters,

- Quality of the instruments including the past records as well as financial health of the issuer.
- Macro economic condition prevailing in the country.
- Liquidity condition prevailing in the markets and factors affecting the liquidity.
- Interest rates movements.
- Liquidity of the security/instrument.
- Maturity of the instrument.
- Ratings provided on the instrument by rating agencies approved by regulators.
- Any other factors relevant in the opinion of the fund management team.

The fund is likely to have higher maturity than a liquid fund, which means the fund

may have higher allocation to 6-12 months instruments (The fund could run a mark to market component slightly higher than a liquid fund). Also, the fund will have a mix of credits with a moderately higher credit risk as compared to a liquid fund. The fund will always aim at controlling risk by carrying a rigorous credit evaluation of the instruments proposed to be invested in. The credit evaluation will be carried out on the basis of the parameters mentioned above.

iii. Religare Invesco Short Term Fund

The fund management team will allocate the assets of the Scheme between various money market and fixed income securities to generate returns and to provide adequate liquidity to the Scheme. Significant portion of the investments of the Scheme will be in instruments with a maturity profile short to medium, in line with the investment objective.

The fund will be actively managed and the fund management team will take an active view of the interest rate movement supported by extensive research, both qualitative and quantitative. The fund management team will carry out a rigorous in depth credit analysis of proposed debt/money market instruments on the following parameters;

- Quality of the instruments including the past records as well as financial health of the issuer.
- Macro economic condition prevailing in the country.
- Liquidity condition prevailing in the markets and factors affecting the liquidity.
- Interest rates movements.
- Liquidity of the security/instrument.
- Maturity of the instrument.
- Ratings provided on the instrument by rating agencies approved by regulators.
- Any other factors relevant in the opinion of the Fund Management team.

The fund is likely to have higher maturity than a liquid fund, which means the fund may have higher allocation to 12-18 months instruments. Also, the fund will have a mix of credits with a moderately higher credit risk as compared to a liquid fund.

The scheme can also use derivatives to reduce the volatility and/or to enhance the portfolio returns.

iv. Religare Invesco Active Income Fund

The fund management team will endeavor to meet the investment objective while maintaining a balance between safety, liquidity and profitability aspects of various investments. The Scheme will be actively managed and the fund management team will take an active view of the interest rate movements by keeping a close watch on

various parameters of the Indian economy as well as the developments in global markets.

Investment views/decisions will be taken on the basis of the following parameters:

1. Prevailing interest rate scenario;
2. Quality of the security / instrument (including the financial health of the issuer);
3. Maturity profile of the instrument;
4. Liquidity of the security;
5. Growth prospects of the company / industry;
6. Any other factors in the opinion of the fund management team

The Fund will be actively managed rather than being a passive scheme i.e it would decide on the appropriate asset allocation depending on market conditions. The Fund has the discretion to take aggressive interest rate/duration risk calls and allocate assets accordingly. This could mean investing a large portion (up to 90%) of the net assets in long dated Government securities and debt instruments (carrying relatively higher interest rate risk/duration risk), or on defensive considerations, entirely (up to 100%) in money market instruments. Accordingly the interest rate risk/duration risk on the scheme may change substantially depending upon Fund's call. The Scheme may have a high turnover in order to achieve the investment objective.

v. Religare Invesco Overnight Fund

The Fund would endeavor to provide high liquidity with safety to the investors. The corpus of the fund would be predominantly deployed in overnight instruments with some allocation to short term (up to 91 day maturity) money market and debt securities. The average portfolio duration shall normally be upto 15 days.

vi. Religare Invesco Credit Opportunities Fund

Portfolio construction is conducted on the basis of the desired level of credit exposure, based on top-down economic analysis and assessment of corporate credit risk. The Scheme shall seek opportunities in the rapidly increasing use of debt markets by corporates across the credit spectrum. The Fund focuses on enhancing the portfolio returns by identifying optimum credit opportunities in the market i.e. by investing in instruments that offer superior yield (vis-a-vis treasury bills) at acceptable levels of risk. The key element of this approach is having the ability to analyse and appropriately price credit risk for predominantly short dated securities. The Scheme may assume higher credit risk as compared to a scheme investing predominantly in AAA bonds / sovereign securities. The Scheme does not intend to take aggressive interest rate risk and would therefore primarily invest in short term securities. The value addition would be made by focusing on enhancing the portfolio returns by identifying mispriced credit opportunities in the market and selectively investing in them. The Scheme will invest only in debt instruments which are issued by a corporate whose debt programme is rated as 'investment grade' by a credit rating agency. These instruments may also be unrated in nature. The AMC will be guided but not limited by the ratings of Rating Agencies such as CRISIL, CARE, ICRA and Fitch or any other rating agencies that may be registered with SEBI from time to time.

The Scheme shall be actively managed and the Fund Management team shall formulate view of the credit quality, interest rate movement etc. by monitoring various parameters of the Corporates / Indian economy, as well as developments in global markets. Investment views / decisions interalia may be taken on the basis of the following parameters and which will be within the investment guidelines of the scheme.

1. Quality of the security / instrument (including the financial health of the issuer)
2. Returns offered relative to alternative investment opportunities
3. Maturity profile of the instrument
4. Prevailing interest rate scenario
5. Liquidity of the security
6. Any other factors considered relevant in the opinion of the Fund Management team.

vii. Religare Invesco Gilt Fund

Primary goal of the fund manager is to seek to generate returns commensurate with minimal credit risk by investing in a portfolio comprising of securities issued and guaranteed by Central and State Government. The achievement of this goal depends mainly on the following factors:

- The magnitude of Government borrowing in a given fiscal year;
- The level of liquidity in the banking system;
- Economic growth; and
- The general outlook for interest rates.

The Fund may utilize derivatives as permitted by regulations in order to achieve its objective.

viii. Religare Invesco Monthly Income Plan

Religare Invesco Monthly Income Plan seeks to generate regular income, provide adequate liquidity and attractive returns through an actively managed portfolio of debt, equity and money market instruments. The fund manager would invest in various debt instruments such as corporate and PSU bonds, CBLO/ Repo and money market instruments, which have low-to-medium risk profile. The fund manager would look forward to identifying securities, which offer superior yield at lower levels of risks. With a view to control risks, in-depth credit evaluation of the securities proposed to be invested will be carried out by the investment team. In addition, the fund manager will also study the macro economic conditions affecting liquidity and interest rates. To generate slightly higher than market returns, the fund manager would take a small exposure to Equity and Equity Related Instruments or units of equity mutual fund schemes, which have high risk profile. The fund manager will adopt the bottom-up approach to select stocks. In addition, the fund manager will also take a top down view to manage investment risk.

ix. Religare Invesco Monthly Income Plan (MIP) Plus

Religare Invesco Monthly Income Plan (MIP) Plus seeks to generate regular income, provide adequate liquidity and attractive returns through an actively managed portfolio of debt, money market instruments, equity and gold. The fund manager would invest a minimum of 65 percent of its assets in various debt instruments such as corporate and PSU bonds, CBLO / Repo and money market instruments, which have low-to-medium risk profile. (Exposure to debt and money market instruments would be in the range of 65% - 90%). The fund manager would look forward to identifying securities, which offer superior yield at lower levels of risks. With a view to control risks, in-depth credit evaluation of the securities proposed to be invested will be carried out by the investment team. In addition, the fund manager will also study the macro economic conditions affecting liquidity and interest rates. To generate slightly higher than market returns, the fund manager would invest not more than 25 per cent of its assets in Equity and Equity Related Instruments and / or units of equity mutual fund

schemes, which have high risk profile. The fund manager will adopt the bottom-up approach to select stocks. In addition to equity, the fund manager will also take a small exposure to gold by investing in Gold ETFs. Exposure to Gold ETFs will be in the range of 10 percent to 25 percent of the net assets of the Scheme.

x. Religare Invesco Bank Debt Fund

The Scheme endeavors to generate optimal returns with low credit risk. Investment in Debt and Money Market Instruments issued by banks, treasury bills, government securities and securities issued by Public Financial Institutions is primarily with the intention of maintaining high credit quality & liquidity. The trading of bank assets is much higher in the market compared to trading in other credit securities. By maintaining a portfolio with higher concentration in bank assets, the liquidity characteristics will be maintained.

The Scheme will invest at least 70% of its net assets in securities rated AAA (long term) and/or A1+ (short term) and equivalent. The Scheme shall not invest in securities rated below AA- or equivalent.

The investment team of the AMC will pick credits from the approved list of credits based on the credit assessment post the rigorous in depth credit evaluation of debt & money market instruments. The credit evaluation monitors the credit worthiness of an issuer and assesses the credit exposure limit. It is essentially a bottom up approach and includes a study of the operating environment of the issuer, the past track record as well as the future prospects of issuer and short term/ long term financial health of the issuer.

Note: Financial institutions shall mean the list of public financial institutions as defined by RBI vide its master circular no. DBOD.FID.FIC.No.4/01.02.00/2012-13 dated July 2, 2012 (as maybe amended from time to time).

xi. Religare Invesco Medium Term Bond Fund

The AMC aims to identify securities, which offer superior levels of yield while maintaining lower levels of risks. The Fund intends to optimize returns by keeping its portfolio duration upto 5 years.

The fund management team will take an active view of the interest rate environment by keeping a close watch on various parameters of the Indian economy, as well as developments in global markets.

Investment views / decisions will be taken on the basis of the following parameters:

1. Prevailing interest rate scenario;
2. Quality of the security / instrument (including the financial health of the issuer);
3. Maturity profile of the instrument;
4. Liquidity of the security;
5. Growth prospects of the company / industry;
6. Any other factors in the opinion of the fund management team.

With the aim of controlling risks, rigorous in depth credit evaluation of the securities proposed to be invested in will be carried out by the investment team of the AMC. The credit evaluation includes a study of the operating environment of the company, the past track record as well as the future prospects of the issuer, the short as well as longer-term financial health of the issuer. The AMC will also be guided by the ratings of Rating Agencies such as CRISIL, FITCH, CARE and ICRA.

xii. Religare Invesco Gold Fund

To achieve investment objective, the Scheme will predominantly invest in units of Religare Invesco Gold ETF. The investments could be made either directly with the Underlying Scheme or through the secondary market. The Scheme will also invest in money market instruments. The investment strategy would largely be passive in nature.

The AMC shall endeavor that the returns of Religare Invesco Gold Fund will replicate the returns generated by Religare Invesco Gold ETF and is not expected to deviate more than 2%, on an annualized basis net of recurring expenses of the Scheme. The deviation from the Underlying Scheme as specified above shall mainly be on account of receipt of cash flows which on an average takes 5 (Five) days given the existing operational procedure.

The table below shows the impact that could happen on fund performance as a result of delay in receipt of money over previous six months ending on August 28, 2014:

% difference in prices between 'n' days	2 days	3 days	4 days	5 days	6 days	7 days
Average	0.08%	0.12%	0.17%	0.21%	0.25%	0.29%
Max	9.35%	8.64%	8.33%	12.15%	12.26%	12.84%
Min	-10.70%	-11.26%	-12.61%	-13.13%	-12.67%	-13.20%

The fund would endeavor to maintain the asset allocation as mentioned above. However there could be a variance in the asset allocation on account of receipt of cash flows which on an average takes 5 business days to clear given the existing operational procedure.

xiii. Religare Invesco Corporate Bond Opportunities Fund

The Scheme endeavors to generate returns and capital appreciation by predominantly investing in corporate debt securities of varying maturities across the credit spectrum. The Scheme will seek opportunities across the credit curve and will endeavor to take benefit from superior yield by taking on a marginally higher credit risk.

The Scheme will invest only in debt instruments which are issued by a corporate whose debt programme is rated as 'investment grade' by a credit rating agency. The scheme shall not invest in government securities and State Development Loans but may invest in T-Bills, Repo & CBLO upto the limit stated in the asset allocation pattern.(As per the current rating convention, rating BBB and above is considered as 'investment grade!').

The fund manager will follow an active investment strategy taking defensive/ aggressive postures depending on opportunities available at various points in time.

The investment team of the AMC will pick credits from the approved list of credits based on the credit assessment post the rigorous in depth credit evaluation of debt & money market instruments. The credit evaluation monitors the credit worthiness of an issuer and assesses the credit exposure limit. It is essentially a bottom up approach and includes a study of the operating environment of the issuer, the past track record as well as the future prospects of issuer and short term/ long term financial health of the issuer.

3. Risk Profile of the Schemes

Risk Factors pertaining to all the Schemes:

A. Requirement of minimum investors in the Scheme:

The Scheme/Plan shall have a minimum of 20 investors and no single investor shall account for more than 25% of the corpus of the Scheme/Plan(s). In case the Scheme / Plan(s) 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 / Plan(s) 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 15th 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 (Applicable to Religare Invesco Monthly Income Plan & Religare Invesco Monthly Income Plan (MIP) Plus) :

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

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

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

Risk Mitigation Measures:

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.
Liquidity Risk	The fund manager will control the liquidity at portfolio construction level.

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

D. Risks associated with investing in ADR/GDR and Foreign Securities (Applicable to Religare Invesco Credit Opportunities Fund, Religare Invesco Liquid Fund, Religare Invesco Monthly Income Plan, Religare Invesco Monthly Income Plan (MIP) Plus, Religare Invesco Medium Term Bond Fund and Religare Invesco Bank Debt Fund):

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. 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.

F. Risks associated with Securities Lending

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.

For Equity Instruments (Applicable to Religare Invesco Monthly Income Plan and Religare Invesco Monthly Income Plan (MIP) Plus) : 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.

G. Risk associated with investing in Securitised Debt : (Applicable to all schemes except Religare Invesco Gilt Fund, Religare Invesco Bank Debt Fund, Religare Invesco Gold Fund, Religare Invesco Corporate Bond Opportunities Fund): 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.

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 open ended Debt Schemes

Type of Risk	Risk Mitigation Measures
Volatility Risk	By controlling class/ sector/ issuer exposures to debt & money market instruments to control overall portfolio volatility.
Concentration Risk	By investing in various debt instruments such as corporate and PSU bonds, CBLO/ Repo and money market instruments of various issuers which will be from different industries/sectors.
Liquidity Risk	Investments will be made in debt & money market instruments having adequate liquidity in the secondary market. Staggered maturity profile in the portfolio to take care of liquidity. Dynamic monitoring of liquidity depending on the interest rate view.

J. Scheme Specific Risk Factors / Risk Mitigation Measures:

Religare Invesco Active Income Fund and Religare Invesco Gilt Fund

Risk Factors	As the portfolio of the Scheme(s) will be actively managed, the Scheme may have a high turnover in order to achieve the investment objective.
Risk Mitigation Measures	The portfolio will be actively managed. Based on the interest rate view, shape of the yield curve and the spread between the corporate bonds and gilt securities, the Duration and asset allocation of the portfolio will be dynamic. This could lead to high turnover in the portfolio to help achieve the investment objective of the scheme(s).

Religare Invesco Monthly Income Plan (MIP) Plus

Risk Factors	As the Gold Exchange Traded Funds (Gold ETFs in which the Scheme will invest) will be investing in physical gold and gold related instruments, the NAV of the underlying scheme as well as this Scheme will react to the price of gold. The price of gold may vary for several reasons and all such fluctuations will result in changes in NAV of the units of underlying scheme as well as this Scheme. The prices of gold may be affected by several factors such as demand and supply of gold in India and in the global market, change in political, economical environment and government policy, inflation trends, currency exchange rates, interest rates, perceived trends in bullion prices, restrictions on the movement/trade of gold by RBI, GOI, etc. Absence of adequate liquidity of Gold ETFs units on the stock exchange(s) may impact the cost of purchasing and selling the units of Gold ETFs.
Risk Mitigation Measures	Units of Gold ETFs are listed on stock exchange(s) and traded in round lots of 1 unit. In addition to liquidity on the stock exchange(s), units of Gold ETFs can also be subscribed and redeemed directly with mutual fund (in minimum units size) and hence, liquidity risk is low in case of Gold ETFs. Also the Scheme will have a small exposure to Equity and Equity Related Instruments of companies across sectors / market capitalization to avoid concentration risk.

Religare Invesco Bank Debt Fund

Risk Factors	The Scheme will predominantly invest in Debt & Money Market Instruments issued by Banks and accordingly carries concentration risk. Hence, the performance of the Scheme will be affected by the risks associated with the Banking sector.
Risk Mitigation Measures	By controlling class/ issuer exposures to debt & money market instruments to control overall portfolio volatility. Investments will be made in debt & money market instruments having adequate liquidity in the secondary market. Staggered maturity profile in the portfolio to take care of liquidity. Dynamic monitoring of liquidity depending on the interest rate view.

Religare Invesco Gold Fund

Risk Factors

- The investors of the Scheme will bear dual recurring expenses and possibly dual loads viz. the recurring expenses of the Scheme in addition to recurring expenses of Religare Invesco Gold Exchange Traded Fund (Religare Invesco Gold ETF/ Underlying Scheme) in which the Scheme invests predominantly. Hence, the returns to the investors may be lower to the extent if they had invested directly in the Underlying Scheme.
- As the Scheme will predominantly invest in Religare Invesco Gold ETF, the Scheme will be subject to risk factors associated with investment in Religare Invesco Gold ETF. As Religare Invesco Gold ETF will invest primarily in physical gold, the NAV of the Underlying Scheme as well as this Scheme will react to the price of gold. The price of gold may vary for several reasons and all such fluctuations will result in changes in NAV of the Units under Religare Invesco Gold ETF. The prices of gold may be affected by several factors such as demand and supply of gold in India and in the global market, change in political, economical environment and government, currency exchange rates, interest rates, perceived trends in bullion prices, restrictions on the movement/trade of gold by RBI, GOI or countries that supply/purchase gold to/from India etc. Some of the key factors affecting gold prices are:
 - Demand & Supply of Gold
 - Central Bank Actions
 - Inflation Trends and Interest Rate Changes
 - Currency fluctuation
 - Producer mining interest
 - Geo-political concerns
 Please refer to SID of the Scheme for detailed risk factors associated with investment in Religare Invesco Gold ETF.
- The Scheme's performance may depend upon the performance of Religare Invesco Gold ETF. The performance of the Scheme could move in accordance with any change in investment policies or fundamental attributes of Underlying Scheme. Further, Religare Invesco Gold ETF invests in physical gold. The returns from physical gold may under-perform the general securities markets or different asset classes. Different types of securities/asset class tend to go through cycles of out-performance and under-performance in comparison to the general securities markets.
- There may be a deviation in performance between the Scheme & the Underlying Scheme i.e. Religare Invesco Gold ETF due to difference in the cash flow cycle which on an average takes 5 Business Days as per current operational procedure. As the Scheme will predominantly invest in Religare Invesco Gold Exchange Traded Fund, the assets of the Scheme will be valued at the market price of units of Underlying Scheme on the Principal Exchange. The market price may be at a variance to the NAV of Underlying Scheme (at premium/ discount to NAV) on account of market expectations, demand supply of the units, etc.
- As a normal practice, it is always expected to receive cash on redemptions from the Underlying Scheme. However, under exceptional circumstances, in case the Underlying Scheme is unable to sell for any reason and delivers physical gold, there could be delay in payment of redemptions proceeds pending such realization of physical gold.
- The Scheme will subscribe to units of Religare Invesco Gold ETF in Creation Unit Size. When subscriptions received are not adequate to invest in Creation Unit Size of Religare Invesco Gold ETF, the Scheme may be constrained to deploy subscription in money market instruments which will have a different return profile compared to gold returns profile. Alternatively, the Scheme may acquire Religare Invesco Gold ETF units from the Stock Exchange resulting in a higher cost of acquisition due to variance in the price quoted on the Stock Exchange and the underlying NAV. Similarly, where the Scheme is holding units in less than the Creation Unit Size, the same can be sold only through the secondary market on the Stock Exchange where these units are listed. The market price on the Stock Exchange may be at discount to NAV of Religare Invesco Gold ETF thereby affecting returns of the Scheme.
- The Portfolio disclosure of the Scheme will be limited to providing particulars of Underlying Scheme where the Scheme has invested and will not include the investments made by Underlying Scheme. However, as the Scheme proposes to invest in Religare Invesco Gold ETF, the underlying assets will by and large be physical gold.
- **Tracking Error Risk**
Tracking Error means the variance between daily returns of underlying benchmark (domestic price of gold in this case) and NAV of the Scheme for any given period. NAV of the Scheme is dependant on closing price of units of Underlying Scheme on the Stock Exchange. Market price of units of Underlying Scheme may be at variance to NAV of Underlying Scheme resulting in Tracking Error. For calculating NAV of Underlying Scheme, the Gold has to be valued as per the formula provided by SEBI in its circular no. SEBI/IMD/CIR No. / 65348/06 dated April 21, 2006. Factors such as fees and expenses of Scheme, cash balance, changes to Underlying Scheme and regulatory policies may affect AMC's ability to achieve close correlation with the Benchmark Index. The Scheme's returns may therefore deviate from those of its Benchmark Index (domestic price of gold).

Tracking error could be the result of various factors including but not limited to:

1. The Scheme may buy or sell units of Underlying Scheme at different points of time during the day at the then prevailing prices, this may not correspond to closing prices of units of Underlying Scheme.
2. Delay in realisation of sale proceeds.
3. Subscription/redemption request in size less than Creation Unit Size thereby holding either cash or cash equivalent or buying/selling of units of Underlying Scheme on Stock Exchange at the price other than the closing price used for valuation.
4. The potential for trades to fail, which may result in the Scheme not having acquired gold at a price necessary to track the benchmark price.
5. The holding of a cash position and accrued income prior to distribution of income and payment of accrued expenses.
6. Disinvestments to meet redemptions, recurring expenses, dividend payouts etc.
7. Transaction cost (including taxes and insurance premium) and recurring expenses.
8. Realisation of Unit holders' funds.

The scheme will endeavor to minimise the tracking error by:

- Setting off of incremental subscriptions against redemptions;
- Use of gold related derivative instruments, as and when allowed by regulations;
- Rebalancing of the portfolio

Given the structure of Religare Invesco Gold ETF, the AMC expects the tracking error to be lower. The AMC will endeavor to keep the tracking error as low as possible. Under normal circumstances, such tracking errors are not expected to exceed 2% per annum, subject to market volatility.

Risk Mitigation Strategies

Type of Risk	Measures to mitigate risk
Liquidity Risk	The Scheme will predominantly invest in Religare Invesco Gold ETF. Units of Religare Invesco Gold ETF are listed on Stock Exchange(s) and traded in round lots of 1 unit. In addition to liquidity on the Stock Exchange(s), units of Religare Invesco Gold ETF can also be subscribed and redeemed directly with Mutual Fund (in minimum Creation Unit Size). Hence, liquidity risk is low in case of Religare Invesco Gold ETF.
Tracking Error	<p>Source of Tracking Error</p> <p>Variance in NAV of the Underlying Scheme and closing price on the Stock Exchange. Purchase/Sale of units of Underlying Scheme in other than Creation Unit Size on the Stock Exchange. Delay in receipt of subscription/SIP inflows</p> <p>Funds flows in Religare Invesco Gold Fund of value lesser than Creation Unit Size of Religare Invesco Gold ETF</p> <p>The trade execution prices for Religare Invesco Gold ETF on Stock Exchange may be different from NAV of Religare Invesco Gold ETF.</p> <p>The holding of a cash position and accrued income prior to distribution of income and payment of accrued expenses, funds to meet redemptions, recurring expenses etc.</p> <p>Measures to be taken by AMC to reduce Tracking Error</p> <p>RIAMC has appointed Authorized Participants for Religare Invesco Gold ETF to enhance liquidity on the Stock Exchange and reduce the impact cost. This will ensure that quotes on the Stock Exchange are close to NAV. This will help AMC to minimize tracking error.</p> <p>The inputs regarding cash flows by various modes of acceptance will be estimated on a daily basis by AMC. The subscription/redemption request will also be reported and used as a basis for planning investments in Religare Invesco Gold ETF. The deployment will be carefully planned on the basis of the mode of acceptance of instrument to moderate tracking error.</p> <p>For small amounts of inflows/outflows which are less than the Creation Unit Size of Religare Invesco Gold ETF, the Religare Invesco Gold Fund will buy/sell Religare Invesco Gold ETF units on the Stock Exchange without waiting for additional subscription redemption to minimize tracking error.</p> <p>The execution price of Religare Invesco Gold ETF will be a factor of demand/supply on the Stock Exchange. The difference tends to average out over a longer time horizon and that will moderate tracking error. Also considering the fact that Authorised Participant(s) can subscribe / redeem directly with the Fund in Creation Unit Size, the large premium/ discount to NAV will not sustain.</p> <p>AMC will keep offsetting the expenses/interest against the net inflows/ outflows and keep investing in/redeeming the balance amount from Religare Invesco Gold ETF to minimize the tracking error in best interest of investors.</p>

Religare Invesco Corporate Bond Opportunities Fund

Risk Factors	As the Scheme will predominantly invest in Corporate Debt and Money Market Instruments issued by Public or Private sector entities, the performance of the Scheme will be affected by the credit risks associated with the Corporate and underlying liquidity & interest rate risk of securities. Risks associated with Investing in Corporate Debt instruments: In addition to Interest rate risk, Credit Risk, Liquidity Risk, Prepayment Risk as mentioned above, corporate debt instruments will also be exposed to Economic Risk. If the economy falters, some investors are likely to sell their corporate debt instruments and replace the same with safer ones, such as Government securities. Since the Scheme does not propose to invest in Government securities and State Development Loans, the investors may be exposed to a potential loss. During such events, as there will be more sellers than buyers for corporate debt instruments, the supply will exceed demand and prices of the corporate debt instruments will fall and the investors may be exposed to potential losses.
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Risk Mitigation Strategies

Type of Risk	Measures to mitigate risk
Volatility Risk	The Scheme would look to actively monitor all existing investments based on the interest rate movements and changes in the credit spreads over sovereign yields. Hence, over a short term period of time the volatility could be in line or higher compared to the market yield movements. However, over a period of time we intend to neutralize the volatility by reducing the portfolio turnover. The Scheme would generally try and avoid any trade unless there is any view of credit spreads or on interest rates and reduce volatility.
Liquidity Risk	The Scheme will try and track the inherent liquidity of the assets in the portfolio and reduce exposures in those assets which have lower liquidity in the secondary market compared to the others. However, the Scheme will have a bias of higher yields over liquidity since its targeted at investors with a reasonable long period of investment horizon.
Concentration Risk	As the exposure to a single sector is restricted to 30% of net assets, the sectoral concentration risk is mitigated to a substantial extent. Further, to mitigate issuer concentration risk the scheme would have at least 7 issuers in case of debt instruments and 4 issuers in case of money market instruments.
Credit Risk	The internal credit scoring model to identify appropriate credits will be predominantly used by the Scheme for identifying the securities. Moreover, the external credit ratings of all the assets will be of investment grade or better. The internal credit assessment team will actively monitor the changing credit profile of all invested credits.

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, 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. For Religare Invesco Monthly Income Plan and Religare Invesco Monthly Income Plan (MIP) Plus, if dividend payable under Dividend Payout option is equal to or less than Rs. 250/- then the dividend would be compulsorily reinvested.

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

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(s) 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 under Religare Invesco Corporate Bond Opportunities Fund is available since inception. 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 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 Plan. However, where Units under the requested Option are held only under one Plan, the request would be processed under such Plan.

7. 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.

For Switch from Direct Plan: Nil*

*However, if the Unit holder redeems / switches-out such switched units from existing plan / regular 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 above.

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 (No investment and advisory fees will be charged to Religare Invesco Gold Fund) as specified under regulation 52(2) of the Regulations and/or towards recurring expenses as specified under 52(4) of the Regulations.

Note:

- Of the above expense 0.02% on daily net assets will be set aside for investor education and awareness initiatives.
- 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.

Brokerage and Transaction Cost : In addition to limits specified in regulation 52 (6) of SEBI (Mutual Funds) Regulations, 1996 ("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 TER as prescribed under regulation 52 of the 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:

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

*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:

- Subscription of less than Rs. 10,000/-; or
- Transactions other than purchases / subscriptions relating to new inflows; or
- Direct subscription (subscription not routed through distributor); or
- Subscription routed through distributor who has chosen to 'Opt-out' of charging of transaction charge; or
- 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
Kavy Computershare Pvt. Ltd.
Kavy Plaza, H. No. 8-2-596,
2nd Floor, Left Wing,
Street No. 1, Banjara Hills,
Hyderabad - 500 034
Tel No. +91 40 2331 2454
E-mail ID: mfservices@religareinvesco.com

11. Unitholder's Information:

Accounts Statement:

For Units Held In Non-Demat Mode (Account Statement Mode):

- 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)² has taken place, the Consolidated Account Statement (CAS) for the calendar month, will be sent on or before 10th day of the succeeding month.
¹A Consolidated Account Statement (CAS) shall contain details of all the transactions² 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.
²the 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 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.

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.

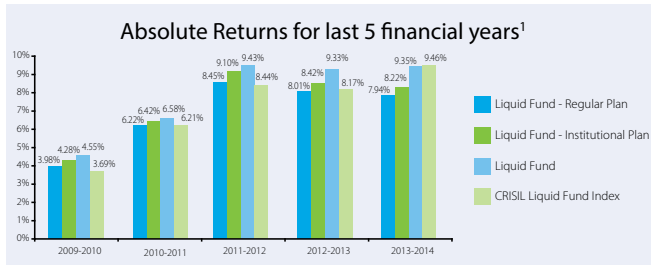
The Mutual fund/AMC shall disclose portfolio of the Scheme (along with ISIN) as on the last day of the month on website of Mutual Fund (www.religaireinvesco.com) on or before the tenth day of the succeeding month in a user-friendly and downloadable format (preferably in a spreadsheet).

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 at least 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. 31st March each year). In case of Unit holders who have provided their e-mail address, annual report or an abridged summary thereof will be sent in electronic form only to their registered e-mail address and not as physical copies. 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) and Association of Mutual Funds in India (www.amfiindia.com) and link for the same will be displayed prominently on the website of the Mutual Fund (www.religaireinvesco.com)

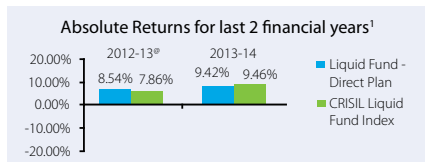
1 (a) Religare Invesco Liquid Fund (RILF)*

Particulars	1 Year ^{1,1}	3 Years ²	5 Years ²	Since Inception ²
Religare Invesco Liquid Fund - Regular - Growth ¹	8.16%	8.09%	7.19%	7.27%
Religare Invesco Liquid Fund - Institutional - Growth ¹	8.44%	8.51%	7.54%	7.62%
Religare Invesco Liquid Fund - Growth ¹	9.51%	9.41%	8.18%	8.05%
CRISIL Liquid Fund Index	10.04%	8.87%	7.58%	7.51%



1 (b) Religare Invesco Liquid Fund - Direct Plan (RILF - DP)*

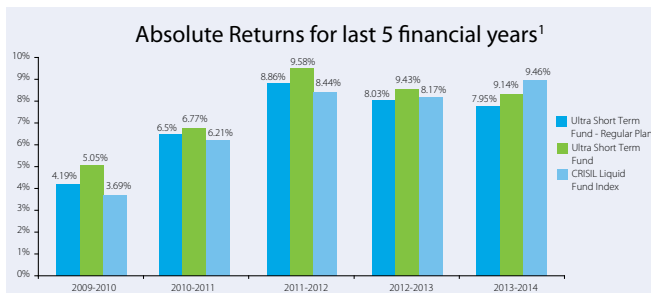
Particulars	1 Year ^{1,1}	Since Inception ²
Religare Invesco Liquid Fund - Direct Plan - Growth ¹	9.59%	9.28%
CRISIL Liquid Fund Index	10.04%	9.17%



¹Past performance may or may not be sustained in future.
²Performance as on August 31, 2014. ^{1,1}Absolute Returns. ²Returns are compounded annualized returns (CAGR) & inception date is deemed to be date of allotment. Date of allotment : RILF : November 17, 2006; RILF - DP : January 01, 2013 ²31-12-2012 to 28-03-2013.

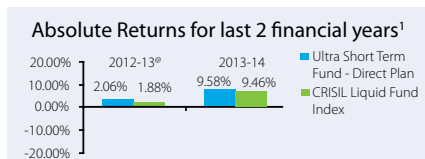
2 (a) Religare Invesco Ultra Short Term Fund (RIUSTF)

Particulars	1 Year ^{1,1}	3 Years ²	5 Years ²	Since Inception ²
Religare Invesco Ultra Short Term Fund - Regular - Growth ¹	9.10%	8.14%	7.35%	7.50%
Religare Invesco Ultra Short Term Fund - Growth ¹	10.10%	9.28%	8.23%	8.26%
CRISIL Liquid Fund Index	10.04%	8.87%	7.58%	7.54%



2 (b) Religare Invesco Ultra Short Term Fund - Direct Plan (RIUSTF - DP)

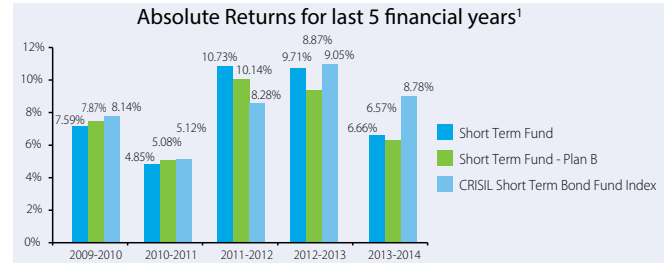
Particulars	1 Year ^{1,1}	Since Inception ²
Religare Invesco Ultra Short Term Fund - Direct Plan - Growth ¹	10.64%	9.31%
CRISIL Liquid Fund Index	10.04%	9.17%



¹Past performance may or may not be sustained in future.
^{1,1}Absolute Returns. ²Returns are compounded annualized returns (CAGR) & inception date is deemed to be date of allotment. Date of allotment : RIUSTF : January 18, 2007; RIUSTF - DP : January 01, 2013. ²01-01-2013 to 28-03-2013.

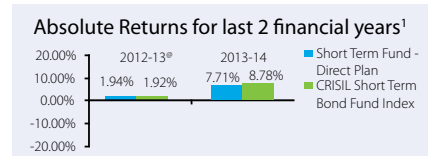
3 (a) Religare Invesco Short Term Fund (RISTF)

Particulars	1 Year ^{1,1}	3 Years ²	5 Years ²	Since Inception ²
Religare Invesco Short Term Fund - Growth ¹	9.13%	8.71%	7.55%	7.82%
Religare Invesco Short Term Fund - Plan B - Growth ¹	9.13%	8.21%	7.33%	7.77%
CRISIL Short Term Bond Fund Index	11.15%	8.90%	7.68%	8.04%



3 (b) Religare Invesco Short Term Fund - Direct Plan (RISTF - DP)

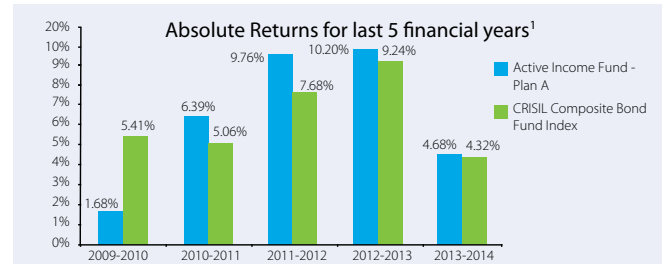
Particulars	1 Year ^{1,1}	Since Inception ²
Religare Invesco Short Term Fund - Direct Plan - Growth ¹	10.38%	8.15%
CRISIL Short Term Bond Fund Index	11.15%	8.93%



¹Past performance may or may not be sustained in future.
^{1,1}Absolute Returns. ²Returns are compounded annualized returns (CAGR) & inception date is deemed to be date of allotment. Date of allotment : RISTF : March 24, 2007; RISTF - DP : January 01, 2013. ²01-01-2013 to 28-03-2013.

4 (a) Religare Invesco Active Income Fund (RIAIF)

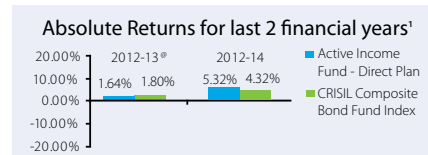
Particulars	1 Year ^{1,1}	3 Years ²	5 Years ²	Since Inception ²
Religare Invesco Active Income Fund - Growth ¹	7.76%	7.88%	7.29%	6.10%
Religare Invesco Active Income Fund - Plan B - Growth ^{1A}	7.66%	7.27%	7.39%	5.05%
CRISIL Composite Bond Fund Index	11.77%	7.87%	7.03%	6.84%
CRISIL Composite Bond Fund Index (For Plan B)	11.77%	7.87%	7.33%	6.24%



^{1A}In case of Religare Active Income Fund - Plan B, Inception Date: August 02, 2007, there were few instances where there were no investors in the Growth option of the said scheme(s)/plan(s) (for which performance data is given) for certain period of time and hence there was no NAV during that period. Subsequently, when new investors came, the units were allotted at Rs.10/- per unit. Hence, returns are calculated by taking weighted average of returns for the period when NAV of the Scheme was available.

4 (b) Religare Invesco Active Income Fund - Direct Plan (RIAIF - DP)

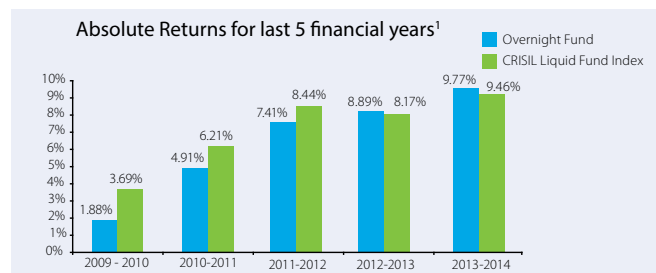
Particulars	1 Year ^{1,1}	Since Inception ²
Religare Invesco Active Income Fund - Direct Plan - Growth ¹	8.41%	6.76%
CRISIL Composite Bond Fund Index	11.77%	6.85%



¹Past performance may or may not be sustained in future.
^{1,1}Absolute Returns. ²Returns are compounded annualized returns (CAGR) & inception date is deemed to be date of allotment. Date of allotment : RIAIF : August 02, 2007; RIAIF - DP : January 01, 2013. ²01-01-2013 to 28-03-2013.

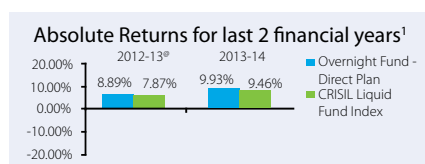
5 (a) Religare Invesco Overnight Fund (RIOF)*

Particulars	1 Year ^{1,1}	3 Years ²	5 Years ²	Since Inception ²
Religare Invesco Overnight Fund - Growth ¹	8.52%	8.97%	7.10%	6.54%
CRISIL Liquid Fund Index	10.04%	8.87%	7.58%	7.51%



5 (b) Religare Invesco Overnight Fund - Direct Plan (RIOF - DP)*

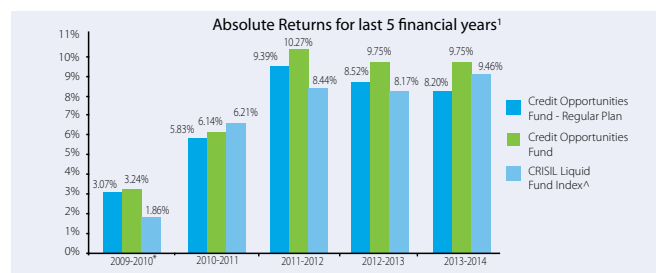
Particulars	1 Year ^{1,1}	Since Inception ²
Religare Invesco Overnight Fund - Direct Plan - Growth ¹	8.70%	9.46%
CRISIL Liquid Fund Index	10.04%	9.17%



¹Past performance may or may not be sustained in future. *Performance as on August 31, 2014. ^{1,1}Absolute Returns. ²Returns are compounded annualized returns (CAGR) & inception date is deemed to be date of allotment. Date of allotment : RIOF : September 14, 2007; RIOF - DP : January 01, 2013. ©01-01-2013 to 28-03-2013.

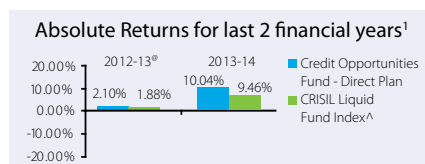
6 (a) Religare Invesco Credit Opportunities Fund (RICOF)

Particulars	1 Year ^{1,1}	3 Years ²	5 Years ²	Since Inception ²
Religare Invesco Credit Opportunities Fund - Regular - Growth ¹	8.50%	8.58%	7.68%	7.68%
Religare Invesco Credit Opportunities Fund - Growth ¹	9.92%	9.86%	8.62%	8.62%
CRISIL Liquid Fund Index [^]	10.04%	8.87%	7.58%	7.57%



6 (b) Religare Invesco Credit Opportunities Fund - Direct Plan (RICOF - DP)

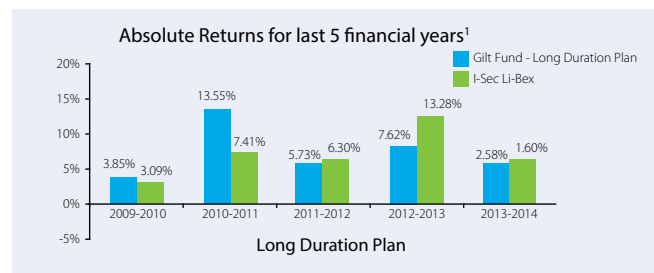
Particulars	1 Year ^{1,1}	Since Inception ²
Religare Invesco Credit Opportunities Fund - Direct Plan - Growth ¹	10.21%	9.86%
CRISIL Liquid Fund Index [^]	10.04%	9.17%



¹Past performance may or may not be sustained in future. ^{1,1}Absolute Returns. ²Returns are compounded annualized returns (CAGR) & inception date is deemed to be date of allotment. Date of allotment : RICOF : August 28, 2009; RICOF - DP : January 01, 2013. *28-08-2009 to 31-03-2010. ©01-01-2013 to 28-03-2013. [^]The benchmark index of Religare Invesco Credit Opportunities Fund is changed on August 7, 2014 and accordingly returns for new benchmark index is provided.

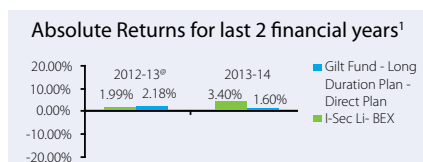
7 (a) Religare Invesco Gilt Fund - Long Duration Plan (RIGILT)

Particulars	1 Year ^{1,1}	3 Years ²	5 Years ²	Since Inception ²
Religare Invesco Gilt Fund - Long Duration Plan - Growth ¹	8.92%	5.99%	7.27%	4.67%
I-Sec Li- BEX	11.93%	8.35%	7.84%	7.60%



7 (b) Religare Invesco Gilt Fund - Long Duration Plan - Direct Plan (RIGILT - DP)

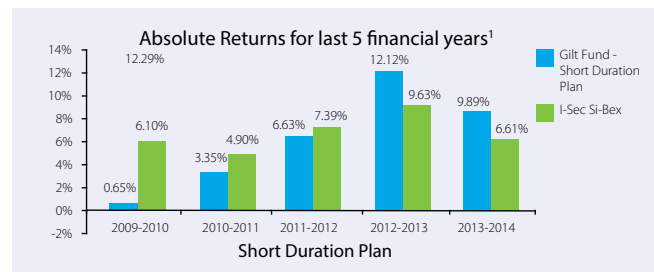
Particulars	1 Year ^{1,1}	Since Inception ²
Religare Invesco Gilt Fund - Long Duration Plan - Direct Plan - Growth ¹	9.77%	5.93%
I-Sec Li- BEX	11.93%	6.12%



¹Past performance may or may not be sustained in future. ^{1,1}Absolute Returns. ²Returns are compounded annualized returns (CAGR) & inception date is deemed to be date of allotment. Date of allotment : RIGILT : February 09, 2008; RIGILT - DP : January 01, 2013. ©01-01-2013 to 28-03-2013.

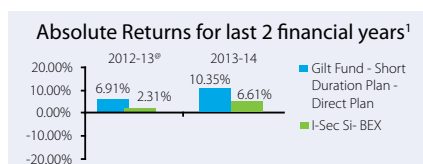
8 (a) Religare Invesco Gilt Fund - Short Duration Plan (RIGILTS)

Particulars	1 Year ^{1,1}	3 Years ²	5 Years ²	Since Inception ²
Religare Invesco Gilt Fund - Short Duration Plan - Regular - Growth ¹	8.69%	9.88%	7.10%	6.05%
I-Sec Si- BEX	9.68%	8.45%	7.32%	7.83%



8 (b) Religare Invesco Gilt Fund - Short Duration Plan - Direct Plan (RIGILTS - DP)

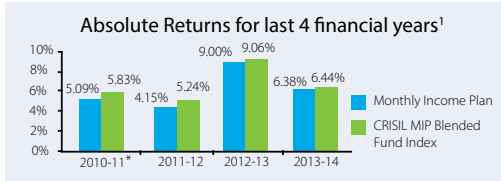
Particulars	1 Year ^{1,1}	Since Inception ²
Religare Invesco Gilt Fund - Short Duration Plan - Direct Plan - Growth ¹	8.96%	12.82%
I-Sec Si- BEX	9.68%	7.63%



¹Past performance may or may not be sustained in future. ^{1,1}Absolute Returns. ²Returns are compounded annualized returns (CAGR) & inception date is deemed to be date of allotment. Date of allotment : RIGILTS : February 09, 2008; RIGILTS - DP : January 01, 2013. ©01-01-2013 to 28-03-2013.

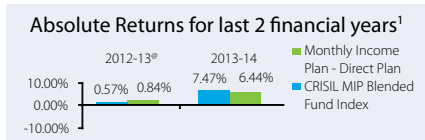
9 (a) Religare Invesco Monthly Income Plan (RIMIP)

Particulars	1 Year ^{1,1}	3 Years ²	Since Inception ²
Religare Invesco Monthly Income Plan - Growth ¹	11.32%	8.34%	7.18%
CRISIL MIP Blended Fund Index	16.42%	9.34%	7.96%



9 (b) Religare Invesco Monthly Income Plan - Direct Plan (RIMIP - DP)

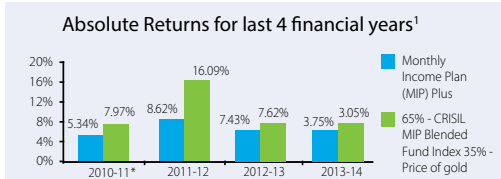
Particulars	1 Year ^{1,1}	Since Inception ²
Religare Invesco Monthly Income Plan - Direct Plan - Growth ¹	12.51%	8.58%
CRISIL MIP Blended Fund Index	16.42%	8.76%



¹Past performance may or may not be sustained in future.
^{1,1}Absolute Returns. ²Returns are compounded annualized returns (CAGR) & inception date is deemed to be date of allotment. Date of allotment : RIMIP : June 01, 2010; RIMIP - DP : January 01, 2013. *01-06-2010 to 31-03-2011 ¹01-01-2013 to 28-03-2013.

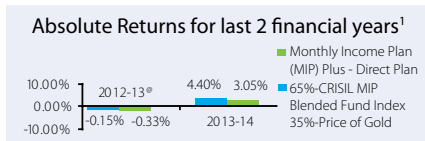
10 (a) Religare Invesco Monthly Income Plan (MIP) Plus (RIMIP+)

Particulars	1 Year ^{1,1}	3 Years ²	Since Inception ²
Religare Invesco Monthly Income Plan (MIP) Plus - Growth ¹	8.81%	6.69%	7.06%
CRISIL MIP Blended Fund Index (65%) and Price of Gold (35%)	4.76%	6.51%	8.64%



10 (b) Religare Invesco Monthly Income Plan (MIP) Plus - Direct Plan (RIMIP+ - DP)

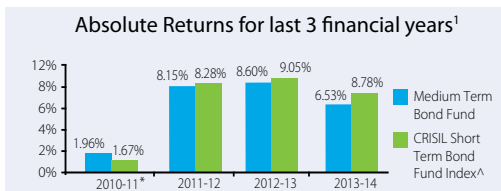
Particulars	1 Year ^{1,1}	Since Inception ²
Religare Invesco Monthly Income Plan (MIP) Plus - Growth ¹	9.42%	5.56%
CRISIL MIP Blended Fund Index (65%) and Price of Gold (35%)	4.76%	3.75%



¹Past performance may or may not be sustained in future.
^{1,1}Absolute Returns. ²Returns are compounded annualized returns (CAGR) & inception date is deemed to be date of allotment. Date of allotment : RIMIP+ : June 01, 2010; RIMIP+ - DP : January 01, 2013. *01-06-2010 to 31-03-2010 ¹01-01-2013 to 28-03-2013.

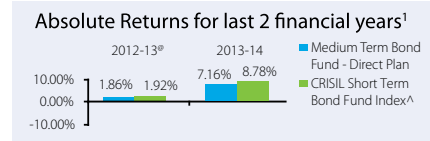
11 (a) Religare Invesco Medium Term Bond Fund (RIMTBF)

Particulars	1 Year ^{1,1}	3 Years ²	Since Inception ²
Religare Invesco Medium Term Bond Fund - Growth ¹	9.59%	7.96%	7.96%
CRISIL Short Term Bond Fund Index [^]	11.15%	8.90%	8.69%



11 (b) Religare Invesco Medium Term Bond Fund - Direct Plan (RIMTBF - DP)

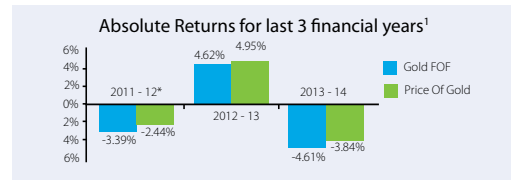
Particulars	1 Year ^{1,1}	Since Inception ²
Religare Invesco Medium Term Bond Fund - Direct Plan - Growth ¹	10.17%	7.96%
CRISIL Short Term Bond Fund Index [^]	11.15%	8.93%



¹Past performance may or may not be sustained in future.
^{1,1}Absolute Returns. ²Returns are compounded annualized returns (CAGR) & inception date is deemed to be date of allotment. Date of allotment : RIMTBF : December 30, 2010; RIMTBF - DP : January 01, 2013. *30-12-2010 to 31-03-2011 ¹01-01-2013 to 28-03-2013. [^]The benchmark index of Religare Invesco Medium Term Bond Fund is changed on August 7, 2014 and accordingly returns for new benchmark index is provided.

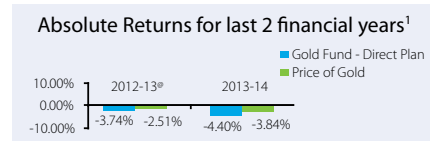
12 (a) Religare Invesco Gold Fund (RIGOLDFOF)

Particulars	1 Year ^{1,1}	Since Inception ²
Religare Invesco Gold Fund - Growth ¹	-12.34%	-3.26%
Price of Gold	-16.89%	-1.66%



12 (b) Religare Invesco Gold Fund - Direct Plan (RIGOLDFOF - DP)

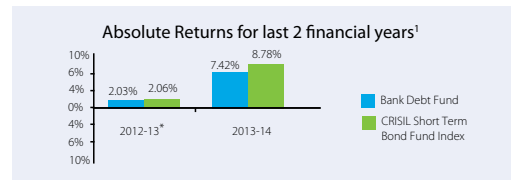
Particulars	1 Year ^{1,1}	Since Inception ²
Religare Invesco Gold Fund - Growth ¹	-12.12%	-7.89%
Price of Gold	-16.89%	-5.56%



¹Past performance may or may not be sustained in future.
^{1,1}Absolute Returns. ²Returns are compounded annualized returns (CAGR) & inception date is deemed to be date of allotment. Date of allotment : RIGOLDFOF : December 05, 2011; RIGOLDFOF - DP : January 01, 2013. *05-12-2011 to 31-03-2012 ¹01-01-2013 to 28-03-2013.

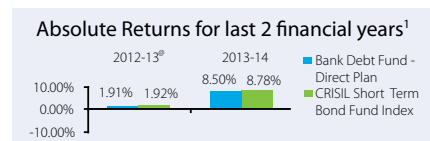
13 (a) Religare Invesco Bank Debt Fund (RIBDF)

Particulars	1 Year ^{1,1}	Since Inception ²
Religare Invesco Bank Debt Fund - Growth ¹	9.22%	7.72%
CRISIL Short Term Bond Fund Index	11.15%	8.98%



13 (b) Religare Invesco Bank Debt Fund - Direct Plan (RIBDF - DP)

Particulars	1 Year ^{1,1}	Since Inception ²
Religare Invesco Bank Debt Fund - Growth ¹	10.31%	8.61%
CRISIL Short Term Bond Fund Index	11.15%	8.93%



¹Past performance may or may not be sustained in future.
^{1,1}Absolute Returns. ²Returns are compounded annualized returns (CAGR) & inception date is deemed to be date of allotment. Date of allotment : RIBDF : December 29, 2012; RIBDF - DP : January 01, 2013. *29-12-2012 to 31-03-2013 ¹01-01-2013 to 28-03-2013.

Scheme Name	Type	Investment Objective	Asset Allocation Pattern of the Scheme				AUM (in Crs.) as on 31/08/14	Live Folios as on 31/08/14	
			Instruments	Indicative Allocations (% of total assets)		Risk Profile of the Scheme High/Medium /Low			Notes
				Minimum	Maximum				
Religare Invesco Active Income Fund	An Open Ended Income Scheme	To generate optimal returns while maintaining liquidity through active management of the portfolio by investing in debt and money market instruments. As the portfolio of the scheme will be actively managed, the Scheme may have a high turnover in order to achieve the investment objective.	Debt ¹ instruments including Government securities and Corporate Debt	0	90	Low to Medium	<p>¹Debt securities may include securitised debts (excluding foreign securitised debt) up to 50% of the net assets. Investment in fixed income derivatives upto 50% of the net assets.⁴</p> <p>*Please refer note with respect to sector exposure given on page no.8</p>	331	
			Money Market Instruments	10	100	Low			
Religare Invesco Credit Opportunities Fund	An Open Ended Income Scheme	To generate high level of current income (vis-à-vis treasury bills) consistent with preservation of capital and maintenance of liquidity by investing primarily in investment-grade debt securities and money market instruments.	Debt Securities ¹ and Money Market Instruments with average maturity of less than 1 year	65	100	Low	<p>The Scheme will invest only in debt instruments, which are issued by a corporate whose debt programme is rated as 'investment grade' by a credit rating agency.</p> <p>¹Investment in securitized debt including pass through certificate <= 70% of the net assets. The Scheme will not invest in foreign securitized debt.</p> <p>Investment in foreign debt securities (including units of overseas mutual fund investing in foreign debt securities/ money market instruments) <= 50% of the net assets.</p> <p>Maximum derivative position <= 50% of the net assets.⁴</p> <p>*Please refer note with respect to sector exposure given on page no. 8</p>	3,375	
			Debt Securities with average maturity of more than 1 year	0	35	Low to Medium			
Religare Invesco Gilt Fund	An Open Ended Dedicated Gilt Fund	To generate optimal returns by investing in a portfolio of securities issued and guaranteed by Central and State Governments. The Fund may utilize derivatives as permitted by regulations in order to achieve its objective.	Long Duration Plan and Short Duration Plan:				<p>The Scheme may from time to time pending investment in Government securities for a short-term period on defensive consideration invest up to 100% of the funds available in overnight CBLO/reverse repo instruments, the primary motive being to protect the Net Asset Value of the scheme and protect Unit holders interest so as to earn reasonable returns on liquid funds maintained for redemption/ repurchase of units.</p> <p>The average portfolio maturity duration of Long Duration Plan will normally be more than 3 years and that of Short Duration Plan will be upto 3 years.</p>	<p>Long Term: 32.68; Short Term: 14.04</p>	
			Government securities including T - Bills	0	100	Sovereign			<p>Long Term: 100; Short Term: 197</p>

Scheme Name	Type	Investment Objective	Asset Allocation Pattern of the Scheme				AUM (in Crs.) as on 31/08/14	Live Folios as on 31/08/14	
			Instruments	Indicative Allocations (% of total assets)		Risk Profile of the Scheme High/Medium /Low			Notes
				Minimum	Maximum				
Religare Invesco Overnight Fund	An Open Ended Liquid Scheme	To provide liquidity to the investors while mirroring overnight returns.	CBLO/ Reverse Repo, Debt instruments, including floating rate instruments, with overnight maturity/ daily put/call option	70	100	Low	<p>¹Debt securities may include securitized debts (excluding foreign securitized debt) up to 30% of the net assets. Maximum derivative position <= 30% of the net assets.⁴</p> <p>Pursuant to SEBI circulars No. SEBI/IMD/CIR No. 13/150975/09 dated January 19, 2009, the Scheme shall make investment in / purchase debt and money market securities with maturity of upto 91 days only.</p> <p>*Please refer note with respect to sector exposure given on page no.8</p>	33.31	175
			Debt & Money Market Instruments with residual maturity upto 91 days ¹	0	30	Low to Medium			
Religare Invesco Ultra Short Term Fund	An Open Ended Debt Scheme	To provide liquidity and optimal returns to the investors by investing primarily in a mix of short term debt and money market instruments, which results in a portfolio having marginally higher maturity and moderately higher credit risk as compared to a liquid fund at the same time maintaining a balance between safety and liquidity.	Money Market & Debt instruments with maturity / average maturity / interest rate reset not greater than 1 year ¹	0	100	Low	<p>¹Includes securitized debts cumulative up to 30% of the net assets. Investment in derivatives <= 50% of the net assets.⁴</p> <p>*Please refer note with respect to sector exposure given on page no.8</p>	1,989.76	2,126
			Debt instruments with maturity greater than 1 year ¹	0	50	Low to Medium			
Religare Invesco Liquid Fund	An Open Ended Liquid Scheme	To provide reasonable returns, commensurate with low risk while providing a high level of liquidity, through a portfolio of money market and debt securities.	Money Market instruments (including cash & reverse repo and debt instruments with residual maturity less than 183 days)	0	100	Low	<p>¹Floating rate debt instruments are debt instruments issued by Central / State governments, Corporates, PSUs, etc. with interest rates that are reset periodically. The periodicity of interest reset could be daily, monthly, quarterly, half yearly and annually or any other periodicity that may be mutually agreed between the issuer and the Fund.</p> <p>Pursuant to SEBI circulars No. SEBI/IMD/CIR No. 13/150975/09 dated January 19, 2009, the Scheme shall make investment in / purchase debt and money market securities with maturity of upto 91 days only.</p> <p>Investments in Foreign Debt Instruments <= 35% of the net assets. The Scheme will not invest in foreign securitized debt. Maximum derivative position <= 50% of the net assets.⁴</p> <p>*Please refer note with respect to sector exposure given on page no.8</p>	5,188.68	1,273
			Debt Instruments (including floating rate debt instruments ¹ with residual maturity greater than 182 days)	0	50	Low to Medium			
			Securitized Debt Instruments	0	30	Low to Medium			

Scheme Name	Type	Investment Objective	Asset Allocation Pattern of the Scheme				AUM (in Crs.) as on 31/08/14	Live Folios as on 31/08/14	
			Instruments	Indicative Allocations (% of total assets)		Risk Profile of the Scheme High/Medium /Low			Notes
				Minimum	Maximum				
Religare Invesco Short Term Fund	An Open Ended Income Scheme	To seek to generate steady returns with a moderate risk for investors by investing in a portfolio of short-medium term debt and money market instruments.	Money Market & Debt ¹ instruments with maturity / average maturity upto 18 months ²	50	100	Low to Medium	<p>¹Includes securitised debts (excluding foreign securitised debt) up to 50% of the net assets.</p> <p>²Including floating rate instruments, which may have a maturity of more than one year but where coupon reset happens at least once a year. Floating rate debt securities will also include fixed rate debt securities swapped for floating rate returns by using derivatives as described in the scheme information document of the scheme.</p> <p>Investment in fixed income derivatives <= 50% of the net assets.⁴</p> <p>⁴Please refer note with respect to sector exposure given on page no. 8</p>	1,220.87	760
			Debt instruments with maturity / average maturity greater than 18 months ²	0	50	Medium			
Religare Invesco Monthly Income Plan	An open ended income scheme. Monthly income is not assured and is subject to availability of distributable surplus.	To generate regular income through a portfolio of predominantly high quality fixed income securities and with a small exposure to equity and equity related instruments.	Debt ¹ and Money Market Instruments	75	100	Low	<p>¹ Investment in securitized debt including pass through certificate (PTC) shall not exceed 50% of the net assets of the Scheme. The Scheme will not invest in foreign securitized debt. The Scheme may seek investment opportunity in foreign securities in accordance with the guidelines stipulated by SEBI and RBI from time to time. The exposure to foreign securities (including mutual fund and other approved securities) shall not exceed 50% of the net assets of the Scheme.</p> <p>The Scheme may use derivatives for purposes as may be permitted from time to time. The maximum gross derivative position will be restricted to 50% of the net assets of the Scheme.³</p> <p>⁴Please refer note with respect to sector exposure given on page no. 8</p>	12.01	830
			Equity and Equity Related Instruments and/ or Units of equity mutual fund schemes	0	25	High			
Religare Invesco Monthly Income Plan (MIP) Plus	An open ended income scheme. Monthly income is not assured and is subject to availability of distributable surplus. The term 'Plus' has been used in terms of the asset allocation and not in terms of returns/yield.	To generate regular income through a portfolio of fixed income securities, Gold ETFs and equity & equity related instruments.	Debt ¹ and Money Market Instruments	65	90	Low to Medium	<p>¹Investment in securitized debt including pass through certificate (PTC) shall not exceed 50% of the net assets of the Scheme. The Scheme will not invest in foreign securitized debt. The Scheme may seek investment opportunity in foreign securities in accordance with the guidelines stipulated by SEBI and RBI from time to time. The exposure to foreign securities (including mutual fund and other approved securities) shall not</p>	29.35	3,398
			Equity and Equity Related Instruments and/ or Units of equity mutual fund schemes	0	25	High			
			Gold ETF	10	35	High			

Scheme Name	Type	Investment Objective	Asset Allocation Pattern of the Scheme				AUM (in Crs.) as on 31/08/14	Live Folios as on 31/08/14	
			Instruments	Indicative Allocations (% of total assets)		Risk Profile of the Scheme High/Medium /Low			Notes
				Minimum	Maximum				
								<p>exceed 50% of the net assets of the Scheme. The Scheme may use derivatives for purposes as may be permitted from time to time. The maximum gross derivative position will be restricted to 50% of the net assets of the Scheme.³</p> <p>*Please refer note with respect to sector exposure given on page no.8</p>	
Religare Invesco Medium Term Bond Fund	An Open Ended Income Scheme	To generate regular income and capital appreciation by investing in a portfolio of medium term debt and money market instruments.	Debt ¹ and Money Market Instruments with maturity upto 5 years	80	100	Low to Medium	<p>¹Investment in securitized debt including pass through certificate (PTC) shall not exceed 40% of the net assets of the Scheme. The Scheme will not invest in foreign securitized debt. ²For the purpose of managing liquidity. The Scheme may seek investment opportunity in foreign securities in accordance with the guidelines stipulated by SEBI and RBI from time to time. The exposure to foreign securities (including mutual fund and other approved securities) shall not exceed 50% of the net assets of the Scheme. The Scheme may use derivatives for purposes as may be permitted from time to time. The maximum gross derivative position will be restricted to 50% of the net assets of the Scheme.⁴</p> <p>*Please refer note with respect to sector exposure given on page no.8</p>	19.54	437
			Money Market Instruments ²	0	20	Low			
Religare Invesco Gold Fund	An Open Ended Fund of Funds Scheme	To provide returns that closely corresponds to returns provided by Religare Invesco Gold Exchange Traded Fund.	Units of Religare Invesco Gold ETF	95	100	Medium	<p>¹For the purpose of managing liquidity</p>	19.52	8,075
			Money Market Instruments ¹	0	5	Low to Medium			
Religare Invesco Bank Debt Fund	An Open Ended Debt Scheme	To generate optimal returns by investing in a portfolio of debt & money market instruments issued primarily by banks.	Debt & Money Market Instruments issued by Banks	80	100	Low to Medium	<p>¹Investment in mutual fund units will be restricted to 10% of the net assets of the Scheme.</p> <p>Investment in derivatives <= 50% of the net assets. However, the cumulative gross exposure through debt and derivative positions shall not exceed 100% of the net assets of the scheme⁴.</p> <p>Foreign Security Exposure <= 20%.</p> <p>*Please refer note with respect to sector exposure given on page no.6</p>	268.25	3,009
			Securities issued by Public Financial Institutions, T- bills, CBLO, G-Sec, Units of Debt & Liquid Mutual Fund Schemes ¹	0	20	Low			

Scheme Name	Type	Investment Objective	Asset Allocation Pattern of the Scheme				Notes	AUM (in Crs.) as on 31/08/14	Live Folios as on 31/08/14
			Instruments	Indicative Allocations (% of total assets)		Risk Profile of the Scheme High/Medium /Low			
				Minimum	Maximum				
Religare Invesco Corporate Bond Opportunities Fund	An Open Ended Income Scheme	To generate returns and capital appreciation by predominantly investing in corporate debt securities of varying maturities across the credit spectrum.	Corporate Debt ¹ & Money Market Securities issued by Public and Private Sector entities(excluding instruments issued by Banks)	80	100	Medium to High	<p>Investment in securitized debt including pass through certificate (PTC) shall not exceed 50% of the net assets of the Scheme.</p> <p>Investment in derivatives <= 50% of the net assets. However, the cumulative gross exposure through debt and derivative positions shall not exceed 100% of the net assets of the scheme. The Scheme will invest only in debt instruments which are issued by a corporate whose debt programme is rated as 'investment grade' by a credit rating agency. The scheme shall not invest in government securities and State Development Loans but may invest in T-Bills, Repo and CBLO upto the limit stated above.</p> <p>The Scheme will not invest in foreign securitized debt. The Scheme will not invest in un-rated debt instruments. The Scheme will not undertake overseas investments / invest in foreign securities.</p> <p>*Please refer note with respect to sector exposure given on page no. 8</p>	Refer note below*	
			Instruments issued by Banks	0	20	Low to Medium			
			CBLO, T-Bills & Repo	0	20	Low			

³ The cumulative gross exposure through equity, debt and derivative positions shall not exceed 100% of the net assets of the scheme.

⁴ The cumulative gross exposure through debt and derivative positions shall not exceed 100% of the net assets of the scheme.

* The units of Religare Invesco Corporate Bond Opportunities Fund were allotted on September 4, 2014, hence AUM and folio data as on August 31, 2014 is not available.

1. GENERAL INSTRUCTIONS

- (a) 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".
- (b) All applicants are deemed to have accepted the terms subject to which the offer is being made and bind themselves to the terms upon signing the Application Form and tendering the payment.
- (c) Application Form should be filled legibly in **ENGLISH in BLOCK** letters using Black or Dark Blue ink. Incomplete application forms are liable to be rejected. Please refer to the checklist at the end of these notes to ensure that the requisite details and documents have been provided in order to avoid unnecessary delays and / or rejection of your application.
- (d) Please strike out any section that is not applicable. Cancellation / white-ink on any of the mandatory information should be countersigned.
- (e) Applications can be submitted at any of the Official Points of Acceptance of the AMC / Registrar.
- (f) 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 ('**EUIN**') 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. EUIN is allotted by AMFI and mentioning EUIN 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 EUIN box may be left blank, but it would be mandatory for the investor to provide confirmation as mentioned in the application form.
- (g) 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 2 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

- (a) Name should be given in full without any abbreviations. Preferably write exactly as it appears in your bank account or as it appears in the incorporation document as the case may be. 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.
- (b) In case investment is 'On behalf of Minor':
 - I. 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.
 - II. The minor shall be the first and sole holder. There shall not be any joint holder where minor is the first holder.
 - III. 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.
- (c) 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.
- (d) Your complete postal address should be stated. P.O. Box address alone is not sufficient. NRIs / FIIs / FPI 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.
- (e) In case of NRI / FII / FPI investors, the Account Statements / Allotment Advice/ Redemption cheques / other correspondence will be sent to the mailing address mentioned.
- (f) Please fill in your date of birth as this may be required for validating your identity for certain transactions / communications.
- (g) If you have an email ID, please provide the same, this will help us send investment/product related communication and resolve any queries more promptly.
- (h) In case of applications 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 purchase¹ (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 March² per investor, per year, per mutual fund (Micro

Investments) 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, QFIs 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.

¹(includes fresh / additional purchase, switch, systematic investment plan, systematic transfer and dividend reinvestment). ²Such 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 number given by some of the banks on the cheques. IFSC will help to secure transfer of redemption and dividend payouts via the various electronic mode of transfers that are available with the banks.

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:

- (a) Cancelled Original cheque leaves of the pay-out bank account having the First Holder Name and bank account number printed on the cheque; or
- (b) 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;
- (c) Confirmation on the bank's letter heads 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

- (a) 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.
- (b) 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.
- (c) 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 Monthly Income Plan, Religare Invesco Monthly Income Plan (MIP) Plus, Religare Invesco Ultra Short Term Fund, Religare Invesco Short Term Fund, Religare Invesco Credit Opportunities Fund, Religare Invesco Medium Term Bond Fund, Religare Invesco Active Income Fund, Religare Invesco Gilt Fund - Long Duration Plan & Short Duration Plan, Religare Invesco Bank Debt Fund, Religare Invesco Gold Fund and Religare Invesco Corporate Bond Opportunities 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:

- (a) 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 Liquid Fund/Religare Invesco Ultra Short Term 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 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) Cash/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) through payroll deductions;
- c) Custodian on behalf of a Foreign Institutional Investor (FII) 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.

* **'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)

It is mandatory for investor to mention details of bank account from where payment for subscription is made in **point 2** 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. 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 mfservices@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.

9. 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.

10. 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.

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

- (l) Every new nomination for a folio will overwrite the existing nomination. These instructions are subject to SEBI Regulations / applicable laws.
In case of units held in demat mode, the nomination details provided to the Depository Participant shall be applicable.

11. DEMATERIALIZATION

The unit holders would have an option to hold the units in dematerialized form. The applicant intending to hold units in dematerialized form will be required to have a beneficiary account with a Depository Participant (DP) of the NSDL/CDSL and will be required to mention in the application form, DP ID, 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.

12. 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 unauthorised use of the PIN.

13. 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.

14. 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;
- each of the applicants in case of investments in joint names; and
- 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.

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.

15. 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) or Non-Individuals (including POA holder) for FATCA Declaration accordingly.

16. 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 Liquid Fund | b. Religare Invesco Ultra Short Term |
| c. Religare Invesco Short Term Fund | d. Religare Invesco Active Income Fund |
| e. Religare Invesco Monthly Income Plan | f. Religare Invesco Monthly Income Plan (MIP) Plus |
| g. Religare Invesco Overnight Fund | h. Religare Invesco Credit Opportunities Fund |
| i. Religare Invesco Gilt Fund | j. Religare Invesco Medium Term Bond Fund |
| k. Religare Invesco Gold Fund | l. Religare Invesco Bank Debt Fund |
| m. Religare Invesco Corporate Bond Opportunities Fund | |

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

17. 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.

- 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.

- | | |
|---|---|
| <ul style="list-style-type: none"> <input type="checkbox"/> Application Form is complete in all respect. Name, address & contact details are mentioned in full and signed by all applicants. <input type="checkbox"/> Bank account details stated are complete and correct. In case investment cheque is from a different bank account, original cancelled cheque copy is attached. <input type="checkbox"/> Permanent Account Number (PAN) for all applicants is mentioned. <input type="checkbox"/> Preferred investment option i.e. whether Growth or Dividend Payout or Dividend Re-investment is mentioned clearly. <input type="checkbox"/> The cheque / demand draft should be drawn favouring the name of the scheme & | <ul style="list-style-type: none"> crossed as "Account Payee Only", dated and duly signed. <input type="checkbox"/> Application Number / Folio Number and applicant's name is mentioned on the reverse of each cheque. <input type="checkbox"/> Demat A/c details are filled correctly in the form. Please provide self attested Client Master list Copy. <input type="checkbox"/> Details of applicants provided matches exactly with those in the Depository. <input type="checkbox"/> 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 ¹	Companies	Societies	Partnership Firms	Investments through PoA	Trust	NRI	FII(s)/FPI ²
Resolution / Authorisation to invest		✓	✓	✓		✓		✓
List of Authorised Signatories with Specimen signature(s)		✓	✓	✓	✓	✓		✓
Memorandum & Articles of Association		✓						
Trust Deed						✓		
Bye - Laws			✓					
Partnership Deed				✓				
Overseas Auditors' Certificate								✓
Notarised Power of Attorney					✓			
Foreign Inward Remittance Certificate, in case payment is made by DD from NRE / FCNR a/c, where applicable							✓	
KYC Acknowledgement	✓	✓	✓	✓	✓	✓	✓	✓
Demat Account Details (Client Master List Copy) ³	✓	✓	✓	✓	✓	✓	✓	✓

¹Self attestation is mandatory. ²For (s)/FPI, copy of the SEBI registration certificate should be provided. ³In case Units are applied in Electronic (Demat) mode.

Key Partner / Agent Information

Distributor / Broker ARN ARN-48012	Sub-Broker Code	Internal Sub-Broker/Employee Code	Employee Unique Identification No. (EUIIN) E-053085 <small>(Of Individual APN Holders: Of employee / Relationship Manager / Sales Person of the Distributor)</small>	For Office Use Only
--	-----------------	-----------------------------------	---	---------------------

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)).

Transaction Charges (Please tick any one of the below. For details refer point no. 9 on Page No.12)

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

For details on transaction charges payable to distributors, please refer to KIM.

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

Folio Number, if any

Name of Sole / First Unitholder

1. Applicant's Details		Name	PAN/KRN ¹	Date of Birth ²
First/Sole	<input type="text" value="Mr. / Ms. / M/s."/>	<input type="text"/>	<input type="text"/>	<input type="text" value="DD MM YYYY"/> Enclosed (please <input checked="" type="checkbox"/>) <input type="checkbox"/> KYC Proof ³
Second	<input type="text" value="No joint holder where minor is first holder"/>	<input type="text"/>	<input type="text"/>	<input type="text" value="DD MM YYYY"/> Enclosed (please <input checked="" type="checkbox"/>) <input type="checkbox"/> KYC Proof ³
Third	<input type="text" value="No joint holder where minor is first holder"/>	<input type="text"/>	<input type="text"/>	<input type="text" value="DD MM YYYY"/> Enclosed (please <input checked="" type="checkbox"/>) <input type="checkbox"/> KYC Proof ³
Guardian/ Contact Person	<input type="text" value="(if Sole / First applicant is a Minor) Contact Person (in case of Non-individual Investors only)"/>	<input type="text"/>	<input type="text"/>	<input type="text" value="DD MM YYYY"/> Enclosed (please <input checked="" type="checkbox"/>) <input type="checkbox"/> KYC Proof ³
POA Holder	<input type="text" value="(If the investment is being made by a Constituted Attorney, please furnish the details of POA Holder)"/>	<input type="text"/>	<input type="text"/>	<input type="text" value="DD MM YYYY"/> Enclosed (please <input checked="" type="checkbox"/>) <input type="checkbox"/> KYC Proof ³
Mailing Address: (Address should be as per KYC records, refer Instruction no. 14b)		Overseas Address: (Mandatory in case of NRI / FII applicant)		
<input type="text"/>		<input type="text"/>		
<input type="text"/>		<input type="text"/>		
City	PIN	City	State/Province	
State		Country	PIN	
Tel. No. (Resident)	Tel. No. (Office)	Status (✓)		
Mobile		<input type="checkbox"/> Individual <input type="checkbox"/> Minor <input type="checkbox"/> Minor-NRI Repatriable <input type="checkbox"/> Minor-NRI Non-Repatriable <input type="checkbox"/> HUF <input type="checkbox"/> NRI Repatriable <input type="checkbox"/> NRI Non-Repatriable <input type="checkbox"/> Partnership <input type="checkbox"/> LLP <input type="checkbox"/> Listed Co. <input type="checkbox"/> Unlisted Co. <input type="checkbox"/> Body Corporate <input type="checkbox"/> Society/Club <input type="checkbox"/> Trust <input type="checkbox"/> FII <input type="checkbox"/> FPI <input type="checkbox"/> AOP <input type="checkbox"/> Co. U/S 25/8 of Companies Act <input type="checkbox"/> Others _____ <input type="checkbox"/> In case of Non-Profit Entity (please ✓)		
E-mail				
Mode of Holding (Only for non-demat mode) (✓) <input type="checkbox"/> Single <input type="checkbox"/> Joint <input type="checkbox"/> Anyone or Survivor (Default)				

2. KYC Details Mandatory (✓)

Gross Annual Income	First/Sole	<input type="checkbox"/> Below 1 Lac	<input type="checkbox"/> 1-5 Lacs (Default)	<input type="checkbox"/> 5-10 Lacs	Net-worth ⁴ <input type="text" value="in ₹"/> as on <input type="text" value="DD MM YYYY"/>	
		<input type="checkbox"/> 10-25 Lacs	<input type="checkbox"/> 25 Lacs - 1 Crore	<input type="checkbox"/> > 1 Crore	(Not older than 1 year) (Mandatory for Non-individuals)	
	Second	<input type="checkbox"/> Below 1 Lac	<input type="checkbox"/> 1-5 Lacs (Default)	<input type="checkbox"/> 5-10 Lacs	Net-worth ⁴ <input type="text" value="in ₹"/> as on <input type="text" value="DD MM YYYY"/>	
		<input type="checkbox"/> 10-25 Lacs	<input type="checkbox"/> 25 Lacs - 1 Crore	<input type="checkbox"/> > 1 Crore	(Not older than 1 year)	
	Third	<input type="checkbox"/> Below 1 Lac	<input type="checkbox"/> 1-5 Lacs (Default)	<input type="checkbox"/> 5-10 Lacs	Net-worth ⁴ <input type="text" value="in ₹"/> as on <input type="text" value="DD MM YYYY"/>	
		<input type="checkbox"/> 10-25 Lacs	<input type="checkbox"/> 25 Lacs - 1 Crore	<input type="checkbox"/> > 1 Crore	(Not older than 1 year)	
Occupation Details	First/Sole	<input type="checkbox"/> Private Service	<input type="checkbox"/> Public Sector / Govt. Service	<input type="checkbox"/> Business	<input type="checkbox"/> Professional	<input type="checkbox"/> Housewife
		<input type="checkbox"/> Retired	<input type="checkbox"/> Student	<input type="checkbox"/> Forex Dealer	<input type="checkbox"/> Agriculturist	<input type="checkbox"/> Others _____ (Please specify)
	Second	<input type="checkbox"/> Private Service	<input type="checkbox"/> Public Sector / Govt. Service	<input type="checkbox"/> Business	<input type="checkbox"/> Professional	<input type="checkbox"/> Housewife
		<input type="checkbox"/> Retired	<input type="checkbox"/> Student	<input type="checkbox"/> Forex Dealer	<input type="checkbox"/> Agriculturist	<input type="checkbox"/> Others _____ (Please specify)
	Third	<input type="checkbox"/> Private Service	<input type="checkbox"/> Public Sector / Govt. Service	<input type="checkbox"/> Business	<input type="checkbox"/> Professional	<input type="checkbox"/> Housewife
		<input type="checkbox"/> Retired	<input type="checkbox"/> Student	<input type="checkbox"/> Forex Dealer	<input type="checkbox"/> Agriculturist	<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	REGULAR	Option	Dividend Frequency ⁵
Scheme 2	Religare Invesco	Scheme Name	REGULAR	Option	Dividend Frequency ⁵
Scheme 3	Religare Invesco	Scheme Name	REGULAR	Option	Dividend Frequency ⁵

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

Acknowledgement Slip (To be filled by the Applicant)

Received from

Date

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.

Signature, Stamp & Date

Payment Details (Attach separate cheques for each Scheme. Refer instruction no. 5a)

Scheme	Investment Amt. (Rs)	Net Amt. (Rs)	Cheque/DD No.	Bank Name	A/c. No.
1		Net of DD Charges			
Account Type <input checked="" 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			
Account Type <input checked="" 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			
Account Type <input checked="" 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 ¹

Name of the person making payment Enclosed KYC Proof ³

4. For SIP / Micro SIP

SIP Micro SIP SIP through Auto-Debit (ECS / Direct Debit/NACH)
 SIP through Post Dated Cheques (PDCs)

Subsequent Installation Details Rs. Investment Amount X No. of Installments = Rs. Total Amount

First SIP Installment Cheque Details

Cheque No. Amount Dated Drawn on Bank

Branch Frequency Monthly (Default) or Quarterly SIP Date 3rd 10th 15th (Default) 20th or 25th

SIP through Post Dated Cheques (Use CTS (Cheque Truncation System) Cheques only) Applicable in case of Third Party Payment: Payment on behalf of

Period From DD MM YYYY To DD MM YYYY Minor Client Employee Distributor

Chq. Nos. From To Name of the person making payment

Enclosed KYC Proof ³ PAN

5. Demat Account Details

DP ID # Beneficiary Account No. DP Name Optional, Refer instruction no. 11 NSDL CDSL

(# 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)

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.)

	Name	Date of Birth (for minor)	% Share	Relationship	Signature
Nominee 1	<input type="text"/>	<input type="text"/> DD MM YYYY	<input type="text"/>	<input type="text"/>	<input type="text"/> Optional
Nominee 2	<input type="text"/>	<input type="text"/> DD MM YYYY	<input type="text"/>	<input type="text"/>	<input type="text"/> Optional
Nominee 3	<input type="text"/>	<input type="text"/> DD MM YYYY	<input type="text"/>	<input type="text"/>	<input type="text"/> Optional
	Name of Guardian (if Nominee is Minor)	Guardian's Relation (with the minor)		Signature of Guardian	
	<input type="text"/>	<input type="text"/>		<input type="text"/> 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

Key Partner / Agent Information

Distributor / Broker ARN ARN-48012	Sub-Broker Code	Internal Sub-Broker/Employee Code	Employee Unique Identification No. (EUIIN) <small>(Of Individual ARN holder or Of employee / Relationship Manager or of any Person of the Distributor)</small> E-053085	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)).

Transaction Charges (Please tick any one of the below. For details refer point no. 9 on Page No.12)

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

For details on transaction charges payable to distributors, please refer to KIM.

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

Folio Number, if any

Name of Sole / First Unitholder

1. Applicant's Details		Name	PAN/KRN ¹	Date of Birth ²
First/Sole	<input type="text" value="Mr. / Ms. / M/s."/>	<input type="text"/>	<input type="text"/>	<input type="text" value="DD MM YYYY"/> Enclosed (please <input checked="" type="checkbox"/>) <input type="checkbox"/> KYC Proof ³
Second	<input type="text" value="No joint holder where minor is first holder"/>	<input type="text"/>	<input type="text"/>	<input type="text" value="DD MM YYYY"/> Enclosed (please <input checked="" type="checkbox"/>) <input type="checkbox"/> KYC Proof ³
Third	<input type="text" value="No joint holder where minor is first holder"/>	<input type="text"/>	<input type="text"/>	<input type="text" value="DD MM YYYY"/> Enclosed (please <input checked="" type="checkbox"/>) <input type="checkbox"/> KYC Proof ³
Guardian/ Contact Person	<input type="text" value="(if Sole / First applicant is a Minor) Contact Person (in case of Non-individual Investors only)"/>	<input type="text"/>	<input type="text"/>	<input type="text" value="DD MM YYYY"/> Enclosed (please <input checked="" type="checkbox"/>) <input type="checkbox"/> KYC Proof ³
POA Holder	<input type="text" value="(If the investment is being made by a Constituted Attorney, please furnish the details of POA Holder)"/>	<input type="text"/>	<input type="text"/>	<input type="text" value="DD MM YYYY"/> Enclosed (please <input checked="" type="checkbox"/>) <input type="checkbox"/> KYC Proof ³
Mailing Address: (Address should be as per KYC records, refer Instruction no. 14b)		Overseas Address: (Mandatory in case of NRI / FII applicant)		
<input type="text"/>		<input type="text"/>		
<input type="text"/>		<input type="text"/>		
City	PIN	City	State/Province	
State		Country	PIN	
Tel. No. (Resident)	Tel. No. (Office)	Status (✓)		
Mobile		<input type="checkbox"/> Individual <input type="checkbox"/> Minor <input type="checkbox"/> Minor-NRI Repatriable <input type="checkbox"/> Minor-NRI Non-Repatriable <input type="checkbox"/> HUF <input type="checkbox"/> NRI Repatriable <input type="checkbox"/> NRI Non-Repatriable <input type="checkbox"/> Partnership <input type="checkbox"/> LLP <input type="checkbox"/> Listed Co. <input type="checkbox"/> Unlisted Co. <input type="checkbox"/> Body Corporate <input type="checkbox"/> Society/Club <input type="checkbox"/> Trust <input type="checkbox"/> FII <input type="checkbox"/> FPI <input type="checkbox"/> AOP <input type="checkbox"/> Co. U/S 25/8 of Companies Act <input type="checkbox"/> Others _____ <input type="checkbox"/> In case of Non-Profit Entity (please ✓)		
E-mail				
Mode of Holding (Only for non-demat mode) (✓) <input type="checkbox"/> Single <input type="checkbox"/> Joint <input type="checkbox"/> Anyone or Survivor (Default)				

2. KYC Details Mandatory (✓)

Gross Annual Income	First/Sole	<input type="checkbox"/> Below 1 Lac	<input type="checkbox"/> 1-5 Lacs (Default)	<input type="checkbox"/> 5-10 Lacs	Net-worth ⁴ <input type="text" value="in ₹"/> as on <input type="text" value="DD MM YYYY"/>
		<input type="checkbox"/> 10-25 Lacs	<input type="checkbox"/> 25 Lacs - 1 Crore	<input type="checkbox"/> > 1 Crore	(Not older than 1 year) (Mandatory for Non-individuals)
	Second	<input type="checkbox"/> Below 1 Lac	<input type="checkbox"/> 1-5 Lacs (Default)	<input type="checkbox"/> 5-10 Lacs	Net-worth ⁴ <input type="text" value="in ₹"/> as on <input type="text" value="DD MM YYYY"/>
		<input type="checkbox"/> 10-25 Lacs	<input type="checkbox"/> 25 Lacs - 1 Crore	<input type="checkbox"/> > 1 Crore	(Not older than 1 year)
	Third	<input type="checkbox"/> Below 1 Lac	<input type="checkbox"/> 1-5 Lacs (Default)	<input type="checkbox"/> 5-10 Lacs	Net-worth ⁴ <input type="text" value="in ₹"/> as on <input type="text" value="DD MM YYYY"/>
		<input type="checkbox"/> 10-25 Lacs	<input type="checkbox"/> 25 Lacs - 1 Crore	<input type="checkbox"/> > 1 Crore	(Not older than 1 year)

Occupation Details	First/Sole	<input type="checkbox"/> Private Service	<input type="checkbox"/> Public Sector / Govt. Service	<input type="checkbox"/> Business	<input type="checkbox"/> Professional	<input type="checkbox"/> Housewife
		<input type="checkbox"/> Retired	<input type="checkbox"/> Student	<input type="checkbox"/> Forex Dealer	<input type="checkbox"/> Agriculturist	<input type="checkbox"/> Others _____ (Please specify)
	Second	<input type="checkbox"/> Private Service	<input type="checkbox"/> Public Sector / Govt. Service	<input type="checkbox"/> Business	<input type="checkbox"/> Professional	<input type="checkbox"/> Housewife
		<input type="checkbox"/> Retired	<input type="checkbox"/> Student	<input type="checkbox"/> Forex Dealer	<input type="checkbox"/> Agriculturist	<input type="checkbox"/> Others _____ (Please specify)
	Third	<input type="checkbox"/> Private Service	<input type="checkbox"/> Public Sector / Govt. Service	<input type="checkbox"/> Business	<input type="checkbox"/> Professional	<input type="checkbox"/> Housewife
		<input type="checkbox"/> Retired	<input type="checkbox"/> Student	<input type="checkbox"/> Forex Dealer	<input type="checkbox"/> Agriculturist	<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	REGULAR	Option	Dividend Frequency ⁵
Scheme 2	Religare Invesco	Scheme Name	REGULAR	Option	Dividend Frequency ⁵
Scheme 3	Religare Invesco	Scheme Name	REGULAR	Option	Dividend Frequency ⁵

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

Acknowledgement Slip (To be filled by the Applicant)

Received from

Date

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.

Signature, Stamp & Date

Payment Details (Attach separate cheques for each Scheme. Refer instruction no. 5a)

Scheme	Investment Amt. (Rs)	Net Amt. (Rs)	Cheque/DD No.	Bank Name	A/c. No.
1		Net of DD Charges			
Account Type <input checked="" 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			
Account Type <input checked="" 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			
Account Type <input checked="" 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 ¹

Name of the person making payment Enclosed KYC Proof ³

4. For SIP / Micro SIP

SIP Micro SIP SIP through Auto-Debit (ECS / Direct Debit/NACH)
 SIP through Post Dated Cheques (PDCs)

Subsequent Installation Details Rs. Investment Amount X No. of Installments = Rs. Total Amount

First SIP Installment Cheque Details

Cheque No. Amount Dated Drawn on Bank

Branch Frequency Monthly (Default) or Quarterly SIP Date 3rd 10th 15th (Default) 20th or 25th

SIP through Post Dated Cheques (Use CTS (Cheque Truncation System) Cheques only) Applicable in case of Third Party Payment: Payment on behalf of

Period From DD MM YYYY To DD MM YYYY Minor Client Employee Distributor

Chq. Nos. From To Name of the person making payment

Enclosed KYC Proof ³ PAN

5. Demat Account Details

DP ID # Beneficiary Account No. DP Name Optional, Refer instruction no. 11 NSDL CDSL

(# 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)

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.)

	Name	Date of Birth (for minor)	% Share	Relationship	Signature
Nominee 1	<input type="text"/>	<input type="text"/> DD MM YYYY	<input type="text"/>	<input type="text"/>	<input type="text"/> Optional
Nominee 2	<input type="text"/>	<input type="text"/> DD MM YYYY	<input type="text"/>	<input type="text"/>	<input type="text"/> Optional
Nominee 3	<input type="text"/>	<input type="text"/> DD MM YYYY	<input type="text"/>	<input type="text"/>	<input type="text"/> Optional
	Name of Guardian (if Nominee is Minor)	Guardian's Relation (with the minor)		Signature of Guardian	
	<input type="text"/>	<input type="text"/>		<input type="text"/> 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

Key Partner / Agent Information

Distributor / Broker ARN ARN-48012	Sub-Broker Code	Internal Sub-Broker/Employee Code	Employee Unique Identification No. (EUIIN) <small>(Of Individual ARN holder or Of employee / Relationship Sales Person of the Distributor)</small> E-053085	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

Application No. (New Investor) Folio No.(Existing Unitholder)

Existing UMRN (If UMRN is registered in the folio)

Scheme Scheme Name Option Dividend Frequency²

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

SIP Date 3rd 10th 15th (Default) 20th 25th

SIP Period Start From End On Till Further Notice

PAN / KRN¹ Enclosed KYC Proof³

¹ PAN/KRN (Refer Instruction no. 3), ² Not applicable in Growth option, ³ KYC (Refer Instruction no. 14)

2. Demat Account Details (Optional)

Please NSDL CDSL

DP ID # Beneficiary Account No. DP Name

(# Not applicable in case of CDSL.) (Applicable only to existing investors for fresh SIP enrolment. Please see instruction No. 11)

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 Savings Current NRE NRO FCNR

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

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

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

- SIP is available in Religare Invesco Monthly Income Plan, Religare Invesco Monthly Income Plan (MIP) Plus, Religare Invesco Ultra Short Term Fund, Religare Invesco Short Term Fund, Religare Invesco Credit Opportunities Fund, Religare Invesco Medium Term Bond Fund, Religare Invesco Active Income Fund, Religare Invesco Bank Debt Fund and Religare Invesco Gilt Fund - Long Duration Plan & Short Duration Plan, Religare Invesco Gold Fund and Religare Invesco Corporate Bond Opportunities 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:

Frequency	Monthly/Quarterly (Jan, April, July, October)	
SIP dates offered	3rd or 10th or 15th or 20th or 25th of the month and quarter	
Default Frequency/Date	<ul style="list-style-type: none"> Frequency: Monthly / Quarterly Date: 15th of the month If end date is not specified, the fund will continue the SIP till it receives termination notice from the investor or all the post dated cheques are utilized. (See Note 10 below) 	
Minimum amount per installment	Religare Invesco Monthly Income Plan, Religare Invesco Monthly Income Plan (MIP) Plus and Religare Invesco Gold Fund.	Religare Invesco Ultra Short Term Fund, Religare Invesco Short Term Fund, Religare Invesco Credit Opportunities Fund, Religare Invesco Medium Term Bond Fund, Religare Invesco Active Income Fund, Religare Invesco Bank Debt Fund, Religare Invesco Gilt Fund - Long Duration Plan, Short Duration Plan and Religare Invesco Corporate Bond Opportunities Fund.
	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.	Rs. 1,000/- per month and in multiples of Re. 1/- thereafter for monthly frequency. Rs. 2,000/- per quarter and in multiples of Re. 1/- thereafter for quarterly frequency.
Minimum number of installments	<ul style="list-style-type: none"> 12: Where each SIP installment is Rs. 500/- per month but less than Rs. 1,000/- per month 6: Where each SIP installment is Rs. 1,000/- or more per month 4: for quarterly frequency (including first installment) 	Monthly frequency: 6 (including first Installment) Quarterly frequency: 4 (including first Installment)
Installments	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.	
Load Structure	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 Credit Opportunities Fund" or "RICOFF". 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:
 - Offered to Investors Residing at any of the Official Points of Acceptance
 - 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 • Belgaum • Bhavnagar • Bhilwara • Bhopal • Bhubaneswar • Bijnapur • 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 • Udipi • 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, its Registrar and other service providers responsible, if the transaction is delayed or not affected or the investor's bank account is debited in advance or after the specific SIP date due to various clearing cycles of ECS.
- New investors who wish to enroll for SIP through ECS should fill the SIP Application Form and the Registration cum Mandate Form for ECS.
- Investors should mandatorily give a cheque for the first transaction.
 - First SIP Cheque 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.
- 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, its Registrar and other service providers shall not be responsible and liable for any damages/compensation for any loss, damage etc., incurred by the investor. The investor assumes the entire risk of using this facility and takes full responsibility.
- You can choose to change your bank account by giving 30 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 Facility¹

Banks	Branches
Axis Bank, IDBI Bank, Kotak Mahindra Bank, IndusInd Bank, Bank of India, Punjab National Bank, Allahabad Bank, Federal 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

¹Please 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 ARN-48012	Sub-Broker Code	Internal Sub-Broker/Employee Code	Employee Unique Identification No. (EUIIN) <small>(Of Individual ARN holder or Of employee / Relative of the Distributor)</small> E-053085	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:

Application No. (New Investor) Folio No.(Existing Unitholder)

Existing UMRN (If UMRN is registered in the folio)

Scheme: Scheme Name: Option: Dividend Frequency?:

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

SIP Date: 3rd 10th 15th (Default) 20th 25th

SIP Period: Start From End On Till Further Notice

PAN / KRNI Enclosed KYC Proof³

2. Demat Account Details (Optional)

Please NSDL CDSL

DP ID # Beneficiary Account No. DP Name

(# Not applicable in case of CDSL.) (Applicable only to existing investors for fresh SIP enrolment. Please see instruction No. 11)

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.

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 Second Applicant / POA Third Applicant / POA

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

This is to inform that I/We have registered for the RBI's Electronic Clearing Service (Debit Clearing) 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)

¹ PAN/KRN (Refer Instruction no. 3), ² Not applicable in Growth option, ³ KYC (Refer Instruction no. 14)

UMRN Date

(Please) Sponsor Bank Code Utility Code

CREATE MODIFY CANCEL I/We hereby authorize to debit (Please) SB CA CC SB-NRE SB-NRO Others _____

Bank Account Number

with Bank IFSC Or MICR

an amount of Rupees In Words ₹ In Figures

Frequency: Monthly Quarterly Half Yearly Yearly As & when presented Debit Type: Fixed Amount Maximum Amount

Folio No. Phone

PAN E-mail

PERIOD From To Or Until Cancelled

Signature Primary Account Holder Signature of Account Holder Signature of Account Holder

1 Name as in bank records 2 Name as in bank records 3 Name as in bank records

Terms & Conditions for SIP through NACH

- SIP is available in Religare Invesco Monthly Income Plan, Religare Invesco Monthly Income Plan (MIP) Plus, Religare Invesco Ultra Short Term Fund, Religare Invesco Short Term Fund, Religare Invesco Credit Opportunities Fund, Religare Invesco Medium Term Bond Fund, Religare Invesco Active Income Fund, Religare Invesco Bank Debt Fund and Religare Invesco Gilt Fund - Long Duration Plan & Short Duration Plan, Religare Invesco Gold Fund and Religare Invesco Corporate Bond Opportunities 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:

Frequency	Monthly/Quarterly (Jan, April, July, October)	
SIP dates offered	3rd or 10th or 15th or 20th or 25th of the month and quarter	
Default Frequency/Date	<ul style="list-style-type: none"> Frequency: Monthly / Quarterly Date: 15th of the month If end date is not specified, the fund will continue the SIP till it receives termination notice from the investor or all the post dated cheques are utilized. (See Note 10 below) 	
Minimum amount per installment	Religare Invesco Monthly Income Plan, Religare Invesco Monthly Income Plan (MIP) Plus and Religare Invesco Gold Fund.	Religare Invesco Ultra Short Term Fund, Religare Invesco Short Term Fund, Religare Invesco Credit Opportunities Fund, Religare Invesco Medium Term Bond Fund, Religare Invesco Active Income Fund, Religare Invesco Bank Debt Fund, Religare Invesco Gilt Fund - Long Duration Plan, Short Duration Plan and Religare Invesco Corporate Bond Opportunities Fund.
	Rs. 500/- per month and in multiples of Re. 1/- thereafter for monthly frequency.	Rs. 1,000/- 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.	Rs. 2,000/- per quarter and in multiples of Re. 1/- thereafter for quarterly frequency.
Minimum number of installments	<ul style="list-style-type: none"> 12: Where each SIP installment is Rs.500/- per month but less than Rs.1,000/- per month 6: Where each SIP installment is Rs.1,000/- or more per month 4: for quarterly frequency (including first installment) 	Monthly frequency: 6 (including first Installment) Quarterly frequency: 4 (including first Installment)
Installments	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).	
Load Structure	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 Credit Opportunities Fund" or "RICOFF". 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 21 Days from the date of first installment 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 NACH debit. On receipt of such request, the SIP enrollment will be terminated.
- 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
- 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).
- 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 3rd or 10th or 15th or 20th or 25th 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.

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-48012	Sub-Broker Code	Internal Sub-Broker/Employee Code	Employee Unique Identification No. (EUIIN) (Of Individual ARN holder or Of employee / Relative of Employee / Sales Person of the Distributor) E-053085	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 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 : Application Number :

1. Applicant's Personal Details

FIRST / SOLE APPLICANT

Date of Birth

Name

SECOND APPLICANT

Date of Birth

Name

THIRD APPLICANT

Date of Birth

Name

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) Religare Invesco Scheme Name Plan Option

To Scheme (to where you wish to transfer) Religare Invesco Scheme Name **REGULAR** Option

Frequency Weekly Monthly (Default) Quarterly STP Date 3rd 10th 15th (Default) 20th 25th
(1st business day of each week)

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

Transfer Amount (Per installment) ₹ In Words ₹ In Figures

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

Frequency Weekly Monthly (Default) Quarterly SWP Date 3rd 10th 15th (Default) 20th 25th
(1st business day of each week)

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

Withdrawal Amount to be (Per Installment) ₹ In Words ₹ In Figures

No. of Installments Total Withdrawal (Rs.)

4. Applicant's Signature

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 resident(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 / SDRS. 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

(Please Yes No

If NRI (Please Repatriation basis Non-Repatriation basis

Date

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

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 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 AGILE Fund/ Religare Invesco Banking Fund / Religare Invesco 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 Monthly Income Plan/Religare Invesco Monthly Income Plan (MIP) Plus/Religare Invesco Bank Debt Fund	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 Contra Fund	Nil	1.00% (if redeemed/switched out on or before 2 years from the date of allotment); Nil (if redeemed / switched out after 2 years 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 Pan European Equity Fund / Religare Invesco Global Equity Income Fund	Nil	1.00% (if redeemed/switched out on or before 3 years from the date of allotment); Nil (if redeemed / switched out after 3 years from the date of allotment)
Religare Invesco Tax Plan*	Nil	Nil
Religare Invesco Arbitrage Fund	Nil	0.5% (if redeemed/switched out on or before 3 months from the date of allotment); Nil (if redeemed / switched out after 3 months from the date of allotment)
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 from 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 Liquid Fund, Religare Invesco Ultra Short Term Fund, Religare Invesco Short Term Fund, Religare Invesco Credit Opportunities Fund, Religare Invesco Active Income Fund, Religare Invesco Monthly Income Plan, Religare Invesco Monthly Income Plan (MIP) Plus, Religare Invesco Bank Debt Fund, Religare Invesco Medium Term Bond Fund, Religare Invesco Corporate Bond Opportunities Fund and Religare Invesco Gold 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.

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.

Please read instructions overleaf before filling the Form

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

Form No : T

Key Partner / Agent Information

Distributor / Broker ARN ARN-48012	Sub-Broker Code	Internal Sub-Broker/Employee Code	Employee Unique Identification No. (EUIIN) <small>(Of Individual ARN holder or Of employee / Relationship)</small> E-053085 son 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 inappropriateness, if any, provided by the employee/relationship manager/sales person of the distributor/sub broker.

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.

Folio No., if any :

Application Number :

1. Applicant's Personal Details

FIRST / SOLE APPLICANT

PAN No./KRN

Name

SECOND APPLICANT

PAN No./KRN

Name

THIRD APPLICANT

PAN No./KRN

Name

2. Dividend Transfer Plan (DTP) Mandate

From Scheme (from where you wish to transfer)	<input type="text" value="Religare Invesco"/> Scheme Name	<input type="text" value="Plan"/>	<input type="text" value="Option"/>
To Scheme (to where you wish to transfer)	<input type="text" value="Religare Invesco"/> Scheme Name	<input checked="" type="text" value="REGULAR"/>	<input type="text" value="Option"/>

3. Event Trigger Plan (ETP) Mandate

<input type="text" value="Religare Invesco"/> Scheme Name	<input type="text" value="Plan"/>	<input type="text" value="Option"/>
Date of Investment <input type="text" value="DD MM YYYY"/>	Investment Amount (Rs.) <input type="text"/>	
1. <input type="checkbox"/> NAV reaches Rs. <input type="text"/>	2. <input type="checkbox"/> NAV Crosses Rs. <input type="text"/>	
3. <input type="checkbox"/> NAV depreciates by <input type="text"/> %	4. <input type="checkbox"/> NAV appreciates by <input type="text"/> %	5. <input type="checkbox"/> Specific Date Trigger <input type="text" value="DD MM YYYY"/>

4. Trigger Action (Please select any ONE action)

1. Alert Only Email SMS : Mobile

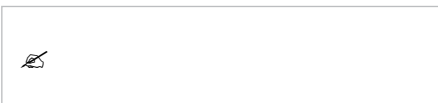
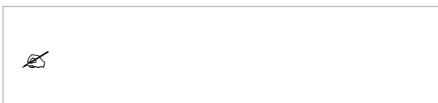
2. Redeem All Units OR Partial Units : Units OR Specific amount : Rs.

3. Switch-out All Units OR Partial Units : Units OR Specific amount : Rs.

4. Capital Appreciation : Redeem OR Switch-Out Total amount OR %

To Scheme <input type="text" value="Religare Invesco"/> Scheme Name	<input type="text" value="Plan"/>	<input type="text" value="Option"/>
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5. Applicant's Signature

		
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Sole / First Applicant / Unit Holder

Second Applicant / Unit Holder

Third Applicant / Unit Holder

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
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 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 Equity Fund / Religare Invesco Mid Cap Fund / Religare Invesco PSU Equity Fund / Religare Invesco Infrastructure Fund / Religare Invesco Mid N Small Cap 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.

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

First/Sole Country of Birth Nationality / Citizenship Country of Residence
 Country of Tax Residence
 Foreign Tax ID No.

If you are not resident in any country (except India) for tax purposes, (please ✓)

Second Country of Birth Nationality / Citizenship Country of Residence
 Country of Tax Residence
 Foreign Tax ID No.

If you are not resident in any country (except India) for tax purposes, (please ✓)

Third Country of Birth Nationality / Citizenship Country of Residence
 Country of Tax Residence
 Foreign Tax ID No.

If you are not resident in any country (except India) for tax purposes, (please ✓)

Guardian Country of Birth Nationality / Citizenship Country of Residence
 Country of Tax Residence
 Foreign Tax ID No.

If you are not resident in any country (except India) for tax purposes, (please ✓)

POA Holder Country of Birth Nationality / Citizenship Country of Residence
 Country of Tax Residence
 Foreign Tax ID No.

If you are not resident in any country (except India) for tax purposes, (please ✓)

For Non - Individuals

Country of Tax Residence
 Foreign Tax ID No.

Form W8 BEN-E / Specified declaration (Please download the form from our website www.religareinvesco.com)

OR

Unable to provide (Religare Invesco Mutual Fund will contact you in due course to confirm your FATCA Status)

Where no box is ticked, the second statement will be taken as the default implying that the applicant / investor currently is unable to confirm FATCA status and will confirm the same in future.

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 charges.

Sole / First Applicant / Guardian / POA

Second Applicant

Third Applicant

Instructions

1. 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.
2. **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.
3. **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. Applicant's Details

Name	PAN/KRN	Date of Birth ¹ / Date of Incorporation
First/Sole <input style="width:90%;" type="text" value="Mr. / Ms. / M/s."/>	<input style="width:100%;" type="text"/>	<input style="width:100%;" type="text" value="D D M M Y Y Y Y"/> Enclosed (please <input checked="" type="checkbox"/>) <input type="checkbox"/> KYC Proof
Second <input style="width:90%;" type="text" value="No joint holder where minor is first holder"/>	<input style="width:100%;" type="text"/>	<input style="width:100%;" type="text" value="D D M M Y Y Y Y"/> Enclosed (please <input checked="" type="checkbox"/>) <input type="checkbox"/> KYC Proof
Third <input style="width:90%;" type="text" value="No joint holder where minor is first holder"/>	<input style="width:100%;" type="text"/>	<input style="width:100%;" type="text" value="D D M M Y Y Y Y"/> Enclosed (please <input checked="" type="checkbox"/>) <input type="checkbox"/> KYC Proof
Guardian/ Contact Person <input style="width:90%;" type="text" value="(if Sole / First applicant is a Minor) Contact Person (in case of Non-individual Investors only)"/>	<input style="width:100%;" type="text"/>	<input style="width:100%;" type="text" value="D D M M Y Y Y Y"/> Enclosed (please <input checked="" type="checkbox"/>) <input type="checkbox"/> KYC Proof
POA Holder <input style="width:90%;" type="text" value="(If the investment is being made by a Constituted Attorney, please furnish the details of POA Holder)"/>	<input style="width:100%;" type="text"/>	<input style="width:100%;" type="text" value="D D M M Y Y Y Y"/> Enclosed (please <input checked="" type="checkbox"/>) <input type="checkbox"/> KYC Proof
Mailing Address: (Address should be as per KYC records)		Overseas Address: (Mandatory in case of NRI / FII applicant)
<input style="width:100%;" type="text"/>		<input style="width:100%;" type="text"/>
<input style="width:100%;" type="text"/>		<input style="width:100%;" type="text"/>
City <input style="width:70%;" type="text"/>	PIN <input style="width:30%;" type="text"/>	City <input style="width:70%;" type="text"/>
State <input style="width:100%;" type="text"/>		State/Province <input style="width:100%;" type="text"/>
Tel. No. (Resident) <input style="width:70%;" type="text"/>		Country <input style="width:30%;" type="text"/>
Tel. No. (Office) <input style="width:70%;" type="text"/>		PIN <input style="width:30%;" type="text"/>
Mobile <input style="width:100%;" type="text"/>		Status (✓) <input type="checkbox"/> Individual <input type="checkbox"/> Minor <input type="checkbox"/> Minor-NRI Repatriable <input type="checkbox"/> Minor-NRI Non-Repatriable <input type="checkbox"/> HUF <input type="checkbox"/> NRI Repatriable <input type="checkbox"/> NRI Non-Repatriable <input type="checkbox"/> Partnership <input type="checkbox"/> LLP <input type="checkbox"/> Listed Co. <input type="checkbox"/> Unlisted Co. <input type="checkbox"/> Body Corporate <input type="checkbox"/> Society/Club <input type="checkbox"/> Trust <input type="checkbox"/> FII <input type="checkbox"/> FPI <input type="checkbox"/> AOP <input type="checkbox"/> Co. u/s 25/8 of Companies Act <input type="checkbox"/> Others _____ <input type="checkbox"/> In case of Non-Profit Entity (please ✓)
E-mail <input style="width:100%;" type="text"/>		
Mode of Holding (Only for non-demat mode) <input checked="" type="checkbox"/> <input type="checkbox"/> Single <input type="checkbox"/> Joint <input type="checkbox"/> 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 <input style="width:100%;" type="text" value="in ₹"/> as on <input style="width:100%;" type="text" value="D D M M Y Y Y Y"/> (Not older than 1 year) (Mandatory for Non-individuals)	
	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 <input style="width:100%;" type="text" value="in ₹"/> as on <input style="width:100%;" type="text" value="D D M M Y Y Y Y"/> (Not older than 1 year)	
	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 <input style="width:100%;" type="text" value="in ₹"/> as on <input style="width:100%;" type="text" value="D D M M Y Y Y Y"/> (Not older than 1 year)	
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 <input type="checkbox"/> Yes <input type="checkbox"/> No (ii) Gaming/Gambling/Lottery/Casino Services/Betting Syndicates <input type="checkbox"/> Yes <input type="checkbox"/> No (iii) Money Lending/Pawning <input type="checkbox"/> Yes <input type="checkbox"/> No					

¹Mandatory in case of Minor.

Acknowledgement Slip (To be filled by the Applicant)

Application No :

Received from

Date

Signature, Stamp & Date

3. Demat Account Details

DP ID # Beneficiary Account No. DP Name NSDL CDSL

(# 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 4.

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

Account No. Account Type Current Savings NRE NRO FCNR SNRR Others _____

Bank Name Branch Address

City

MICR Code (9 digit No. next to your Cheque No.) NEFT/RTGS/IFSC Code (11 digit character code appearing on cheque leaf) PIN

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 3. In case of discrepancy, bank details as per depository records will be final.

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

	Name	Date of Birth (for minor)	% Share	Relationship	Signature
Nominee 1	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/> Optional
Nominee 2	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/> Optional
Nominee 3	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/> Optional
	Name of Guardian (If Nominee is Minor)	Guardian's Relation (with the minor)		Signature of Guardian	
	<input type="text"/>	<input type="text"/>		<input type="text"/> Mandatory	
Address <input type="text"/>					

I do not intend to nominate the box, in case you do not wish to nominate

6. Documents Enclosed

- Memorandum & Articles of Association Trust Deed Bye - Laws Partnership Deed
- Overseas Auditors' Certificate Notarised Power of Attorney KYC Acknowledgement Demat Account Details (Client Master List Copy)
- Resolution / Authorisation to invest List of Authorised Signatories with Specimen signature(s)

7. Declaration & Signature(s)

The Trustees, Religare Invesco Mutual Fund

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 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.

Applicable to NRIs only : I / We confirm that I am / we are Non-Residents of Indian Nationality /Origin.

Yes No

If NRI Repatriation basis Non-Repatriation basis

Date

Place

Sole / First Applicant /
Guardian / POA

Second Applicant /
POA

Third Applicant /
POA

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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

Official Points of Acceptance of Transaction

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:** Flat No: 6, Old No. 25, New No. 51, Adyar Business Centre, Gandhi Nagar, 1st Main Road, Adyar, Chennai - 600 020 Tel- 91-044 - 64502422 • **Delhi:** 10 C, Vandana Building, 10th Floor, 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 Punjagutta, Hyderabad 500082 Tel. No.: 040-65444012/13/14. • **Kanpur:** 1st Floor, KAN Chambers, 14/113 Civil Lines, Kanpur-208001. Tel. No.: 0512-6451658. • **Kolkatta:** 311,

3rd Floor, Ideal Plaza, 11/1 Sarat Bose Road, Kolkata-700 020. Tel. No.: 033-4403 1012 .
 • **Lucknow:** 2nd Floor Shagun Palace, 3 Sapru Marg, Hazratganj, Lucknow 226001. Tel: 0522- 4000841. • **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. • **Panjim:** Advani Business Centre, Office No CU2, Neelkamal Arcade, Atmaram Borkar Road, Above Federal Bank, Panjim 403 004 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.

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.

A. 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 371-372S Above Hdfc Bank, Sector 35-B, Chandigarh-160036. Tel. No. 0172-5042279 • **Chennai:** F-11, Akshaya Plaza, 1st Floor 108, Adhithanar Salai, Egmore, Opp. To 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:** 1056/1057 Jaya Enclave, 3rd Floor Avinashi Road, Coimbatore-641018. Tel. No. 0422-4384770 • **Dehradun:** Kaulagarh Road, Near Sirmaur Margabove, Reliance Webworld, Dehradun-248001. Tel. No. 9369918608 • **Hyderabad:** 8-2-596, Avenue 4, Karvy Plaza Street No 1, Banjara Hills, Hyderabad-500034. Tel. No. 040-23312454 • **Indore:** 2nd Floor, 203-205, Balaji Corporates, above ICICI Bank, 19/1 New Palasia, Indore - 452001. Tel. No. 0731 - 4218902 • **Jaipur:** S16/A 11rd Floor Land Mark Building Opp. Jai Club, Mahaver Marg C Scheme, Jaipur-302001. Tel. No. 0141-2379761 • **Jalandhar:** Arora Prime Tower, Lower Ground Floor, Office No 3 Plot No 28, Jalandhar-144001. Tel. No. 0181-5094410 • **Jodhpur:** 203, Modi Arcade Chopasni Road, Jodhpur-342001. Tel. No. 0291-2638479 • **Kanpur:** 15/46, B, Ground Floor Opp. Muir Mills, Civil Lines, Kanpur-208001. Tel. No. 9369918615 • **Kolkatta:** 166 A, Rashbihari Avenue, 2nd Floor, Opp.- Fortis Hospital, Kolkatta-700029. Tel. No. 033-24635432 • **Lucknow:** 24 Prem Nagar, Ashok Marg, 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 66235454 • **Nagpur:** Plot No 2/1 House No 102/1 Mata Mandir Road, Mangaldeep Apartment, Opp. Khandelwal Jewelers, Dharampath, Dharamnagar-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 Amertex, 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:** Office No. 16, Ground Floor Shrinath Plaza, Near Dyaneshwar Paduka Chowk, F C Road, Pune-411005. Tel. No. 020-25533795 • **Rajkot:** 104, Siddhi Vinyak Com. Opp. Ramkrishna Ashram Dr Yagnik Road, Rajkot, Rajkot-360001. Tel. No. 9601288416 • **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, Siga, Varanashi-221010. Tel. No. 9369918626
 • **Vijayawada:** 39-10-7 Opp. Municipal Water Tank, Labbipet, Vijayawada-520010. Tel. No. 0866-2475126 • **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. Tel. No. 0674-6534585 • **Durgapur:** MWAV-16, Bengal Ambuja Complex, 2nd Floor, City Centre, Durgapur-713213. 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.

B. 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:** S. No. 1 & 2, 2nd Floor, Ajmer Tower, Kutchery Road, Ajmer-305001. Tel. No. 0145-5120725 • **Akola:** Yamuna 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:** XIV 172, JP Towers, Mullackal, KSRTC Bus Stand, Alleppy-688011. Tel. No. 0477 3294001 • **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 Hospitalambala 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 Shrow Room, Grid Char Rasta, Anand-380001. Tel. No. 9662020623
 • **Ananthapur:** No. 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, Ankleshwar-393002. Tel. No. 02646-645326 • **Asansol:** 114/71 G T Road, Near Sony Centre, Bhanga Pachil, Asansol-713303. Tel. No. 0341-6550222 • **Aurangabad:** Ramkunji Niwas, Railway Station Road, Near Osmanpura Circle, Aurangabad-431005. Tel. No. 0240-2343414 • **Balasure:** M.S Das Street, Gopalgao, Balasure-756001. Tel. No. 06782-260503 • **Bankura:** Ambika Market Complex, Ground Floor, Nutanganj, Post & Dist Bankura, Bankura-722101. Tel. No. 03242-255964 • **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):** Karvy Computershare Pvt. Ltd, 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, Ghantaghar, 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:** No. 2047-A, 2nd Floor, The Mall Road, Above Max New York Life Insurance, Bhatinda-151001. Tel. No. 0164-5006725 • **Bhavnagar:** 306 - 307, 3rd Floor, Krushna Darshan Complex, Parimal Chowk, Above Jed Blue Show Room, Bhavnagar-364 002. Tel. No. 0278-3004116 • **Bhilwara:** Shop No. 27-28, 1st Floor, Heera Panna Market, Pur Road, Bhilwara 311001. Tel. No. 01482-246364 • **Bhopal:** Kay Kay Business Centre, 133, Zone 1, 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 Sonu Chandi Jewellers, Bokaro-827004. Tel. No. 09204061959 • **Burdwan:** 63 Gt Road, Halder Complex 1st Floor, Burdwan-713101. Tel. No. 0342-2665140 • **Calicut:** lind Floor Soubhagya ShOpp.ing 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:** G, 7 & 8 Banashankari Avenue, Opp. NTTF, 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, Eedaravari 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:** 203, 2nd Floor, Bhagwati Chamber, Kutchkala Road, Gandhidham 382007. Tel. No. 02836-228630 • **Gaya:** 1st Floor Lal Bhawan, Tower Chowk, Near Kiran Cinema, Gaya-823001. Tel. No. 0631-2220065 • **Ghaziabad:** 1st Floor, C-7, Lohia Nagar, Ghaziabad-201001. Tel. No. 9310448804
 • **Ghaziipur:** 2nd Floor, Shubhra Hotel Complex, Mahaubagh, Ghaziipur-233001. Tel. No. 7499496131 • **Gorakhpur:** Above V.I.P House, Ajdacent to A.D. Girls College, Bank Road,

Gorakpur-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:** 54 Sagarika Bhawan, 2nd Floor, R G Barooah Road, Aidc, Near Baskin Robbins, Guwahati-781024. 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:** St Anthony'S Complex, Ground Floor, H.N. Pura Road, 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:** 22nd & 23rd, 3rd Floor, Eureka Junction, Travellers Bungalow, 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:** 108 Madhav Palaza, Opp. Sbi Bank, Nr Lal Bungalow, 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. 0657-2317025 • **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:** 2nd Floor, Prabhat Complex, Fort Road, Nr. ICICI Bank, Kannur-670001. Tel. No. 0497-2764190 • **Karakudi:** Gopi Arcade, No 2, 100 Feet Road, Karakudi-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, Sciascension 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 Hill, 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, Pajjifond, Margao -403601. Tel. No. 0832-2731823 • **Mathura:** Ambey Crown, 2nd 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, 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, 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:** S-12, Suyojit Sankul, Sharanpur Road, Near Rajiv Gandhi Bhavan, Nasik-422002. Tel. No. 0253-6611395 • **Navsari:** 1/1 Chinmay Arcade, Opp. Sattapir Rd, Tower Rd, Mavsari-396445. Tel. No. 02637-280367 • **Nizamabad:** H No. 5-6-430, A Bove Bank Of Baroda First Floor, Beside Hdrc Bank, Hyderabad Road, Nizamabad-503003. Tel. No. 08462-224366 • **Noida:** 307 Jaipuria Plazad 68 A, 2nd Floor, Opp. Delhi Public School, Sector 26, Noida-201301. Tel. No. 9310448805/9873448325 • **Palghat:** No. 20 & 21, Metro Complex H.P.O. Road Palakkad, 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 , Chotti Baradari, Near Car Bazaar, Patiala-147001. Tel. No. 0175-5004349 • **Pollachi:** 146/2, S S Complex, New Scheme Road, Pollachi-642002. Tel. No. 04259-235111 • **Pondicherry:** Building No. 7, 1st Floor, Thiagaraja Street, Pondicherry- 605001. Tel. No. 0413 2220640 • **Pudukottai:** Sundaram Masilamani Towers, Ts No. 5476-5479, P. M. 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. 0661-2510772 • **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 Chowk Khallini, Shimla-171002. Tel. No. 9318644501 • **Shimoga:** Sri Matra Naika Complex, 1st Floor, Above Shimoga Diagnostic Centre, LLR Road, Durgi Gudi, Shimoga-577201. • **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:** D No. 203, II nd Floor, Padmavathi Nilayam, Nokia Care Upstairs, Tilak Road, Tirupathi-517501. Tel. No. 0877 2252426
 • **Tirupur:** First floor, 224 A, Selvakumar Dept stores, Opp. Cotton Market Complex, Tirupur-641604. Tel. No. 0421-2214221 • **Tiruvalla:** 2nd Floor, Erinjeri Complex, Ramanchira, Opp. Axis Bank, Thiruvalla-689107. Tel. No. 0469-3205676 • **Trichur:** 2nd Floor, Brothers Complex, Naikkanal Junction, Shornur Road, Near Dhanalakshmi Bank H O, Thrissur-680001. Tel. No. 0487-3246231 • **Trichy:** 60, Sri Krishna Arcade, Thennur High Road, Trichy-620017. Tel. No. 0431-4020227 • **Tuticorin:** 4-B, A34-A37, Mangalmani Nagar, Opp. Rajaji Park, Palayamkottai Road, Tuticorin-628003. Tel. No. 0461-2334603
 • **Ujjain:** 101 Aashta 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 Collage, Lashkar Bazar, Chandra Complex, Hanmakonda, Warangal-506001. Tel. No. 0870-2534664
 • **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. 05462-247947 • **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 Building, 1st Floor, Opp. Central Jail, Near Hanuman Mandir, Ferozepur-152002. Tel. No. 01632-241814
 • **Gandhinagar:** Plot No-95/2, Sector-7/C, Opp. Pathika, Gandhinagar-382007. Tel. No. 079-23244955 • **Gonda:** Shri Market, Sahabgunj, Station Road, Gonda-271001. Tel. No. 7499496127 • **Jalgaon:** 113, Navi Peth, B/H Mahalaxmi Dairy, Jalgaon-425001. Tel. No. 0257-2226761 • **Karnal:** 18/369, Char Chaman, Kunjpora 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:** City Centre, IRCC, Near Dhurve Banerjee Lab, T.P. Nagar, Korba-495677. Tel. No. 7759246657
 • **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. 05442-221466 • **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. 04563-232951 • **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, Solapur-413004. Tel. No. 0217-2300021 • **Sri Ganganagar:** 35E Block, Opp. Sheetla Mata Vaateka Sri Ganganagar, Sri Ganganagar-335001. Tel. No. 0154-2470177.

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