

Religare Gold Exchange Traded Fund

An Open Ended Gold Exchange Traded Fund

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

New Fund Offer Opens on: 28th January, 2010
New Fund Offer Closes on: 23rd February, 2010
Scheme Re-opens on (not later than): 23rd March, 2010

The particulars of the Scheme have been prepared in accordance with the Securities and Exchange Board of India (Mutual Funds) Regulations, 1996, (herein after referred to as SEBI (MF) Regulations) as amended till date, and filed with SEBI, along with a Due Diligence Certificate from the AMC. The units being offered for public subscription have not been approved or recommended by SEBI nor has SEBI certified the accuracy or adequacy of the Scheme Information Document.

The Scheme Information Document sets forth concisely the information about the Scheme that a prospective investor ought to know before investing. Before investing, investors should also ascertain about any further changes to this Scheme Information Document after the date of this Document from the Mutual Fund / Investor Service Centres / Website / Distributors or Brokers.

The investors are advised to refer to the Statement of Additional Information (SAI) for details of Religare Mutual Fund, Tax and Legal issues and general information on www.religaremf.com

SAI is incorporated by reference (is legally a part of the Scheme Information Document). For a free copy of the current SAI, please contact your nearest Investor Service Centre or log on to our website (www.religaremf.com).

The Scheme Information Document should be read in conjunction with the SAI and not in isolation.

Please refer to NSE and BSE disclaimer clause inside front cover.
This Scheme Information Document is dated 21st January, 2010.

Get In Touch: Call > 1800-209-0007 > sms 'Invest' to 56677 > Invest Online www.religaremf.com

Sponsor

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

Asset Management Company

Religare Asset Management Company Limited
Regd. Office: 3rd Floor, GYS Infinity,
Paranjpe 'B' Scheme, Subhash Road, Vile Parle (East),
Mumbai-400057.

Trustee Company

Religare Trustee Company Limited
Regd. Office: 3rd Floor, GYS Infinity,
Paranjpe 'B' Scheme, Subhash Road, Vile Parle (East),
Mumbai-400057.

Mutual Fund

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

Disclaimer of National Stock Exchange of India Limited:

As required, a copy of this Scheme Information Document has been submitted to National Stock Exchange of India Limited (hereinafter referred to as NSE). NSE has given vide its letter NSE/LIST/114224-A dated July 29, 2009 permission to the Mutual Fund to use the Exchange's name in this Scheme Information Document as one of the stock exchanges on which the Mutual Fund's Units are proposed to be listed subject to, the Mutual Fund fulfilling the various criteria for listing. The Exchange has scrutinized this Scheme Information Document for its limited internal purpose of deciding on the matter of granting the aforesaid permission to the Mutual Fund. It is to be distinctly understood that the aforesaid permission given by NSE should not in any way be deemed or construed that the Scheme Information Document has been cleared or approved by NSE; nor does it in any manner warrant, certify or endorse the correctness or completeness of any of the contents of this Scheme Information Document; nor does it warrant that the Mutual Fund's Units will be listed or will continue to be listed on the Exchange; nor does it take any responsibility for the financial or other soundness of the Mutual Fund, its sponsors, its management or any scheme of the Mutual Fund.

Every person who desires to apply for or otherwise acquire any Units of the Mutual Fund may do so pursuant to independent inquiry, investigation and analysis and shall not have any claim against the Exchange whatsoever by reason of any loss which may be suffered by such person consequent to or in connection with such subscription / acquisition whether by reason of anything stated or omitted to be stated herein or any other reason whatsoever.

Disclaimer of Bombay Stock Exchange Limited:

"Bombay Stock Exchange Ltd. ("the Exchange") has given vide its letter dated January 15, 2010 permission to Religare Mutual Fund to use the Exchange's name in this offer document as one of the Stock Exchanges on which the Mutual Fund's Units are proposed to be listed. The Exchange has scrutinized this offer document for its limited internal purpose of deciding on the matter of granting the aforesaid permission to Religare Mutual Fund. The Exchange does not in any manner:-

- i) warrant, certify or endorse the correctness or completeness of any of the contents of this offer document; or
- ii) warrant that this scheme's units will be listed or will continue to be listed on the Exchange; or
- iii) take any responsibility for the financial or other soundness of this Mutual Fund, its promoters, its management or any scheme or project of this Mutual Fund;

and it should not for any reason be deemed or construed that this offer document has been cleared or approved by the Exchange. Every person who desires to apply for or otherwise acquires any unit of Religare Gold Exchange Traded Fund of this Mutual Fund may do so pursuant to independent inquiry, investigation and analysis and shall not have any claim against the Exchange whatsoever by reason of any loss which may be suffered by such person consequent to or in connection with such subscription / acquisition whether by reason of anything stated or omitted to be stated herein or any other reason whatsoever."

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HIGHLIGHTS/SUMMARY OF THE SCHEME

Name of the Scheme	Religare Gold Exchange Traded Fund				
Type of the Scheme	An Open Ended Gold Exchange Traded Fund				
Investment Objective	To generate returns that closely correspond to the returns provided by investment in physical gold in the domestic market, subject to tracking error. However, there is no assurance or guarantee that the investment objective of the Scheme will be achieved. The Scheme does not assure or guarantee any returns.				
Options	None				
Liquidity	After the closure of NFO, the Units of the Scheme will be listed on the Capital Market Segment of the National Stock Exchange of India Ltd. (NSE) and Bombay Stock Exchange Ltd. (BSE) and/or any other Stock Exchange. The Units can be purchased/sold during the trading hours of the Stock Exchange(s) like any other publicly traded stock. The price of the Units on the Stock Exchange(s) will depend on demand and supply at that point of time and underlying NAV. There is no minimum investment, although Units are normally traded in round lots of 1 Unit. In addition to purchase and sale of Units on Stock Exchange(s), Authorized Participants and Large Investors can directly subscribe to or redeem the Units of the Scheme with the Mutual Fund in Creation Units size at NAV based prices on all Business Days during an ongoing offer period commencing not later than 30 days from the closure of the NFO Period. The Mutual Fund will endeavor to dispatch the redemption proceeds within 3 - 4 Business Days but not later than 10 Business Days from the acceptance of a valid redemption request. In case the redemption proceeds are not dispatched within 10 Business Days of the date of receipt of valid redemption request, the AMC will pay interest @ 15% p.a. or such other rate as may be prescribed from time to time. Please refer to para "Creation Units" on Page 16, "Subscription / Redemption of Units directly with the Mutual Fund" on Page 16, "Settlement of Purchase / Sale of Units of the Scheme on Stock Exchange" on Page 18, "Rolling Settlement" on Page 18, for further details.				
Dematerialization of Units	The Units of the Scheme will be available only in Electronic (dematerialized) form. This will help in consolidating with other portfolio holdings.				
Benchmark	Price of gold				
Face Value	Each Unit will have a face value of Rs.100/- and each Unit is approximately equal to price of 1 (one) gram of gold.				
New Fund Offer Price	The Units will be issued at a face value of Rs.100 plus premium equivalent to the difference between allotment price and the face value of Rs.100/-.				
Minimum Application Amount	During NFO Period: <ul style="list-style-type: none"> ■ Retail Investors: Rs. 5,000/- per application and in multiples in of Re.1/- thereafter. ■ Authorized Participants and Large Investors: Rs. 15 lacs per application and in multiples of Re. 1/- thereafter or 1 kilogram (KG) gold per application and in multiples of 1 kilogram (KG) gold thereafter. The gold should be of finesses of 995 parts per 1000, i.e. 99.5%. In case of investors opting to switch into the Scheme from existing Scheme(s) of Religare Mutual Fund (subject to completion of lock in period, if any) during the NFO period, the minimum amount is Rs. 5,000/- per application and in multiples of Re. 0.01/- thereafter for Retail Investors and Rs.15 lacs per application and in multiples of Re. 0.01/- thereafter for Authorized Participants and Large Investors. During Ongoing Period: Subscription / Redemption of Units directly with Mutual Fund Units in less than Creation Unit size can not be subscribed/redeemed directly with the Fund. Authorized Participants and Large Investors can subscribe or redeem the Units of the Scheme directly with the Mutual Fund only in Creation Unit size at Applicable NAV in exchange of Portfolio Deposit and Cash Component. The AMC may, at its discretion allow redemption of units of Religare GETF in other than Creation Unit size if there is insufficient liquidity in the secondary market on the Stock Exchanges. Purchase / Sale of Units on Stock Exchange The price of the Units on the Stock Exchange will depend on demand and supply at that point of time and underlying NAV. There is no minimum investment, although Units are purchased/sold in round lots of 1 Unit.				
Minimum Target Amount	Rs.1 Crore				
Load	During the New Fund Offer Period and an Ongoing Offer Period: <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 30%;">Entry Load</td> <td>Nil In terms of SEBI Circular No. SEBI/IMD/CIR No. 4/168230/09 dated June 30, 2009, no entry load will be charged on purchase/additional purchase/switch-in. The upfront commission, if any, on investment made by the investor shall be paid by the investor directly to the Distributor, based on his assessment of various factors including the service rendered by the Distributor.</td> </tr> <tr> <td>Exit Load</td> <td>Nil</td> </tr> </table>	Entry Load	Nil In terms of SEBI Circular No. SEBI/IMD/CIR No. 4/168230/09 dated June 30, 2009, no entry load will be charged on purchase/additional purchase/switch-in. The upfront commission, if any, on investment made by the investor shall be paid by the investor directly to the Distributor, based on his assessment of various factors including the service rendered by the Distributor.	Exit Load	Nil
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Exit Load	Nil				
New Fund Offer Expenses	NFO expenses will be borne by the AMC/Trustee/Sponsor.				
NAV Disclosure / Transparency	The AMC will calculate and disclose the first NAV of the Scheme within a period of 30 days from the closure of the NFO Period. Subsequently, the NAV will be calculated and disclosed on all the Business Days. The NAV of the Scheme shall be published in at least in two daily newspapers. The AMC shall update the NAV on the website of the Fund (www.religaremf.com) and of the Association of Mutual Funds in India - AMFI (www.amfiindia.com) before 9.00 p.m. on every Business Day. If the NAVs are not available before the commencement of business hours on the following day due to any reason, the Mutual Fund shall issue a press release giving reasons and explaining when the Mutual Fund would be able to publish the NAV. The AMC will disclose the portfolio of the Scheme within one month from the close of each half year (i.e. 31st March and 30th September) either by sending a complete statement to all the Unit holders or by publishing the same by way of advertisement in one national English daily newspaper circulating in the whole of India and in a newspaper published in the language of the region where the Head Office of the Mutual Fund is situated. The portfolio statement will also be displayed on the website of the Mutual Fund and AMFI. The AMC will make available the Annual Report of the Scheme within four months of the end of the financial year.				

I. INTRODUCTION

A. RISK FACTORS

Standard Risk Factors:

- Investment in Mutual Fund Units involves investment risks such as trading volumes, settlement risk, liquidity risk, default risk including the possible loss of principal.
- As the price / value / interest rates of the securities in which the Scheme invests fluctuate, the value of your investment in the Scheme may go up or down depending on various factors and forces affecting the capital markets/bullion market.
- Past performance of the Sponsor/AMC/Mutual Fund does not guarantee future performance of the Scheme.
- Religare Gold Exchange Traded Fund is the name of the Scheme and does not in any manner indicate either the quality of the Scheme or its future prospects and returns.
- The Sponsor is not responsible or liable for any loss or shortfall resulting from the operations of the Scheme beyond the contribution of Rs. 1,50,000/- (Rupees One Lakh Fifty Thousand Only) made by it towards the corpus of the Mutual Fund.
- The present Scheme is not a guaranteed or assured return scheme.

Scheme Specific Risk Factors

- **Risk Factors associated with investment in Gold and Gold related instruments**

As the Scheme will invest primarily in physical gold, the NAV of the Scheme will react to the price of gold. The price of gold may vary for several reasons and all such fluctuations will result in changes in NAV of the Units under the Scheme. The prices of gold may be affected by several factors such as demand and supply of gold in India and in the global market, change in political, economical environment and government policy, inflation trends, currency exchange rates, interest rates, perceived trends in bullion prices, restrictions on the movement/trade of gold by RBI, GOI, etc.

Some of the key factors affecting gold prices are:

Demand & Supply of Gold

The price of gold is affected by demand & supply of gold in India and in the global markets. The demand and supply of gold in turn is influenced by factors such as forward selling by gold producers, purchases made by gold producers to unwind gold hedge positions, central bank purchases and sales, level of production in the gold producing countries etc.

Central Bank Actions

Central banks hold a part of their reserves in gold to meet unexpected monetary needs, diversification of risk etc. The quantum of their sale in the market is one of the major determinants of gold prices. A higher supply than anticipated would lead to subdued gold prices and vice versa. Central banks buy gold to augment their existing reserves and to diversify from other asset classes. This acts as a support factor for gold prices.

Inflation Trends and Interest Rate Changes

Gold has always been considered a good hedge against inflation. Rising inflation rates typically appreciate gold prices and vice versa. It has an inverse relationship with interest rates. As gold is pegged to the US dollar, interest rates in US affect gold prices. Whenever interest rates fall, gold prices increase. Lowering interest rates increases gold prices as gold becomes a better investment option vis-a-vis debt products that earn lower interest and vice versa.

Currency fluctuation

As gold is pegged to the US dollar, it has an inverse relationship with the dollar. When the dollar is weak, the investment in gold

increases i.e. demand for gold increases and in turn the prices for gold increases and vice versa.

Geo-political concerns

Whenever there is geo-political strife, investors around the world rush to prevent erosion of their investments and gold as a safe haven attracts one and all. Any uncertainty on the political front or any war-like situation always acts as a booster to gold prices. The prices start building up war premiums and hence such movements. Stable situations would typically mean stable gold prices. For example after 9/11 terror strike in the United States the demand for gold had increased.

- Since there is no Exchange for physical gold in India, the Mutual Fund is required to execute its transaction for buy or sell of gold in the open market. This may lead to counter party risks for the Fund.
- The returns from physical gold in which the Scheme invests may under-perform the general securities markets or different asset classes. Different types of securities/asset class tend to go through cycles of out-performance and under-performance in comparison to the general securities markets.
- The Scheme can sell gold only to bullion banks/trades that are authorized to buy gold. In some circumstances, the Fund may have to resort to distress sale if there is no or low demand for gold to meet its cash requirements or to meet the expenses of the Scheme.
- The Scheme is passively managed scheme. The Scheme's performance may be affected by a general decline in the price of gold. The Scheme invests in the physical gold regardless of its investment merit. The AMC does not attempt to take defensive positions in declining markets.
- For valuation of units of the Scheme, indirect taxes like customs duty, VAT, etc. would also be considered. Hence, any change in the rates of indirect taxation would affect the valuation of the units of the Scheme.
- There is a risk that part or all of the Scheme's gold could be lost, damaged or stolen. Access to Scheme's gold could also be restricted by natural events (such as earthquake, flood) or human actions (such as terrorist attack). Any of these actions may adversely affect the operations of the Scheme and correspondingly an investment in Units.
- Conversion of underlying physical gold to the Units of the Scheme may attract capital gain tax depending on acquisition cost and holding period.
- **Risk associated with Fixed Income and Money Market Instruments:**
Interest - Rate Risk
 Fixed Income and Money Market Instruments run interest-rate risk. Generally, when interest rates rise, prices of existing fixed income securities fall and when interest rate falls, the prices increase. The extent of rise or fall in the price is a function of existing coupon, days to maturity, increase or decrease in the level of interest, credit quality, demand and supply. However in case of Government securities credit risk remains zero, their prices are influenced by the movement in interest rates in the financial system.

Credit Risk

Credit risk or default risk refers to the risk that the issuer of a fixed income security may default on interest payment or even in paying back the principal amount on maturity. Even where no default occurs, the price of a security may be affected because of change in the credit rating of the issuer/instrument and the price of a security goes down if the credit rating agency downgrades the rating of the issuer. In case of Government securities, there is

minimal credit risk to that extent.

Liquidity or Marketability Risk

This refers to the ease with which a security can be sold at or near to its valuation yield-to maturity (YTM). The primary measure of liquidity risk is the spread between the bid price and the offer price quoted by a dealer.

Securities which are not quoted on the stock exchange(s) may be illiquid and can carry higher liquidity risk in comparison with securities which are listed on the stock exchange(s) and offer exit option to the investor including put option.

Re-investment Risk

This refers to the interest rate risk at which the intermediate cash flows received from the securities in the Scheme including maturity proceeds are reinvested. Investments in fixed income securities may carry re-investment risk as interest rates prevailing on the interest or maturity due dates may differ from the original coupon of the debt security. Consequently, the proceeds may get invested at a lower rate.

- **Risks associated with Investing in Securitized Debt**

Securitized debt may suffer losses in the event of delinquencies and credit losses in the underlying pool exceeding the credit enhancement provided. Securitized debt is subject to interest-rate risk, prepayment risk, credit or default risk.

Further, Asset Backed Security (ABS) has structure risk due to a unique characteristic known as early amortization or early payout risk.

- **Risk Factors associated with Trading of Units on Stock Exchange(s)**

The Scheme is an Exchange Traded Fund. The concept of Exchange Traded Fund is relatively new to Indian capital markets.

Although Units of the Scheme are to be listed on the Stock Exchange(s), there can be no assurance that an active secondary market will develop or be maintained.

The Units of the Scheme may trade at premium/discount to the NAV. The NAV of the Scheme will fluctuate with changes in the market value of Scheme's holding (physical gold). The trading prices of Units of the Scheme will fluctuate in accordance with changes in their NAV as well as demand and supply of the Units in the market(s). However, the Units of the Scheme can be subscribed / redeemed in Creation Unit size directly with the Fund, which provides efficient arbitrage between the traded prices and the NAV, thereby reducing the incidence of the units of the Scheme being traded at premium/discounts to NAV. However, any changes in the trading regulations by NSE/BSE/Stock Exchange/SEBI may affect the ability of the market makers/Authorized Participants to arbitrage resulting into wider premium or discount to NAV.

Trading in Units of the Scheme on the Exchange may be halted because of market conditions or for reasons that in view of Exchange authorities or SEBI, trading in Units of the Scheme is not advisable. In addition, trading in Units of the Scheme is subject to trading halts caused by extraordinary market volatility and pursuant to Exchange and SEBI 'circuit filter' rules. There can be no assurance that the requirements of Exchange necessary to maintain the listing of Units of the Scheme will continue to be met or will remain unchanged.

The Units will be issued in demat form through depositories. The records of the depository are final with respect to the number of Units available to the credit of Unit holder. Settlement of trades, repurchase of Units by the Mutual Fund will depend upon the confirmations to be received from depository(ies) on which the Mutual Fund has no control.

- **Redemption Risk**

Investors may note that even though this is an open-ended scheme, the Scheme would repurchase Units in Creation Unit size only. Thus unit holdings less than the Creation Unit size can only be sold through the secondary market on the Stock Exchange where these units are listed, subject to the rules and regulations of the Exchange.

B. REQUIREMENT OF MINIMUM INVESTORS IN THE SCHEME

As the Scheme is an Exchange Traded Scheme, the provisions of SEBI Circular No. SEBI/IMD/CIR No. 10/22701/03 dated December 12, 2003, with respect to minimum number of investors and no single investor shall account for more than 25% of the corpus of the Scheme does not apply.

C. SPECIAL CONSIDERATIONS

- Prospective investors should study this Scheme Information Document and Statement of Additional Information carefully in its entirety and should not construe the contents hereof as advise relating to legal, taxation, financial, investment or any other matters and are advised to consult their legal, tax, financial and other professional advisors to determine possible legal, tax, financial or other considerations of subscribing to or redeeming units, before making a decision to invest/redeem/hold Units.
- Neither this Scheme Information Document, Statement of Additional Information nor the Units have been registered in any jurisdiction. The distribution of this Scheme Information Document or Statement of Additional Information in certain jurisdictions may be restricted or totally prohibited to registration requirements and accordingly, persons who come into possession of this Scheme Information Document or Statement of Additional Information are required to inform themselves about and to observe any such restrictions and/ or legal compliance requirements.
- The AMC, Trustee or the Mutual Fund have not authorized any person to issue any advertisement or to give any information or to make any representations, either oral or written, other than that contained in this Scheme Information Document or the Statement of Additional Information in connection with this offering. Prospective investors are advised not to rely upon any information or representation not incorporated in the Scheme Information Document or Statement of Additional Information as having been authorized by the Mutual Fund, the AMC or the Trustee.
- Redemption due to change in the fundamental attributes of the Scheme or due to any other reasons may entail tax consequences. The Trustee, AMC, Mutual Fund, their directors or their employees shall not be liable for any such tax consequences that may arise due to such redemptions.
- The Trustee, AMC, Mutual Fund, their directors or their employees shall not be liable for any of the tax consequences that may arise, in the event that the Scheme is wound up for the reasons and in the manner provided in 'Statement of Additional Information ('SAI')'.
- The tax benefits described in this Scheme Information Document and Statement of Additional Information are as available under the present taxation laws and are available subject to relevant conditions. The information given is included only for general purpose and is based on advise received by the AMC regarding the law and practice currently in force in India as on the date of this Scheme Information Document and the Unit holders should be aware that the relevant fiscal rules or their interpretation may change. As is the case with any investment, there can be no

guarantee that the tax position or the proposed tax position prevailing at the time of an investment in the Scheme will endure indefinitely. In view of the individual nature of tax consequences, each Unit holder is advised to consult his / her own professional tax advisor.

- The Mutual Fund may disclose details of the investor's account and transactions there under to those intermediaries whose stamp appears on the application form. In addition, the Mutual Fund may disclose such details to the bankers, as may be necessary for the purpose of effecting payments to the investor. The Fund may also disclose such details to regulatory and statutory authorities/bodies as may be required or necessary.
- In case the AMC or its Sponsor or its shareholders or their affiliates/associates or group companies make substantial

investment, either directly or indirectly in the Scheme or any other Scheme, present or future, redemption of units by these entities may have an adverse impact on the performance of the Scheme. This may also affect the ability of the other Unit holders to redeem their units.

- Pursuant to the Provisions of Prevention of Money Laundering Act, 2002 (PMLA), if after due diligence, the AMC believes that any transaction is suspicious in nature as regards money laundering, failure to provide required documentation, information, etc. the AMC shall have absolute discretion to report such suspicious transactions to FIU-IND and / or to freeze the folios of the investor(s), reject any application(s) / allotment of units and effect mandatory redemption of unit holdings of the investor(s) at the applicable NAV subject to payment of exit load, if any.

D. DEFINITIONS

In this Scheme Information Document, the following words and expressions shall have the meaning specified herein, unless the context otherwise requires:

“AMC” or “Asset Management Company” or “Investment Manager”	Religare Asset Management Company Limited (previously known as Lotus India Asset Management Company Private Limited), a Company incorporated under the Companies Act, 1956 and approved by SEBI to act as the Asset Management Company for the Scheme(s) of Religare Mutual Fund.
“Applicable NAV”	The NAV applicable for subscription or redemption or switching based on the Business Day and relevant cut-off times on which the application is accepted at Official Point of Acceptance of Transaction.
“Authorized Participant”	Authorized Participant means the member of the National Stock Exchange of India Ltd. (NSE) or any other Stock Exchange(s) and their nominated entities/persons or any person who are appointed by the AMC/Fund to act as Authorized Participant.
“Beneficial owner”	Beneficial owner as defined in the Depositories Act, 1996 (22 of 1996) means a person whose name is recorded as such with a depository.
“BSE”	Bombay Stock Exchange Ltd., a Stock Exchange recognized by the Securities and Exchange Board of India.
“Business Day”	<p>A day other than:</p> <ol style="list-style-type: none"> A Saturday or Sunday; A day on which both the Stock Exchange, Mumbai and the National Stock Exchange of India Limited are closed, whether or not the banks in Mumbai are open; A day on which Purchase and Redemption of Units is suspended or a book closure period is announced by the Trustee/AMC; A day on which normal business cannot be transacted due to storms, floods, bandhs, strikes or such other events as the AMC may specify from time to time; A day on which banks in Mumbai or Reserve Bank of India (RBI) is closed; A day on which there is no RBI clearing or settlement of securities. <p>Provided that the days when the banks in any location where the AMC’s Investor Service Centres are located are closed due to a local holiday, such days will be treated as non Business Days at such centres for the purposes of accepting fresh subscriptions. However, if the Investor Service Centre in such locations is open on such local holidays, then redemption and switch requests will be accepted at those centres, provided it is a Business Day for the Scheme on an overall basis.</p> <p>Notwithstanding the above, the AMC reserves the right to change the definition of Business Day and to declare any day as a Business Day or otherwise at any or all ISCs.</p>
“Business Hours”	Presently 9.30 a.m. to 5.30 p.m. on any Business Day or such other time as may be applicable from time to time.
“Cash Component”	Cash Component represents the difference between the Applicable NAV of Creation Unit and the market value of Portfolio Deposit. This difference will represent accrued interest, income earned by the Scheme, accrued annual charges including management fees and residual cash in the Scheme. In addition, the Cash Component will include transaction cost as charged by the Custodian/DP and other incidental expenses. The Cash Component for creation date will vary from time to time and will be decided and announced by the AMC.
“Creation Date”	Creation Date with reference to an application made by amount by an applicant to the AMC for creation of units means the day on which the bank is able to acquire gold from the market.
“Creation Unit”	<p>Creation Unit is fixed number of Units of Scheme which is exchanged against a predefined quantity of physical gold (of prescribed purity) called ‘Portfolio Deposit’ and ‘Cash Component.’</p> <p>For redemption of Units it is vice versa i.e. fixed number of Units of the Scheme are exchanged for Portfolio Deposit and Cash Component.</p> <p>The Portfolio Deposit and Cash Component will change from time to time and is discussed separately in this SID.</p>
“Custodian”	A person who has been granted a certificate of registration to carry on the business of custodian of securities under the Securities and Exchange Board of India (Custodian of Securities) Regulations, 1996, which for the time being is Deutsche Bank AG, Mumbai.
“Cut-off time”	Cut off timing, in relation to Subscription and Redemption of units means the outer limits of timings on a particular Business Day, which are relevant for determination of Applicable NAV that is to be applied for the transaction.
“Depository”	Depository as defined in the Depositories Act, 1996 and includes National Securities Depository Ltd. (NSDL) and Central Depository Services Ltd. (CDSL).
“Depository Participant” or “DP”	Means a person registered as such under subsection (1A) of section 12 of the Securities and Exchange Board of India Act, 1992.

“Depository Records”	Depository Records as defined in the Depositories Act, 1996 (22 of 1996) includes the records maintained in the form of books or stored in a computer or in such other form as may be determined by the said Act from time to time.
“Domestic Prices of Gold”	Domestic Prices of Gold means price calculated using valuation methodology described in the section ‘Computation of NAV’.
“Entry Load” or “Sales Load”	Load on Sale/Switch-in of Units
“Exchange / Stock Exchange”	National Stock Exchange of India Ltd. (NSE), Bombay Stock Exchange Ltd. (BSE) and such other recognized stock exchange(s) where the Units of the Scheme are listed.
“Exchange Traded Fund”	A scheme whose units are listed on the Exchange and can be bought/sold at a price, which may be close to the NAV of the scheme.
“Exit Load” or “Redemption Load”	Load on Redemption/Switch-out of Units.
“Foreign Institutional Investors” or “FIIs”	Foreign Institutional Investor means an institution established or incorporated outside India and registered with SEBI under the Securities and Exchange Board of India (Foreign Institutional Investors) Regulations, 1995, as amended from time to time.
“Fund” or “Mutual Fund” or “RMF”	Religare Mutual Fund (previously known as Lotus India Mutual Fund), a trust set up under the provisions of the Indian Trusts Act, 1882 and registered with SEBI vide Registration No. MF/052/06/01 dated July 24, 2006.
“Gilts or Government Securities”	Securities created and issued by the Central Government and/or a State Government (including Treasury Bills) or Government securities as defined in the Public Debt Act, 1944, as amended or re-enacted from time to time.
“Investment Management Agreement”	The agreement dated April 27, 2006 entered into between Religare Trustee Company Limited and Religare Asset Management Company Limited, as amended from time to time.
“Investor Service Centres” or “ISCs”	Designated offices of Religare Asset Management Company Limited or such other centres/offices as may be designated by the AMC from time to time.
“Large investor”	Means investors who are eligible to invest in the Scheme and who would be subscribing to / redeeming the Units of the Scheme in Creation Unit size.
“Load”	In the case of redemption / switch out of a Unit, the sum of money deducted from the Applicable NAV and in the case of subscription / switch in of a Unit, a sum of money to be paid by the prospective investor on the Sale / Switch in of a Unit in addition to the Applicable NAV.
“Money Market Instruments”	Includes commercial papers, commercial bills, treasury bills and Government securities having an unexpired maturity upto one year, call or notice money, certificate of deposit, usance bills and any other like instruments as specified by the Reserve Bank of India from time to time.
“Net Asset Value” or “NAV”	Net Asset Value per Unit of the Scheme, calculated in a manner described in this Scheme Information Document or as may prescribed by SEBI Regulations from time to time.
“New Fund Offer”	Offer for purchase of Units under the Scheme during the New Fund Offer Period as described hereinafter.
“New Fund Offer Period”	The date on or the period during which the initial subscription of Units of the Scheme can be made i.e. January 28, 2010 to February 23, 2010 subject to extension, if any, such that the New Fund Offer Period does not exceed 30 days.
“Non Resident Indian” or “NRI”	A person resident outside India who is a citizen of India or is a person of Indian origin as per the meaning assigned to the term under the Foreign Exchange Management (Investment in Firm or Proprietary Concern in India) Regulations, 2000.
“NSE”	National Stock Exchange of India Ltd., a Stock Exchange recognized by the Securities and Exchange Board of India.
“Official Points of Acceptance”	Places, as specified by the AMC from time to time where application for subscription/redemption/switch will be accepted on ongoing basis.
“Person of Indian Origin”	A citizen of any country other than Bangladesh or Pakistan, if (a) he at any time held an Indian passport; or (b) he or either of his parents or any of his grand parents was a citizen of India by virtue of Constitution of India or the Citizenship Act, 1955 (57 of 1955); or (c) the person is a spouse of an Indian citizen or person referred to in sub-clause (a) or (b).
“Portfolio Deposit”	Portfolio deposit consists of physical gold which will be of predefined quantity and prescribed purity and will be defined and announced by the AMC on daily basis and may change from time to time.
“Rating”	Rating means an opinion regarding securities, expressed in the form of standard symbols or in any other standardised manner, assigned by a credit rating agency and used by the issuer of such securities, to comply with any requirement of the SEBI (Credit Rating Agencies) Regulations, 1999.
“RBI”	Reserve Bank of India established under the Reserve Bank of India Act, 1934.
“Registrar and Transfer Agent”	Karvy Computershare Private Limited, registered under the SEBI (Registrar to an Issue and Share Transfer Agents) Regulations, 1993, currently acting as registrar to the Scheme, or any other registrar appointed by the AMC from time to time.

“Regulatory Agency”	GOI, SEBI, RBI or any other authority or agency entitled to issue or give any directions, instructions or guidelines to the Mutual Fund.
“Repo” or “Reverse Repo”	Sale / Purchase of Government Securities with simultaneous agreement to repurchase / resell them at a later date.
“Repurchase” or “Redemption”	Redemption of Units of the Scheme as permitted.
“Subscription”	Sale or allotment of Units to the Unit holder upon subscription by the investor / applicant under the Scheme.
“Scheme” or “RGETF” or “Religare Gold ETF”	Religare Gold Exchange Traded Fund.
“Scheme Information Document” or “SID”	This document issued by Religare Mutual Fund setting forth concisely the information about offering of Units by Scheme for subscription that a prospective investor ought to know before investing.
“SEBI”	Securities and Exchange Board of India, established under the Securities and Exchange Board of India Act, 1992.
“SEBI (MF) Regulations” or “the Regulations”	Securities and Exchange Board of India (Mutual Funds) Regulations, 1996, as amended from time to time.
“Statement of Additional Information” or “SAI”	The document issued by Religare Mutual Fund containing details of Religare Mutual Fund, its constitution, and certain tax, legal and general information. SAI is legally a part of the SID.
“Sponsor” or “Settlor”	Religare Securities Limited.
“Switch”	Redemption of a unit in any scheme (including the plans/options therein) of the Mutual Fund against purchase of a unit in another scheme (including plans / options therein) of the Mutual Fund, subject to completion of lock-in period, if any, of the units of the scheme(s) from where the units are being switched.
“Tracking Error”	Tracking Error is defined as the standard deviation of the difference between daily returns of the underlying benchmark and the NAV of the Scheme.
“Trustee”	Religare Trustee Company Limited, a Company incorporated under the Companies Act, 1956 and approved by SEBI to act as the Trustee for the Scheme/s of Religare Mutual Fund
“Trust Deed”	The Deed of Trust executed on April 27, 2006 thereby establishing an irrevocable trust called Lotus India Mutual Fund subsequently renamed as Religare Mutual Fund vide Deed of variation dated January 16, 2009 and as amended from time to time.
“Unit”	The interest of the Unit holder which consists of each Unit representing one undivided share in the assets of the Scheme of Religare Mutual Fund.
“Unit holder” or “Investor”	A person holding Unit(s) in the Scheme of Religare Mutual Fund offered under this document.

ABBREVIATION

In this SID the following abbreviations have been used:

“AMFI”	Association of Mutual Funds in India
“AOP”	Association of Persons
“BOI”	Body of Individuals
“ECS”	Electronic Clearing Service
“EFT”	Electronic Funds Transfer
“GOI”	Government of India
“HUF”	Hindu Undivided Family
“NEFT”	National Electronic Fund Transfer
“POA”	Power of Attorney
“RTGS”	Real Time Gross Settlement

INTERPRETATION

For all purposes of this SID, except as otherwise expressly provided or unless the context otherwise requires:

- all references to the masculine shall include the feminine and all references to the singular shall include the plural and vice-versa.
- all references to “dollars” or “\$” refer to United States Dollars and “Rs.” refer to Indian Rupees. A “crore” means “ten million” and a “lakh” means a “hundred thousand”.
- references to times of day (i.e. a.m. or p.m.) are to Mumbai (India) times and references to a day are to a calendar day including non Business Day.

E. DUE DILIGENCE BY THE ASSET MANAGEMENT COMPANY

It is confirmed that the Due Diligence Certificate duly signed by the Head - Compliance & Risk of AMC has been submitted to SEBI, which reads as follows:

It is confirmed that:

- i. the draft Scheme Information Document forwarded to SEBI is in accordance with the SEBI (Mutual Funds) Regulations, 1996 and the guidelines and directives issued by SEBI from time to time.
- ii. all legal requirements connected with the launching of the Scheme as also the guidelines, instructions, etc., issued by the Government and any other competent authority in this behalf, have been duly complied with.
- iii. the disclosures made in the Scheme Information Document are true, fair and adequate to enable the investors to make a well informed decision regarding investment in the proposed Scheme.
- iv. the intermediaries named in the Scheme Information Document and Statement of Additional Information are registered with SEBI and their registration is valid, as on date.

**For Religare Asset Management Company Private Limited
(Investment Manager to Religare Mutual Fund)**

Sd/-

Suresh Jakhotiya

Head - Compliance and Risk

Place: Mumbai

Date: May 22, 2009

II. INFORMATION ABOUT THE SCHEME

A. TYPE OF THE SCHEME

Religare Gold Exchange Traded Fund is an Open Ended Gold Exchange Traded Fund.

B. INVESTMENT OBJECTIVE

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

However, there is no assurance or guarantee that the investment objective of the Scheme will be achieved. The Scheme does not assure or guarantee any returns.

C. ASSET ALLOCATION PATTERN

Under normal circumstances, the asset allocation of the Scheme would be as follows:

Instruments	Indicative Allocations (% of total assets)		Risk Profile High/Medium/ Low
	Minimum	Maximum	
Physical gold	90	100	Medium
Debt and Money Market instruments*	0	10	Low to Medium

* Investments in securitized debts can be made by the Scheme upto 10% of the net assets.

Note: The Scheme may invest in warehouse receipts and other instrument having gold as underlying and units of international gold linked ETF, as and when permitted by SEBI.

In addition to the instruments stated in the table above, the Scheme may enter into repos/reverse repos as may be permitted by RBI. From time to time, the Scheme may hold cash. A part of the net assets may be invested in the Collateralised Borrowing & Lending Obligations (CBLO) or repo or in an alternative investment as may be provided by RBI to meet the liquidity requirements.

Pending deployment of the funds in securities in terms of investment objective of the Scheme, the AMC may park the funds of the Scheme in short term deposits of the Scheduled Commercial Banks, subject to the guidelines issued by SEBI vide its circular dated April 16, 2007, as may be amended from time to time.

Subject to the SEBI Regulations, the asset allocation pattern indicated above may change from time to time, keeping in view market conditions, market opportunities, applicable regulations and political and economic factors. It must be clearly understood that the percentages stated above are only indicative and not absolute. These proportions can vary substantially depending upon the perception of the fund manager; the intention being at all times to seek to protect the interests of the Unit holders. Such changes in the investment pattern will be for short term and for defensive considerations only.

D. WHERE WILL THE SCHEME INVEST?

- The significant portion of corpus of the Scheme will be invested in physical gold. The Scheme may invest in the instrument having gold as underlying, as may be specified by SEBI from time to time. Warehouse receipts and other permitted securities linked to gold prices and units of international Gold ETFs are some of the instruments in which the Scheme may invest as and when permitted by SEBI.
- The Scheme may invest in debt and money market instruments in order to meet the liquidity requirements of the Scheme. These instruments may include certificate of deposits, commercial paper, treasury bills, collateralized borrowing and lending obligations, non convertible debentures as well as bonds, repo or reverse repo, securitized debt, pass through certificate, securities created and issued by the Central and State Governments as may be permitted by RBI, securities guaranteed by the Central and State Governments (including but not limited to coupon bearing bonds, zero coupon bonds and treasury bills) etc. The investment restrictions and limits as specified in Schedule VII of SEBI (MF) Regulations, 1996, will be

applicable while making the investment in debt and money market instruments.

- Pending deployment of funds as per the investment objective of the Scheme, the funds may be parked in short term deposits of the Scheduled Commercial Banks, subject to guidelines and limits specified by SEBI.

E. INVESTMENT STRATEGY

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

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

RISK CONTROL

Risk is an inherent part of the investment function. Effective risk management is critical to fund management for achieving financial soundness. Investments by the Scheme shall be made as per the investment objectives of the Scheme and provisions of SEBI regulations. AMC has incorporated adequate safeguards to manage risk in the portfolio construction process. Risk control would involve managing risk in order to keep it in line with the investment objective of the Scheme.

PORTFOLIO TURNOVER

The Scheme being an open ended scheme, it is expected that there would be a number of subscriptions and redemptions on a daily basis by Authorized Participants and Large Investors that may require purchase or sale of gold. Consequently, it is difficult to estimate with any reasonable measure of accuracy, the likely turnover in the portfolio.

INVESTMENT BY THE AMC IN THE SCHEME

The AMC may invest in the Scheme during the New Fund Offer Period or on an ongoing basis. In addition the AMC may purchase units of the Scheme directly from the Stock Exchange(s) after the Units are listed on the Stock Exchange, subject to the SEBI (MF) Regulations. As per the existing SEBI (MF) Regulations, the AMC will not charge investment management and advisory fee on the investment made by it in the Scheme or other existing schemes of the Mutual Fund.

F. FUNDAMENTAL ATTRIBUTES

In terms of Regulation 18 (15A) of the SEBI (MF) Regulations, following are the fundamental attributes of the Scheme:

(i) Type of a Scheme

An Open Ended Gold Exchange Traded Fund

(ii) Investment Objective

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

Investment Pattern: Physical gold /debt and money market instruments portfolio break-up with minimum and maximum asset allocation is disclosed in section on Asset Allocation Pattern.

(iii) Terms of Issue

Liquidity provisions:

The Units of the Scheme will be listed on the Capital Market Segment of the National Stock Exchange of India Ltd. (NSE) and Bombay Stock Exchange Ltd. (BSE) and/ or any other recognised Stock Exchange. The Units can be purchased / sold during the trading hours of the

Stock Exchange(s) like any other publicly traded stock.

In addition to purchase and sale of Units on Stock Exchange(s), Authorized Participants and Large Investors can directly subscribe to or redeem the Units of the Scheme with the Mutual Fund in Creation Units size at NAV based prices on all Business Days during an ongoing offer period, commencing not later than 30 days from the closure of the NFO Period.

The Mutual Fund will endeavor to dispatch the redemption proceeds within 3-4 Business Days but not later than 10 Business Days from the acceptance of a valid redemption request. In case the redemption proceeds are not dispatched within 10 Business Days of the date of receipt of valid redemption request, the AMC will pay interest @ 15% p.a. or such other rate as may be prescribed from time to time.

Aggregate fees and expenses

Please refer to section IV B. 'Fees and Expenses' on Page 27 of this document.

Any safety net or guarantee provided

This Scheme does not provide any safety net or guaranteed or assured returns.

In accordance with Regulation 18(15A) of the SEBI (MF) Regulations, the Trustees shall ensure that no change in the fundamental attributes of the Scheme(s) and the Plan(s)/Option(s) there under or the trust or fee and expenses payable or any other change which would modify the Scheme(s) and the Plan(s)/Option(s) there under and affect the interests of Unit holders is carried out unless:

A written communication about the proposed change is sent to each Unit holder and an advertisement is given in one English daily newspaper having nationwide circulation as well as in a newspaper published in the language of the region where the Head Office of the Mutual Fund is situated; and

The Unit holders are given an option for a period of 30 days to exit at the prevailing Net Asset Value without any exit load.

G. BENCHMARK INDEX

There is no suitable index catering to gold or instruments linked to gold. The performance of the Scheme will be benchmarked against the price of gold. Since, the Scheme would primarily invest in physical gold, the aforesaid benchmark is most suitable for comparing the performance of the Scheme.

The Trustee / AMC reserve the right to change the benchmark for evaluation of performance of the Scheme from time to time in conformity with the investment objectives and appropriateness of the benchmark subject to the SEBI Regulations and other prevailing guidelines, if any.

H. FUND MANAGER FOR THE SCHEME

Mr. Gautam Kaul is the fund manager for the Scheme.

Gautam, age 31 years, is a Commerce Graduate and holds MBA in finance. He has more than 8 years of experience in fixed income markets. Prior to joining Religare AMC, he was working with Sahara India Asset Management Company Pvt. Ltd. (Nov 2005 - Nov 2006) and Mata Securities (India) Pvt. Ltd. (Apr 2001 - Nov 2005).

Presently, no Scheme is managed by Mr. Gautam Kaul.

I. INVESTMENT RESTRICTIONS

Pursuant to Regulations, the following investment restrictions are currently applicable to the Scheme:

- 1 The corpus of the Scheme will be invested in gold or gold related instruments in accordance with its investment objective, except to the extent necessary to meet the liquidity requirements for honoring repurchases or redemptions, as disclosed in the Scheme Information Document.
- 2 Pending deployment of the funds of the Scheme in terms of the investment objective of the Scheme, the AMC may park the funds of the Scheme in short term deposits of scheduled commercial banks, subject to the guidelines issued by SEBI vide its circular dated April 16, 2007 as may be amended from time to time:
The Scheme will comply with the following guidelines/restrictions for parking of funds in short term deposits:
 - (i) "Short Term" for such parking of funds by the Scheme shall

be treated as a period not exceeding 91 days. Such short-term deposits shall be held in the name of the Scheme.

- (ii) The Scheme shall not park more than 15% of the net assets in short term deposit(s) of all the scheduled commercial banks put together. However, such limit may be raised to 20% with prior approval of the Trustees.
- (iii) Parking of funds in short term deposits of associate and sponsor scheduled commercial banks together shall not exceed 20% of total deployment by the Mutual Fund in short term deposits.
- (iv) The Scheme shall not park more than 10% of the net assets in short term deposit(s), with any one scheduled commercial bank including its subsidiaries.
- (v) The Scheme shall not park funds in short term deposit of a bank which has invested in that Scheme.

However, the above provisions will not apply to term deposits placed as margins for trading in cash and derivatives market.

- 3 The Scheme shall not make any investment in:
 - (a) any unlisted security of an associate or group company of the sponsor; or
 - (b) any security issued by way of private placement by an associate or group company of the sponsor; or
 - (c) the listed securities of group companies of the sponsor which is in excess of 25% of the net assets.
- 4 Transfer of investments from one scheme to another scheme in the same Mutual Fund is permitted provided:
 - (a) such transfers are done at the prevailing market price for quoted instruments on spot basis (spot basis shall have the same meaning as specified by a Stock Exchange for spot transactions); and
 - (b) the securities so transferred shall be in conformity with the investment objective of the scheme to which such transfer has been made.
- 5 The Mutual Fund shall buy and sell securities on the basis of deliveries and shall in all cases of purchases, take delivery of relevant securities and in all cases of sale, deliver the securities:
Provided that the Mutual Fund may engage in short selling of securities in accordance with the framework relating to short selling and securities lending and borrowing specified by SEBI.
Provided further that the Mutual Fund may enter into derivatives transactions in a recognized stock exchange, subject to the framework specified by SEBI.
Provided further that sale of government security already contracted for purchase shall be permitted in accordance with the guidelines issued by the Reserve Bank of India in this regard.
- 6 The Scheme shall not advance any loans.
- 7 The Scheme will not invest in any fund of funds scheme.
- 8 The Mutual Fund shall get the securities purchased transferred in the name of the Fund on account of the concerned Scheme, wherever investments are intended to be of a long-term nature.
- 9 The Fund shall not borrow except to meet temporary liquidity needs of the Fund for the purpose of repurchase/redemption of Units or payment of interest and/or dividend to the Unit holders.

Provided that the Fund shall not borrow more than 20% of the net assets of the individual Scheme and the duration of the borrowing shall not exceed a period of 6 months.

The Scheme will comply with the other Regulations applicable to the investments of Mutual Funds from time to time.

All the investment restrictions will be applicable at the time of making investments.

The AMC/Trustee may alter these above stated restrictions from time to time to the extent the SEBI Regulations change, so as to permit the Scheme to make its investments in the full spectrum of permitted investments for mutual funds to achieve its respective investment objective.

J. HOW HAS THE SCHEME PERFORMED?

This scheme is a new scheme and does not have any performance track record.

III. UNITS AND OFFER

This section provides details you need to know for investing in the Scheme.

A. NEW FUND OFFER (NFO)

<p>New Fund Offer Period</p> <p>This is the period during which a new scheme sells its units to the investors.</p>	<p>NFO opens on: January 28, 2010 NFO closes on: February 23, 2010 The AMC/Trustee reserves the right to close the NFO of the Scheme before the above mentioned date. The AMC/Trustee reserves the right to extend the closing date of the New Fund Offer Period, subject to the condition that the New Fund Offer shall not be kept open for more than 30 days. Any such closure/extension shall be announced by giving at least one day notice in one daily newspaper.</p>
<p>New Fund Offer Price</p> <p>This is the price per unit that the investors have to pay to invest during the NFO.</p>	<p>Rs. 100/- per unit plus premium. The Units will be issued at a premium equivalent to the difference between allotment price and the face value of Rs.100/-. Allotment price will be decided on the basis of the closing price of gold on the allotment date. Each unit of Religare Gold ETF will be approximately equal to price of 1 gram of gold. Once the Scheme reopens for subscription and redemption, the Authorized Participants and Large Investors can subscribe or redeem Units in Creation Unit size directly with the Mutual Fund at Applicable NAV.</p>
<p>Minimum Amount for Application in the NFO</p>	<p>Retail Investors: Rs. 5,000/- per application and in multiples in of Re.1/- thereafter. Authorized Participants and Large Investors: Rs. 15 lacs per application and in multiples of Re. 1/- thereafter or 1 kilogram (KG) gold per application and in multiples of 1 kilogram (KG) gold thereafter. The gold should be of finesses of 995 parts per 1000, i.e. 99.5%. In case of investors opting to switch into the Scheme from existing Scheme(s) of Religare Mutual Fund (subject to completion of lock in period, if any) during the NFO period, the minimum amount is Rs. 5,000/- per application and in multiples of Re. 0.01/- thereafter for Retail Investors and Rs. 15 lacs per application and in multiples of Re. 0.01/- thereafter for Authorized Participants and Large Investors.</p>
<p>Minimum Target amount</p> <p>This is the minimum amount required to operate the scheme and if this is not collected during the NFO period, then all the investors would be refunded the amount invested without any return. However, if AMC fails to refund the amount within 6 weeks, interest as specified by SEBI (currently 15% p.a.) will be paid to the investors from the expiry of six weeks from the date of closure of the subscription period.</p>	<p>Rs. 1 Crore</p>
<p>Maximum Amount to be raised (if any)</p> <p>This is the maximum amount which can be collected during the NFO period, as decided by the AMC.</p>	<p>There is no maximum subscription (target) to be raised.</p>
<p>Options offered</p>	<p>None</p>
<p>Dividend Policy</p>	<p>The Trustees may declare the dividend subject to availability of distributable surplus calculated in accordance with SEBI Regulations. The actual declaration of dividend and frequency thereof will inter-alia, depend on availability of distributable surplus calculated in accordance with SEBI (MF) Regulations and the decisions of the Trustees shall be final in this regard. There is no assurance or guarantee to the Unit holders as to the rate of dividend nor that the dividend will be paid regularly. On payment of dividend, the NAV of the Units under the Scheme will fall to the extent of the dividend payout and applicable statutory levies, if any.</p> <p>When the dividend is declared, the same will be paid (subject to deduction of dividend distribution tax and statutory levy, if any) to those Unit holders, whose names appear in the list provided by the Depositories (NSDL/CDSL) giving the details of the Beneficiary (Demat) Account holders and the number of Units held by them on the record date fixed for declaration of dividend. The Registrar & Transfer Agent will pay the dividend by forwarding a dividend warrant or directly crediting the bank account linked to the Beneficiary (Demat) account depending on the mode of receipt of dividend opted by the Unit holder.</p> <p>Dividend Distribution Procedure</p> <p>In accordance with SEBI Circular no. SEBI/IMD/ Cir No. 1/ 64057/06 dated April 4, 2006, the procedure for dividend distribution would be as under:</p> <ol style="list-style-type: none"> 1. Quantum of dividend and the record date will be fixed by the Trustee in their meeting. Dividend so decided shall be paid, subject to availability of distributable surplus.

	<ol style="list-style-type: none"> 2. Within one calendar day of decision by the Trustee, the AMC shall issue notice to the public communicating the decision about the dividend including the record date, in one English daily newspaper having nationwide circulation as well as in a newspaper published in the language of the region where the head office of the Mutual Fund is situated. 3. Record date shall be the date, which will be considered for the purpose of determining the eligibility of investors whose names appear on the register of Unit holders for receiving dividends. The Record Date will be 5 calendar days from the date of issue of notice. 4. The notice will, in font size 10, bold, categorically state that pursuant to payment of dividend, the NAV of the Scheme would fall to the extent of payout and statutory levy (if applicable). 5. The NAV will be adjusted to the extent of dividend distribution and statutory levy, if any, at the close of business hours on record date. 6. Before the issue of such notice, no communication indicating the probable date of dividend declaration in any manner whatsoever will be issued by Mutual Fund. <p>The Trustees will also adhere to requirements of stock exchanges w.r.t. dividend declaration.</p>								
Allotment	<p>Subject to the receipt of the minimum subscription amount, the Fund will allot the Units of the Scheme within 30 days from the date of closure of the NFO Period to all the valid applications received during the NFO Period. The AMC/Trustee retains the sole and absolute discretion to reject any application.</p> <p>Unit holders applying for Units for Cash</p> <p>The allotment of units will be made to the extent of Units in whole figures and the balance amount represented by fractional units will be refunded to the investors.</p> <p>Example: An investor invests Rs. 50,000 and allotment price is Rs. 1,490.00 per unit, then the investor would be allotted only 33 units instead of 33.557 units (Rs. 50,000/ Rs. 1,490 p.u.) and the balance Rs. 830 (0.557 unit * Rs. 1,490 p.u.) will be refunded to the investor.</p> <p>Unit holders applying for Units by depositing gold</p> <p>The Fund will allot the units of the Scheme based on physical gold deposited by the investor.</p> <p>For Example: An investor has deposited 1 kilogram (KG) of gold with AMC. On the date of allotment, the AMC will allot the units in the following manner:</p> <table border="1" data-bbox="715 1220 1492 1370"> <tr> <td>Physical gold</td> <td>1 kg</td> </tr> <tr> <td>Value of Physical gold on the date of allotment</td> <td>Rs. 14,90,000</td> </tr> <tr> <td>Allotment Price per Unit</td> <td>Rs. 1,490.00</td> </tr> <tr> <td>Number of units to be allotted = Rs. 14,90,000/ Rs. 1,490 p.u.</td> <td>1000</td> </tr> </table> <p>The above is just an example to illustrate the allotment of Units in case of subscription of Units of the Scheme by depositing physical gold.</p> <p>In case of applications, where the investor has provided incorrect or incomplete information or the details pertaining to his/her Beneficiary Account or where the details provided in the application form does not match with details with Depository, the AMC will reject the application and will refund the subscription amount to the investor.</p> <p>Allotment Advice</p> <p>Upon allotment, an allotment advice will be sent by ordinary post to each unit holder, stating the number of units allotted to each Unit holder, not later than 30 days from the close of NFO and the units will be credited to the Beneficiary Account of the applicant as per the details provided in the application form.</p>	Physical gold	1 kg	Value of Physical gold on the date of allotment	Rs. 14,90,000	Allotment Price per Unit	Rs. 1,490.00	Number of units to be allotted = Rs. 14,90,000/ Rs. 1,490 p.u.	1000
Physical gold	1 kg								
Value of Physical gold on the date of allotment	Rs. 14,90,000								
Allotment Price per Unit	Rs. 1,490.00								
Number of units to be allotted = Rs. 14,90,000/ Rs. 1,490 p.u.	1000								
Refund	<p>If the Scheme fails to collect the minimum subscription amount of Rs. 1 Crore, the Mutual Fund shall be liable to refund the subscription money to the applicants.</p> <p>In addition to the above, refund of subscription amount to applicants whose applications are invalid for any reason whatsoever or where the Demat details provided in the application form does not match with details with Depository Records will commence after the allotment process is completed.</p> <p>Further, balance subscription amount represented by fractional Units will be refunded to the investors.</p> <p>Example: An investor invests Rs. 50,000 and allotment price is Rs. 1,490.00 per unit, then the investor would be allotted only 33 units instead of 33.557 units (Rs. 500,00/ Rs. 1,490 p.u.) and the balance Rs. 830 (0.557 units * Rs. 1,490 p.u.) will be refunded to the investor.</p>								

	<p>No Interest will be payable on any subscription money refunded within six weeks from the closure of the New Fund Offer Period. Interest on subscription amount will be payable for amounts refunded later than six weeks from the closure of the New Fund Offer Period at the rate of 15% per annum for the period in excess of six weeks and will be charged to the AMC.</p> <p>Refund orders will be marked “A/c Payee only” and will be made in favour of and be dispatched to the sole / first Applicant, by registered post or by any other mode of payment as authorized by the applicant.</p>
<p>Who can invest? This is an indicative list and you are requested to consult your financial advisor to ascertain whether the scheme is suitable to your risk profile.</p>	<p>The following persons are eligible and may apply for subscription to the Units of the Scheme (subject to, wherever relevant, purchase of units of mutual funds being permitted under relevant statutory regulations and their respective constitutions):</p> <ol style="list-style-type: none"> a) Resident adult individuals either singly or jointly (not exceeding three) on an Anyone or Survivor basis; b) Hindu Undivided Family (HUF) through Karta; c) Minor through parent / legal guardian; d) Partnership Firms in the name of any one of the partner; e) Proprietorship in the name of the sole proprietor; f) Companies, Bodies Corporate, Public Sector Undertakings (PSUs.), Association of Persons (AOP) or Bodies of Individuals (BOI) and societies registered under the Societies Registration Act, 1860; g) Banks (including Co-operative Banks and Regional Rural Banks) and Financial Institutions; h) Schemes of other mutual funds registered with SEBI; i) Religious and Charitable Trusts, Wakfs or endowments of private trusts (subject to receipt of necessary approvals as required) and Private trusts authorized to invest in mutual fund schemes under their trust deeds; j) Non-Resident Indians (NRIs) / Persons of Indian origin (PIOs) residing abroad on repatriation basis or on non-repatriation basis; k) Foreign Institutional Investors (FIIs) and their sub-accounts registered with SEBI on repatriation basis; l) Army, Air Force, Navy and other para-military units and bodies created by such institutions; m) Scientific and Industrial Research Organisations; n) Multilateral Funding Agencies / Bodies Corporate incorporated outside India with the permission of Government of India / Reserve Bank of India; o) Provident / Pension / Gratuity Fund to the extent they are permitted; p) Other schemes of Religare Mutual Fund subject to the conditions and limits prescribed by SEBI Regulations; q) Trustee, AMC or Sponsor or their associates may subscribe to Units under the Scheme(s); r) Such other individuals / institutions / body corporate etc. as may be decided by the Mutual Fund from time to time, so long as wherever applicable they are in conformity with SEBI Regulations. <p>Note: Minor Unit holder on becoming major may inform the Registrar about attaining majority and provide his specimen signature duly authenticated by his banker as well as his details of bank account and PAN to enable the Registrar to update their records and allow him to operate the Account in his own right.</p> <p>Who cannot invest?</p> <ol style="list-style-type: none"> 1. Any individual who is a foreign national or any other entity that is not an Indian resident under the Foreign Exchange Management Act, 1999 (FEMA Act) except where registered with SEBI as a FII or sub account of FII or otherwise explicitly permitted under FEMA Act / by RBI / by any other applicable authority. 2. Pursuant to RBI A.P. (DIR Series) Circular No. 14 dated September 16, 2003, Overseas Corporate Bodies (OCBs) can not invest in Mutual Funds. 3. Non-Resident Indians residing in the Financial Action Task Force (FATF) Non Compliant Countries and Territories (NCCTS). 4. Such other persons as may be specified by AMC from time to time.

Where can you submit the filled up applications	<p>During the NFO period, the applications filled up and duly signed by the applicants should be submitted at the office of the Collecting Bankers /ISCs of AMC whose names and addresses are mentioned at the end of this document.</p> <p>Religare Mutual Fund has appointed HDFC Bank Ltd. (SEBI Regn No. INB10000063) and YES Bank Ltd. (SEBI Regn. No. INB100000935) as collecting bankers for the New Fund Offer.</p> <p>AMC reserves the right to appoint additional collecting bankers during the New Fund Offer Period and change the bankers and/or any of the bankers appointed subsequently.</p>
How to Apply	Please refer to the SAI and Application form for the instructions.
Listing	<p>The Units of the Scheme will be listed on the Capital Market Segment of the National Stock Exchange of India Limited (NSE) and Bombay Stock Exchange Ltd. (BSE) within 30 days from the closure of NFO. The Mutual Fund may at its sole discretion list the Units under the Scheme on any other recognized Stock Exchange(s) at a later date.</p> <p>An investor can buy/sell Units on a continuous basis on the National Stock Exchange of India Ltd. and/or any other Stock Exchange(s) on which the Units are listed during the trading hours like any other publicly traded stock.</p> <p>The price of the Units on the Stock Exchange will depend on demand and supply at that point of time and underlying NAV. There is no minimum investment, although Units are purchased in round lots of 1 Unit.</p>
Special Products/facilities available during the NFO	Investors can subscribe to the Units of the Scheme through MFSS facility of NSE during NFO period.
The policy regarding reissue of repurchased units, including the maximum extent, the manner of reissue, the entity (the scheme or the AMC) involved in the same.	The Scheme does not propose to reissue redeemed units. The number of Units held by the Unit holder in his Beneficiary (Demat) account will stand reduced by the number of Units redeemed.
Restrictions, if any, on the right to freely retain or dispose of units being offered.	<p>As the Units under the Scheme will be issued only in Electronic (Demat) mode the Units can be transferred and transmitted in accordance with the provisions of SEBI (Depositories and Participants) Regulations, as may be amended from time to time.</p> <p>The delivery instructions for transfer of Units will have to be lodged with the Depository Participant (DP) in the requisite form as may be required from time to time and transfer will be effected in accordance with such rules/regulations as may be in force governing transfer of securities in Electronic (Dematerialized) form.</p> <p>Pledge or Hypothecation of Units</p> <p>The Units held in demat mode can be pledged and hypothecated as per the provisions of Depositories Act and Depositories Rules and Regulations.</p> <p>Manner of creating pledge or hypothecation:</p> <ol style="list-style-type: none"> 1) If a beneficial owner intends to create a pledge on a security owned by him he shall make an application to the depository through the participant who has his account in respect of such securities. 2) The participant after satisfaction that the securities are available for pledge shall make a note in its records of the notice of pledge and forward the application to the depository. 3) The depository after confirmation from the pledger that the securities are available for pledge with the pledger shall within fifteen days of the receipt of the application create and record the pledge and send an intimation of the same to the participants of the pledger and the pledgee. 4) On receipt of the intimation under Clause (3) the participants of both the pledger and the pledgee shall inform the pledger and the pledgee respectively of the entry of creation of the pledge. 5) If the depository does not create the pledge, it shall send along with the reasons an intimation to the participants of the pledger and the pledgee. 6) The entry of pledge made under Clause (3) may be cancelled by the depository if pledger or the pledgee makes an application to the depository through its participant: Provided that no entry of pledge shall be cancelled by the depository without prior concurrence of the pledgee. 7) The depository on the cancellation of the entry of pledge shall inform the participant of the pledger. 8) Subject to the provisions of the pledge document, the pledgee may invoke the pledge and on such invocation, the depository shall register the pledgee as beneficial owner of such securities and amend its records accordingly. 9) After amending its records under Clause (8) the depository shall immediately inform the participants of the pledger and pledgee of the change who in turn shall make the necessary changes in their records and inform the pledger and pledgee respectively.

- 10) (a) If a beneficial owner intends to create a hypothecation on a security owned by him he may do so in accordance with the provisions of Clauses (1) to (9).
 (b) The provisions of Clauses (1) to (9) shall mutatis mutandis apply in such cases of hypothecation:
 Provided that the depository before registering the hypothecatee as a beneficial owner shall obtain the prior concurrence of the hypothecator.
- 11) No transfer of security in respect of which a notice or entry of pledge or hypothecation is in force shall be effected by a participant without the concurrence of the pledgee or the hypothecatee, as the case may be.

SUSPENSION OF SUBSCRIPTION/ PURCHASE OR REDEMPTION/ SALE OF THE UNITS

The Mutual Fund at its sole discretion reserves the right to suspend, temporarily or indefinitely, determination of NAV of the Unit of a Scheme and consequently of the subscription or redemption of Units of the Scheme, in any of the following events:

1. When, as a result of political, economic or monetary events or any circumstances outside the control of the Trustee and the AMC, the disposal of the assets of the Scheme is not reasonable, or would not reasonably be practicable without being detrimental to the interests of the Unit holders.
2. In the event of a breakdown in the means of communication used for the valuation of investments of the Scheme, without which the value of the securities of the Scheme cannot be accurately calculated.
3. During periods of extreme volatility of markets, which in the opinion of the AMC are prejudicial to the interests of the Unitholders of the Scheme.
4. In the event of any force majeure or disaster that affects the normal functioning of the AMC or the Registrar.
5. In case of natural calamities, strikes, riots and bandhs etc.
6. During the period of Book Closure.
7. If so directed by SEBI.

In the above eventualities, the time limits indicated above, for processing of requests for subscription/redemption of Units will not be applicable. Further subscription/redemption request for Units is not binding and may be rejected by Trustee, the AMC or their respective agents until it has been confirmed in writing by the AMC or its agents. All types of transactions will be processed at the next Applicable NAV after the resumption of subscription/redemption of Units in the Scheme. The suspension or restriction of repurchase / redemption facility under any of the scheme of the Mutual Fund shall be made applicable only after the approval of the Board of Directors of the AMC and the Trustee and the details of the circumstances and justification for the proposed action shall be informed to SEBI in advance.

Further, under Clause 5 to 7 the purchase/sale of Units may be temporarily suspended on the Stock Exchange(s) on which the Units of the Scheme are Listed.

RIGHT TO LIMIT REDEMPTIONS

The Trustee may, in the general interest of the Unit holders of the Scheme and when considered appropriate to do so based on unforeseen circumstances / unusual market conditions, limit the total number of Units which may be redeemed on any Business Day to 5% of the total number of Units then in issue under the Scheme or such other percentage as the Trustee may determine. Any Units which consequently are not redeemed on a particular Business Day will be carried forward for Redemption to the next Business Day, in order of receipt. Redemptions so carried forward will be priced on the basis of the Applicable NAV (subject to the prevailing Load, if any) of the Business Day on which Redemption is made. Under such circumstances, to the extent multiple Redemption requests are received at the same time on a single Business Day,

B. ONGOING OFFER DETAILS

<p>Ongoing Offer Period This is the date from which the Scheme will reopen for subscriptions/redemptions after the closure of the NFO period.</p>	<p>The Scheme will reopen for subscription and redemption on an ongoing basis within 30 days of the date of Closure of the NFO. Upon reopening, the Units can be purchased and redeemed directly with the Fund only in Creation Unit size on all Business Days, at applicable NAV, subject to applicable load, if any.</p>
<p>Ongoing price for subscription/ redemption (from other schemes/plans of the mutual fund) by investors.</p>	<p>Units of the Scheme in less than Creation Units size can not be purchased from/redeemed directly with the Fund and can be purchased/ sold only on the Stock Exchange(s) where the units are listed. Ongoing price for subscription by Authorized Participants and Large Investors will be at Applicable NAV and redemption will be at Applicable NAV minus applicable Exit Load.</p>

This is the price you need to pay for purchase.

Purchase Price = Applicable NAV

This is the price you will receive for redemptions.

Redemption Price = Applicable NAV*(1-Exit Load, if any)

Example: If the applicable NAV is Rs. 10, Exit Load is 2% then redemption price will be:

= Rs. 10*(1-0.02)

= Rs. 9.80

SUBSCRIPTION/REDEMPTION OF UNITS DIRECTLY WITH MUTUAL FUND

Authorized Participants and Large Investors can subscribe or redeem the Units of the Scheme directly with the Mutual Fund in Creation Unit size in exchange of Portfolio Deposit and Cash Component at Applicable NAV, subject to applicable load, if any.

CREATION UNIT

'Creation Unit' is the number of Units of the Scheme, which is exchanged for Portfolio Deposit which consist of physical gold of defined purity and quantity and Cash Component. The facility of creating/redeeming Units in Creation Unit size will be available only to the Authorized Participants and Large Investors.

The Portfolio Deposit and Cash Component is explained as follows:

- Portfolio Deposit:** This is predefined quantity of physical gold of prescribed purity. Portfolio Deposit will be defined and announced by the AMC on daily basis and may change from time to time.
- Cash Component for subscription of Units in Creation Unit size:** The Cash Component for subscription represents the difference between the Applicable NAV of Creation Unit and the market value of Portfolio Deposit. This difference will represent accrued interest, income earned by the Scheme, accrued annual charges including management fees and residual cash in the Scheme. In addition, the Cash Component will include transaction cost as charged by the Custodian/DP and other incidental expenses for subscribing Units. The Cash Component for subscription will vary from time to time and will be decided and announced by the AMC.
- Cash Component for redemption of Units in Creation Unit size:** The Cash Component for redemption represents the difference between the Applicable NAV of Creation Unit and the market value of Portfolio Deposit. This difference will represent accrued interest, income earned by the Scheme, accrued annual charges including management fees and residual cash in the Scheme. In addition, the Cash Component will include transaction cost as charged by the Custodian/DP and other incidental expenses for redeeming Units. The Cash Component for redemption will vary from time to time and will be decided and announced by the AMC. The Cash Component for Redemption will also include exit load, if any.

The AMC shall disclose on a daily basis the Portfolio Deposit and Cash Component for subscription and redemption of Units in Creation Unit size. The same will be disclosed on our website i.e. www.religaremf.com on daily basis and would be applicable for subscribing and redeeming units in Creation Unit size for that Business Day only.

CREATION UNIT

Each Creation Unit consists of 1,000 units of Religare GETF. The Mutual Fund may from time to time change the size of the Creation Unit in order to equate it with marketable lots of the underlying instruments.

Portfolio Deposit is 1 kilogram (KG) of physical gold and in multiple thereafter. Portfolio Deposit and Cash Component which will be exchanged for the respective number of Units of the Scheme. Hence, the investor has to deposit at least 1 kilogram of physical gold & in multiples of 1 kilogram (KG) thereof in order to subscribe/redeem Units of the Scheme directly with the Fund.

Example of Subscription/Redemption of Units

As explained above, the Creation Unit is made up of 2 components i.e. Portfolio Deposit and Cash Component. The Portfolio Deposit will be determined by Fund. The Portfolio Deposit will be physical gold and presently is 1 kilogram (KG) of gold and in multiples of 1 kilogram (KG) thereafter. The value of Portfolio Deposit will change due to changes in the prices during the day.

The cash component will be arrived in the following manner:

Number of units comprising one Creation Unit	1,000
NAV per unit	Rs. 1490.00
Value of 1 Creation Unit	Rs. 14,90,000
Value of Portfolio Deposit (physical gold of 1 kg)	Rs. 14,85,000
Cash Component #	Rs. 5,000

The above is just an example to illustrate the calculation of cash component. As can be seen from the above example, for subscription of 1 Creation Unit, 1 kg of gold equivalent to Rs. 14,85,000/- would be the Portfolio Deposit and Rs. 5,000/- would be the Cash Component.

Cash Component does not include incidental charges and will vary depending upon the charges incurred like custodial charges and other incidental charges for creating units.

	<p>PURCHASE/SALE OF UNITS ON THE EXCHANGE</p> <p>The Units of the Scheme will be listed on the Capital Market Segment of the National Stock Exchange of India Limited (NSE) / Bombay Stock Exchange Ltd. (BSE) within 30 days from the closure of NFO. The Mutual Fund may at its sole discretion list the Units under the Scheme on any other recognized Stock Exchange(s) at a later date.</p> <p>An investor can buy/sell Units on a continuous basis on the National Stock Exchange of India Ltd. and/or any other Stock Exchange(s) on which the Units are listed during the trading hours like any other publicly traded stock.</p> <p>The price of the Units on the Stock Exchange will depend on demand and supply at that point of time and underlying NAV. There is no minimum investment, although Units are purchased/sold in round lots of 1 Unit.</p>
<p>Procedure of Subscribing Units of the Scheme for Gold directly with the Mutual Fund</p>	<p>The subscription request can be made to the Mutual Fund in a duly filled application form. Application forms for subscription of Religare GETF can be obtained from the office of AMC, Distributors and Registrar and Transfer Agents.</p> <p>The requisite physical gold constituting the Portfolio Deposit have to be submitted to the Custodian/AMC while the Cash Component has to be paid to the AMC. If the instrument for Cash Component is not honoured for any reason whatsoever, the application is liable to be rejected. The AMC may insist on the certificate issued by the refiner or manufacturer certifying the purity of the gold. On confirmation of the same by the Custodian/AMC that the predefined quantity and purity of physical gold has been received, the AMC will transfer the respective number of Units of the Scheme into the investor's Beneficiary Account with the Depository.</p> <p>The AMC may create Creation Unit prior to receipt of all or a portion of the relevant Portfolio Deposit and Cash Component in certain circumstances where the purchaser, among other things, posts collateral to secure its obligation to deliver such outstanding Portfolio Deposit and Cash Component.</p> <p>The Portfolio Deposit and Cash Component for Religare GETF may change from time to time. The Fund may from time to time change the size of Creation Unit in order to equate it with marketable lot of underlying physical gold and instruments.</p>
<p>Procedure of Redeeming Units of the Scheme for Gold directly with the Mutual Fund</p>	<p>The redemption request can be made to the Mutual Fund in a duly filled redemption form. Redemption forms for redeeming the units of Religare GETF can be obtained from the office of AMC and Registrar and Transfer Agents.</p> <p>The requisite number of Units of Religare GETF equaling the Creation Unit has to be transferred to the Fund's DP account and the Cash Component to be paid to the AMC. On confirmation of the same by the AMC, the Custodian will transfer the Portfolio Deposit by handing over the physical gold of the predefined purity and quantity to the investor and pay the Cash Component for redemption, if applicable.</p> <p>The delivery of physical gold will be subject to Mumbai jurisdiction. The expenses associated with taking physical delivery of gold will have to be borne by the Authorized Participant / Large Investor.</p> <p>The AMC may redeem Units prior to receipt of all or portion of the relevant number of units of Religare GETF in certain circumstances where the Unit holder, among other things, posts collateral to secure its obligation to deliver such outstanding Units of the Scheme.</p> <p>The Portfolio Deposit and Cash Component for the Units of the Scheme may change from time to time. The Fund may from time to time change the size of Creation Unit in order to equate it with marketable lot of underlying physical gold and instruments.</p> <p>The AMC may, at its discretion allow redemption of Units of Religare GETF in other than Creation Unit size if there is insufficient liquidity in the secondary market.</p>
<p>Cut off timing for subscriptions/redemptions/switches This is the time before which your application (complete in all respects) should reach the official points of acceptance.</p>	<p>Cut off timing for subscriptions:</p> <ol style="list-style-type: none"> 1. 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. 2. 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. 3. In respect of valid applications with an outstation cheques or demand drafts not payable at par at the Official Points of Acceptance where the application is received, the closing NAV of day on which the cheque or demand draft is credited shall be applicable. <p>Cut off timing for redemption:</p> <ol style="list-style-type: none"> 1. In respect of valid applications received at the Official Points of Acceptance upto 3.00 p.m. on a Business Day by the Fund, the closing NAV of the day on which application is received shall be applicable. 2. In respect of valid applications received at the Official Points of Acceptance after 3.00 p.m. on a Business Day by the Fund, the closing NAV of the next Business day shall be applicable.

<p>Subscription/Redemption of Religare Gold ETF for Cash directly with the Mutual Fund</p>	<p>The Mutual Fund may allow cash subscription of Religare Gold ETF in Creation Unit size by Authorized Participants and Large Investors. Such investors shall make subscription request to the Mutual Fund/AMC whereupon the Mutual Fund/AMC will arrange to purchase the underlying physical gold. The Portfolio Deposit and Cash Component will be exchanged for Religare Gold ETF in Creation Unit size with the Mutual Fund.</p> <p>Also, the Mutual Fund may allow cash redemption of Religare Gold ETF in Creation Unit size by Authorized Participants and Large Investors. Such investors shall make redemption request to the Mutual Fund/AMC whereupon the Mutual Fund/AMC will arrange to sell physical gold on behalf of the investor. Accordingly the sale proceeds of physical gold after adjusting Cash Component for redemption necessary charges/costs and prevailing exit load will be remitted to the investor.</p> <p>The subscription /redemption request for cash can be made to the Mutual Fund in a duly filled application form. Application form for cash subscription/redemption of Units of Religare Gold ETF can be obtained from the office of the AMC and Registrars and Transfer Agents.</p> <p>The minimum number of Religare Gold ETF that can be subscribed/ redeemed for cash directly with the Mutual Fund will be announced by the Mutual Fund from time to time.</p>										
<p>Settlement of Purchase / Sale of the units of Scheme on the Stock Exchange</p>	<p>Buying /Selling of Units of the Scheme on Stock Exchange is just like buying/ selling any other normal listed security. If an investor has bought Units, an investor has to pay the purchase amount to the broker/sub- broker such that the amount paid is realized before the funds pay-in day of the settlement cycle on the Stock Exchange. If an investor has sold Units, an investor has to deliver the Units to the broker/sub-broker before the securities pay-in day of the settlement cycle on the Stock Exchange. The Units (in the case of Units bought) and the funds (in the case of Units sold) are paid out to the broker on the pay-out day of the settlement cycle on the Stock Exchange. The Stock Exchange regulations stipulate that the trading member should pay the money or Units to the investor within 24 hours of the pay-out.</p> <p>If an investor has bought Units, he should give standing instructions for 'Delivery-In' to his/her DP for accepting Units in his/her beneficiary account. An investor should give the details of his/her beneficiary account and the DP-ID of his/her DP to his/her trading member. The trading member will transfer the Units directly to his/her beneficiary account on receipt of the same from Stock Exchange's Clearing Corporation.</p> <p>An investor who has sold Units should instruct his/her Depository Participant (DP) to give 'Delivery Out' instructions to transfer the Units from his/her beneficiary account to the Pool Account of his/her trading member through whom he/she have sold the Units. The details of the Pool A/C (CM-BP-ID) of his/her trading member to which the Units are to be transferred, Unit quantity etc. should be mentioned in the Delivery Out instructions given by him/her to the DP.</p> <p>The instructions should be given well before the prescribed securities pay-in day. SEBI has advised that the Delivery Out instructions should be given at least 24 hours prior to the cutoff time for the prescribed securities pay-in to avoid any rejection of instructions due to data entry errors, network problems, etc.</p>										
<p>Rolling Settlement</p>	<p>As per the SEBI's circular dated March 4, 2003, the rolling settlement on T+2 basis for all trades has commenced from April 1, 2003 onwards. The Pay-in and Pay-out of funds and the securities/units takes place within 2 working days after the trading date.</p> <p>The pay-in and pay-out days for funds and securities are prescribed as per the Settlement Cycle. A typical Settlement Cycle of Rolling Settlement is given below:</p> <p>Day Activity</p> <table border="1" data-bbox="715 1585 1484 1796"> <tr> <td>T</td> <td>The day on which the transaction is executed by a trading member</td> </tr> <tr> <td>T+1</td> <td>Confirmation of all trades including custodial trades by 11.00 a.m.</td> </tr> <tr> <td>T+1</td> <td>Processing and downloading of obligation files to brokers/custodians by 1.30 p.m.</td> </tr> <tr> <td>T+2</td> <td>Pay-in of funds and securities by 11.00 a.m.</td> </tr> <tr> <td>T+2</td> <td>Pay out of funds and securities by 1.30 p.m.</td> </tr> </table> <p>While calculating the days from the Trading day (Day T), weekend days (i.e. Saturday and Sundays) and bank holidays are not taken into consideration.</p>	T	The day on which the transaction is executed by a trading member	T+1	Confirmation of all trades including custodial trades by 11.00 a.m.	T+1	Processing and downloading of obligation files to brokers/custodians by 1.30 p.m.	T+2	Pay-in of funds and securities by 11.00 a.m.	T+2	Pay out of funds and securities by 1.30 p.m.
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T+2	Pay out of funds and securities by 1.30 p.m.										
<p>Where can the applications for subscription/redemption be submitted?</p>	<p>The application forms for subscription/redemption should be submitted at/ may be sent by mail to, any of the ISCs/ Official Points of Acceptance whose names and addresses are mentioned at the end of this document.</p> <p>For details on updated list of ISCs/ Official Points of Acceptance investors are requested to call 1800 209 0007 (toll-free)/ +91-22-6731 0000 or contact the AMC branches or log on to our website www.religaremf.com</p> <p>The AMC has the right to designate additional centre of Registrar as the Official Points of Acceptance during the Ongoing Offer Period and change such centres, as it deems fit.</p>										

<p>Minimum amount for subscription/ redemption of Units directly with the Mutual Fund and Minimum amount for purchase and sale of Units on the Exchange</p>	<p>SUBSCRIPTION/ REDEMPTION OF UNITS DIRECTLY WITH MUTUAL FUND</p> <p>Authorized Participants and Large Investors can subscribe /redeem the Units of the Scheme in Creation Unit size. The number of units of the Scheme that investors can subscribe/redeem in exchange of Portfolio Deposit and Cash Component is 1,000 Units and in multiples thereof at NAV based prices.</p> <p>Each Creation Unit consists of 1,000 units of Religare GETF. The Mutual Fund may from time to time change the size of the Creation Unit in order to equate it with marketable lots of the underlying instruments.</p> <p>PURCHASE/ SALE OF UNITS ON THE EXCHANGE</p> <p>There is no minimum investment, although Units are purchased /sold in round lots of 1 Unit at the price quoted on NSE/BSE.</p>
<p>Role of Custodian</p>	<p>The Custodian is responsible for keeping the safe custody of physical gold belonging to the Fund and to segregate the gold from the other assets of the custodian and from the other assets of other clients of the custodian. The Custodian is responsible for ensuring smooth inflow/ outflow of physical gold as and when necessary, in the best interest of the investors and also responsibility for loss of/or damage to the physical gold in case of employee infidelity, error and omission due to negligence of DB or its appointed agents.</p> <p>The Custodian's liability is limited to the market value of the gold held in the Scheme's allocated account at the time such negligence, fraud or willful default is discovered by the Custodian, provided that the Custodian promptly notifies the AMC of its discovery. In the event of a loss caused by the failure of the Custodian to exercise reasonable care, the AMC has the right to seek recovery with respect to the loss against the custodian in breach.</p> <p>Allocated Accounts:</p> <p>An allocated account is an account with a bank, to which individually identified gold bars owned by the account holder are credited. The gold bars in an allocated gold account are specific to that account and are identified by a list which shows, for each gold bar, the refiner, assay or fineness, serial number and fine weight. The account holder has full ownership of the gold bars and, except as instructed by the account holder, the bank may not trade, lease or lend the bars.</p> <p>Transfer of Gold:</p> <p>At the end of each business day gold is transferred to the Scheme's allocated account. The Custodian allocates specific bars of gold from its gold stocks, so that allocated gold bars represent the amount of gold credited to the extent such amount is representable by whole bars. The bars of gold should be held directly by the Custodian. The Custodian updates its records at the end of each business day to identify the specific bars of gold allocated to the Scheme.</p> <p>The withdrawal of gold from the Scheme for the purpose of redemption will follow the same procedure in the reverse order.</p>
<p>Role of Authorized Participants</p>	<p>The role of Authorized Participants is to assure liquidity of Religare Gold ETF Units on the Stock Exchanges where the Units are listed. Authorized Participants will offer buy and sell quotes (bid and ask quotes) on the Exchange such that buy and sell orders get executed in the market subject to price compatibility. The Authorized Participants may for the purpose of creating liquidity subscribe or redeem the Units of Religare Gold ETF directly with the Mutual Fund. e.g. if the Authorized Participant's net delivery obligation is more than the stock of Religare Gold ETF available with it, Authorized Participant may place subscription request with the Mutual Fund. Similarly, if the Authorized Participant has a net buy position and the same is to be settled in cash, it may redeem Units with the Mutual Fund for generating cash.</p>
<p>Minimum balance to be maintained and consequences of non maintenance.</p>	<p>There is no minimum balance requirement.</p>
<p>Special Products</p>	<p>Subject to the Authorized Participants and Large Investors fulfilling certain terms and conditions stipulated by the AMC as under, Religare Asset Management Company Limited, Religare Mutual Fund or any other agent or representative of the AMC, Mutual Fund, the Registrar may accept transactions through any electronic mode ("fax/web/ electronic transactions") as permitted by SEBI or other regulatory authorities:</p> <ol style="list-style-type: none"> The acceptance of the fax/web/electronic transactions will be solely at the risk of the transmitter of the fax/web/ electronic transactions and the Recipient shall not in any way be liable or responsible for any loss, damage caused to the transmitter directly or indirectly, as a result of the transmitter sending or purporting to send such transactions. The recipient will also not be liable in the case where the transaction sent or purported to be sent is not processed on account of the fact that it was not received by the recipient.

	<p>c) The transmitter's request to the Recipient to act on any fax/web/electronic transmission is for the transmitter's convenience and the Recipient is not obliged or bound to act on the same.</p> <p>d) The transmitter acknowledges that fax/web/electronic transactions is not a secure means of giving instructions/ transactions requests and that the transmitter is aware of the risks involved including those arising out of such transmission.</p> <p>e) The transmitter authorizes the recipient to accept and act on any fax/web/ electronic transmission which the recipient believes in good faith to be given by the transmitter and the recipient shall be entitled to treat any such fax/web/ electronic transaction as if the same was given to the recipient under the transmitter's original signature.</p> <p>f) The transmitter agrees that security procedures adopted by the recipient may include signature verification, telephone call backs which may be recorded by tape recording device and the transmitter consents to such recording and agrees to cooperate with the recipient to enable confirmation of such fax/web/ electronic transaction requests.</p> <p>g) The transmitter accepts that the fax/web/ electronic transactions shall not be considered until time stamped as a valid transaction request in the Scheme in line with SEBI regulations.</p> <p>h) In consideration of the recipient from time to time accepting and at its sole discretion acting on any fax/ web/electronic transaction request received / purporting to be received from the transmitter, the transmitter agrees to indemnify and keep indemnified the AMC, Directors, employees, agents, representatives of the AMC, Religare Mutual Fund and Trustees from and against all actions, claims, demands, liabilities, obligations, losses, damages, costs and expenses of whatever nature (whether actual or contingent) directly or indirectly suffered or incurred, sustained by or threatened against the indemnified parties whatsoever arising from or in connection with or any way relating to the indemnified parties in good faith accepting and acting on fax/web/ electronic transaction requests including relying upon such fax/electronic transaction requests purporting to come from the transmitter even though it may not come from the transmitter.</p> <p>The AMC reserves the right to discontinue the facility at any point of time.</p> <p>Systematic Investment Plan (SIP): Not Available</p> <p>Systematic Transfer Plan (STP): Not Available</p> <p>Systematic Withdrawal Plan (SWP): Not Available</p> <p>Dividend Transfer Plan (DTP): Not Available</p> <p>Event Trigger Plan (ETP): Not Available</p>
Dematerialization	<p>a) The Units of the Scheme will be available only in the Electronic (Dematerialized) mode.</p> <p>b) The applicant under the Scheme will be required to have a beneficiary account with a Depository Participant of NSDL/CDSL and will be required to indicate in the application the DP's name, DP ID Number and Beneficiary Account number of the applicant with the DP.</p> <p>c) The Units of the Scheme will be issued/repurchased and traded compulsorily in dematerialized form.</p> <p>Applications without relevant details or incomplete details of his or her depository account are liable to be rejected.</p>

<p>Rematerialization and Dematerialization of Units</p>	<p>Rematerialization and Dematerialization of Units will be in accordance with the provisions of SEBI (Depositories & Participants) Regulations, 1996 as may be amended from time to time.</p> <p>The process for rematerialization is as follows:</p> <ul style="list-style-type: none"> • The investor will submit a remat request to his/her DP for rematerialization of holdings in his/her account. • If there is sufficient balance in the investor's account, the DP will generate a Rematerialization Request Number (RRN) and the same is entered in the space provided for the purpose in the rematerialization request form. • The DP will then despatch the request form to the AMC/R&T Agents. • The AMC/ R&T Agents accepts the request for rematerialization prints and despatches the Unit Certificate/ Account Statement to the investor and sends electronic confirmation to the DP. • DP must inform the investor about the changes in the investor account following the acceptance of the request. <p>Those investors who are holding Units in non demat form (on rematerialization) can, on completion of necessary formalities, convert their holdings into demat form once again.</p> <p>The process for dematerialization is as follows:</p> <p>The Unit holder will be required to make an application to AMC along with details like folio number, DP's Name, DP ID and Beneficiary Account No. with the DP for the issue of Units into demat form. Application for issue of Units in demat mode can be submitted to any of the OPAs / ISCs along with Unit Certificate/ Account Statement. The AMC will endeavour to credit the Units to the Beneficiary Account of Unit holder within two working days or such other period as may be stipulated from time to time from the date of receipt of such request.</p>
<p>Account Statements</p>	<p>For normal transactions during ongoing subscription and redemption:</p> <ul style="list-style-type: none"> • An allotment advice reflecting the new or additional subscription as well as redemption / switch of Units shall be despatched to the Unit holder within 10 days from the date of receipt of request from the Unit holder. However, under normal circumstances, the Mutual Fund shall endeavour to despatch an allotment advice within 3 Business Days from the date of the receipt of request from the Unit holder. • For those Unit holders who have provided an e-mail address, the AMC will send an allotment advice by email. • Unit holders will be required to download and print the documents after receiving e-mail from the Mutual Fund. Should the Unit holder experience any difficulty in accessing the electronically delivered documents, the Unit holder shall promptly advise the Mutual Fund to enable the Mutual Fund to make the delivery through alternate means. It is deemed that the Unit holder is aware of all security risks including possible third party interception of the documents and contents of the documents becoming known to third parties. <p>For Demat account holders:</p> <p>In addition to above, since the Unit holder will hold the Units of the Scheme in demat mode, the Unit holder will also receive the holding statement directly from their respective DP at such a frequency as may be defined in the Depository Act or regulations or on specific request.</p> <p>Unit Certificate:</p> <p>Normally no Unit Certificates will be issued. However, on request from the Unit holder, the AMC shall issue a non-transferable Unit Certificate to the applicant within 30 days of the receipt of request for the certificate. A Unit Certificate if issued must be duly discharged by the Unit holder(s) and surrendered along with the request for redemption.</p>

Dividend	<ul style="list-style-type: none"> • The dividend warrants shall be dispatched to the Unit holders within 30 days of the date of declaration of the dividend. • The dividend proceeds will be paid by way of ECS/EFT/NEFT/RTGS/Direct credits / any other electronic manner by directly crediting the bank account linked to the demat account depending on the mode of receipt of dividend proceeds chosen by the Unit holder. Where the Unit holder has rematerialized the units, the dividend proceeds will be paid by way of ECS / EFT / NEFT / RTGS / Direct credits / any other electronic manner, if sufficient banking account details are available with Mutual Fund for investor. • In case of specific request for dividend by warrants or unavailability of sufficient details with the Mutual Fund, the dividend will be paid by warrant and payments will be made in favour of the Unit holder (registered holder of the Units or, if there are more than one registered holder, only to the first registered holder in case of non demat holders) with bank account number furnished to the Mutual Fund (please note that it is mandatory for the Unit holders to provide the Bank account details as per the directives of SEBI).
Redemption	<p>(a) Redemption</p> <p>The Unit holder can request for Redemption by specifying the number of units to be redeemed, subject to Creation Unit size. Where the Unit holder specified the number of Units in words and figures and there is mismatch between the number specified in words and figures, the redemption request will be rejected.</p> <p>The minimum number of Units for Redemption shall be in Creation Unit size. Each Creation Unit consists of 1,000 units of Religare GETF. The Mutual Fund may from time to time change the size of the Creation Unit in order to equate it with marketable lots of the underlying instruments.</p> <p>(b) How to Redeem</p> <p>A Unit holder desiring to redeem can use a transaction slip for redemption request. Completed transaction slip can be submitted at an ISC/OPA. Transaction slips can be obtained from any of the ISCs/OPA.</p> <p>In case the Units are standing in the names of more than one Unit holder, where mode of holding is specified as 'Jointly', redemption requests will have to be signed by all joint holders. However, in cases of holding specified as 'Anyone or Survivor', any one of the Unit holders will have the power to make redemption requests, without it being necessary for all the Unit holders to sign. However, in all cases, the proceeds of the redemption will be paid only to the first-named holder.</p> <p>The AMC reserves the right to provide the facility of redeeming Units of the Scheme through an alternative mechanism including but not limited to on - line transactions on the Internet, as may be decided by the AMC from time to time. The alternative mechanism may also include electronic means of communication such as redeeming Units online through the website of the AMC or any other website etc. The alternative mechanisms would be applicable to only those investors who opt for the same in writing and subject to investor fulfilling such conditions as AMC may specify from time to time.</p> <p>Signature mismatches</p> <p>If the AMC / Registrar finds a signature mismatch, while processing the redemption request, then the AMC/Registrar reserves the right to process the redemption only on the basis of supporting documents confirming the identity of the investors. List of such documents would be notified by AMC from time to time on its website.</p> <p>(c) Payment of Redemption Proceeds</p> <ol style="list-style-type: none"> i. For Unit holders having a bank account with certain banks with whom the AMC may have an arrangement from time to time: <ul style="list-style-type: none"> The redemption proceeds shall be directly credited to their bank account linked to the demat account by way of EFT / NEFT / RTGS / Direct credits / any other electronic manner, if sufficient banking account details are available with Mutual Fund for investor. As per SEBI (MF) Regulations, the Mutual Fund shall despatch Redemption proceeds within 10 Business Days of the date of Redemption. However, under normal circumstances, the Mutual Fund would endeavor to credit the first / sole Unit holder's account with the Redemption proceeds within 3 Business Days from the date of Redemption. ii. For other Unit holders not covered by (i) above and Unit holders covered by (i) but have given specific request for Cheque/Demand Draft:

The redemption proceeds will be paid by cheque and payments will be made in favour of the Unit holder with bank account number linked to the demat account/ furnished details available to with the Mutual Fund (please note that it is mandatory for the Unit holders to provide the Bank account details as per the directives of SEBI). Redemption cheques will be sent to the Unit holders address.

All Redemption payments will be made in favour of the registered holder of the Units or, if there is more than one registered holder, only to the first registered holder.

As per SEBI (MF) Regulations, the Mutual Fund shall dispatch Redemption proceeds within 10 Business Days of the Redemption date. A penal interest of 15% or such other rate as may be prescribed by SEBI from time to time, will be paid in case the Redemption proceeds are not made within 10 Business Days of the Redemption Date.

However, under normal circumstances, the Mutual Fund would endeavor to despatch the Redemption cheque within 4 Business Days from the date of redemption.

Note: The Trustee, at its discretion at a later date, may choose to alter or add other modes of payment.

The redemption proceeds will be sent by courier or (if the addressee city is not serviced by the courier) by registered post. The despatch for the purpose of delivery through the courier /postal department, as the case may be, shall be treated as delivery to the investor. The AMC/Registrar are not responsible for any delayed delivery or non-delivery or any consequences thereof, if the despatch has been made correctly as stated in this paragraph.

REDEMPTION BY NRIs/ FIIs

Credit balances in the account of an NRI/ FII Unit holder, may be redeemed by such Unit holder in accordance with the procedure described in SID and subject to any procedures laid down by the RBI, if any. Payment to NRI/ FII Unit holders will be subject to the relevant laws/ guidelines of the RBI as are applicable from time to time (also subject to deduction of tax at source as applicable).

In the case of NRIs

- (i) Credited to the NRI investor's NRO account, where the payment for the purchase of the Units redeemed was made out of funds held in NRO account; or
- (ii) Remitted abroad or at the NRI investor's option, credited to his NRE / FCNR / NRO account, where the Units were purchased on repatriation basis and the payment for the purchase of Units redeemed was made by inward remittance through normal banking channels or out of funds held in NRE/FCNR account.

In the case of FIIs

Credit the net amount of redemption proceeds of such Units to the foreign currency account or Non-Resident Rupee Account of the FII investor.

Pursuant to Government of India Notification No. GSR (381) E dated May 3, 2000, transactions which are not specifically prohibited under the Foreign Exchange Management (Current Account Transactions) Rules, 2000 or which are not included in Schedule II (transactions specified in this Schedule require prior approval of the Government of India) or Schedule III (transactions specified in this Schedule require prior approval of Reserve Bank of India) may be permitted by authorized dealers without any monetary/percentage ceilings subject to compliance with the provisions of Section 10(5) of the Foreign Exchange Management Act, 1999.

Effect of Redemption

The number of Units held by the Unit holder in his demate account will stand reduced by the number of Units redeemed.

Bank Details

In order to protect the interest of Unit holders from fraudulent encashment of cheques, the current SEBI (MF) Regulations has made it mandatory for investors to mention in their Application/Redemption request, their bank name and account number.

Investors are advised to furnish bank account details linked with their Demat Account. In case the bank details provided by the investor don't match with the bank details in the Depository records, then the bank details as available in the Depository records shall be deemed final.

The normal processing time may not be applicable in situations where such details are not provided by Investors / Unit holders. The AMC will not be responsible for any loss arising out of fraudulent encashment of cheques and/ or any delay/loss in transit.

Delay in payment of redemption/repurchase proceeds	The AMC shall be liable to pay interest to the Unit holders at 15% or such other rate as may be prescribed by SEBI from time to time, in case the redemption / repurchase proceeds are not made within 10 Business Days of the date of Redemption/repurchase. However, the AMC will not be liable to pay any interest or compensation or any amount otherwise, in case the AMC/Trustee is required to obtain from the investor /Unit holders verification of identity or such other details relating to subscription for Units under any applicable law or as may be requested by a regulatory body or any government authority, which may result in delay in processing the application.
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C. PERIODIC DISCLOSURES

<p>Net Asset Value</p> <p>This is the value per unit of the scheme on a particular day. You can ascertain the value of your investments by multiplying the NAV with your unit balance.</p>	<p>The AMC will calculate and disclose the first NAV of the Scheme within a period of 30 days from the closure of the NFO Period. Subsequently, the NAVs will be calculated and disclosed on all the Business Days. The NAV of the Scheme and subscription/redemption price shall be published at least in two daily newspapers on daily basis in accordance with the SEBI Regulations. The AMC shall update the NAVs on the website of the Fund (www.religaremf.com) and of the Association of Mutual Funds in India - AMFI (www.amfiindia.com) before 9.00 p.m. on every Business Day. If the NAVs are not available before the commencement of business hours on the following day due to any reason, the Mutual Fund shall issue a press release giving reasons and explaining when the Mutual Fund would be able to publish the NAV.</p> <p>Information regarding NAV can be obtained by the Unit holders / Investors by calling or visiting the nearest ISC.</p>		
<p>Half yearly Disclosures: Portfolio/Financial Results</p> <p>This is a list of securities where the corpus of the scheme is currently invested. The market value of these investments is also stated in portfolio disclosures.</p>	<p>The Mutual Fund shall publish a complete statement of the Scheme portfolio and the unaudited financial results, 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.</p> <p>The Mutual Fund may opt to send the portfolio to all Unit holders in lieu of the advertisement (if applicable).</p> <p>The Portfolio Statement will also be displayed on the website of the Mutual Fund and AMFI.</p>		
<p>Half Yearly Results</p>	<p>The Mutual Fund and AMC shall before the expiry of one month from the close of each half year i.e. 31st March and on 30th September, publish its unaudited financial results in one national English daily newspaper and in a regional newspaper published in the language of the region where the Head Office of the mutual fund is situated.</p> <p>The unaudited financial results will also be displayed on the website of the Mutual Fund and AMFI.</p>		
<p>Annual Report</p>	<p>The Scheme wise annual report or an abridged summary thereof shall be mailed (e-mailed if opted / requested) 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) and full annual report shall be available for inspection at the Head Office of the Mutual Fund and a copy shall be made available to the Unit holders on request on payment of nominal fees, if any. Scheme wise annual report shall also be displayed on the website of the Mutual Fund (www.religaremf.com) and Association of Mutual Funds in India (www.amfiindia.com).</p>		
<p>Associate Transactions</p>	<p>Please refer to Statement of Additional Information (SAI).</p>		
<p>Taxation</p> <p>The information is provided for general information only. However, in view of the individual nature of the implications, each investor is advised to consult his or her own tax advisors/authorized dealers with respect to the specific amount of tax and other implications arising out of his or her participation in the schemes.</p>		<p>Resident Investors</p>	<p>Mutual Fund</p>
	Tax on Dividend	Nil	Individual & HUF 14.1625% and Others 22.66%
	Capital Gain		
	Long Term	10% without the benefit of indexation and 20% with indexation	Nil
	Short Term	15% (plus applicable surcharge and education cess)	Nil
	<p>Notes:</p> <p>1. Religare Mutual Fund is a Mutual Fund registered with Securities and Exchange Board of India (SEBI) and hence the entire income of the Mutual Fund will be exempt from income tax in accordance with the provisions of Section 10 (23D) of the Income-tax Act, 1961.</p>		

	<p>2. On income distribution, if any, made by the Mutual Fund, additional income tax is payable under Section 115R of the Act, in the case of its Scheme (other than equity oriented funds i.e. such funds where the investible funds are invested by way of equity shares in domestic companies to the extent of 65% of the total proceeds of such funds). The additional income tax payable by the Scheme is 14.1625% in case of Individual & HUF and 22.66 in case of Others (including surcharge @ 10% and education cess @ 2% and secondary and higher education cess @ 1%).</p> <p>Since Religare Gold Exchange Traded Fund is not an equity scheme, no securities transaction tax is payable by the Scheme.</p> <p>For further details on taxation, please refer section 'Taxation on investing in Mutual Funds' in the Statement of Additional Information.</p>
Investor services	<p>Investor may contact the AMC for any investor assistance and complaint resolution by making a call on our No.: 1800 209 0007 (toll-free) or +91-022-6731 0000 or by sending fax at Fax No.: +91-022-2837 1565 or sending message at E-mail ID: services@religaremf.com. Investors can also post their grievances/ feedback/ suggestions on our website www.religaremf.com.</p> <p>Investor can also address their queries and complaints to Mr. Surinder Singh Negi - Head - Operation and Customer Services. His contact details are as follows:</p> <p>Religare Asset Management Company Ltd. 3rd Floor, GYS Infinity, Paranjpe 'B' Scheme, Subhash Road, Vile Parle (East), Mumbai - 400 057. Tel. No.: +91-22-6731 0000 Fax No.: +91-22-2837 1565 E-mail: services@religaremf.com</p> <p>Investors can visit our Investor Service Centres (ISCs) at nearest location. The list of ISCs is available at the end of this document and is available on our website www.religaremf.com.</p> <p>The AMC will follow up with the ISCs and Registrar and Transfer Agents to ensure timely redressal and prompt investor services.</p> <p>Investors can send their communications and requests to Karvy Computershare Pvt. Ltd., Registrar & Transfer Agents at following contacts:</p> <p>Karvy Computershare Pvt. Ltd. Unit: Religare Mutual Fund KARVY Plaza, H.No.8-2-596, Street No. 1, Banjara Hills, Hyderabad - 500 034. Tel. No.: +91-40-2331 2454 Fax No.: +91-40-2331 1968 Email: religare.care@karvy.com</p>

D. COMPUTATION OF NAV

The Net Asset Value (NAV) per Unit under the Scheme will be computed by dividing the net assets of the Scheme by the number of Units outstanding on the valuation day. The Mutual Fund will value its investments according to the valuation norms, as specified in Schedule VIII of the SEBI (MF) Regulations, or such norms as may be specified by SEBI from time to time.

The Net Assets Value (NAV) of the Units under the Scheme shall be calculated as shown below:

$$\text{NAV (Rs.)} = \frac{\text{Market or fair value of the Scheme's investments} + \text{Current Assets including Accrued Income} - \text{Current Liabilities and Provisions}}{\text{No. of Units outstanding under Scheme on the Valuation Day}}$$

The NAV shall be calculated up to four decimal places. The AMC will calculate and disclose the first NAV of the Scheme within a period of 30 days from the closure of the NFO Period. Subsequently, the NAVs will be calculated and disclosed on all the Business Days.

Valuation of Gold

The Fund will invest in physical gold. Since physical gold and other permitted instruments linked to gold are denominated in gold tonnage, it will be valued based on the market price of gold in the domestic market and will be marked to market on a daily basis. The market price of gold in the domestic market on any business day would be arrived at as under:

Value of gold:

1. The gold held by the Scheme shall be valued at the AM fixing price of London Bullion Market Association (LBMA) in US dollars per troy ounce for gold having a fineness of 995.0 parts per thousand, subject to the following:
 - (a) adjustment for conversion to metric measures as per standard conversion rates;
 - (b) adjustment for conversion of US dollars into Indian rupees as per the RBI reference rate declared by the Foreign Exchange Dealers Association of India (FEDAI); and
 - (c) addition of -
 - (i) transportation and other charges that may be normally incurred in bringing such gold from London to the place where it is actually stored on behalf of the Fund; and

(ii) notional customs duty and other applicable taxes and levies that may be normally incurred to bring the gold from London to the place where it is actually stored on behalf of the Fund.

Provided that the adjustment under clause (c) above may be made on the basis of a notional premium that is usually charged for delivery of gold to the place where it is stored on behalf of the Fund.

Provided further that where the gold held by the Scheme has a greater fineness, the relevant LBMA prices of AM fixing shall be taken as the reference price under this sub-paragraph.

2. If the gold acquired by the Scheme is not in the form of standard bars, it shall be assayed and converted into standard bars which comply with the good delivery norms of the LBMA and thereafter valued in terms of sub-paragraph (1).

The market price of gold in the domestic market on any business day would be arrived at as under:

Domestic price of gold = (London Bullion Market Association AM fixing in US\$/ounce X Conversion factor for converting ounce into kg for 0.995 fineness X rate for US\$ into INR) + Custom duty for import of gold + Sales Tax/octroi and other levies applicable.

The Trustees reserve the right to change the source (centre) for determining the exchange rate. The AMC shall record in writing the reason for change in the source for determining the exchange rate.

IV. FEES AND EXPENSES

This section outlines the expenses that will be charged to the Scheme. The information provided under this section seeks to assist the investor in understanding the expense structure of the Scheme and types of different fees/expenses and their percentage that the investor is likely to incur on purchasing and selling the Units of the Scheme.

A. NEW FUND OFFER (NFO) EXPENSES

These expenses are incurred for the purpose of various activities related to the NFO like sales and distribution fees paid, marketing and advertising, registrar expenses, printing and stationery, bank charges etc.

NFO expenses will be borne by the AMC/Trustee/Sponsor.

B. ANNUAL SCHEME RECURRING EXPENSES

These are the fees and expenses for operating the Scheme. These expenses include investment management and advisory fee charged by the AMC, Registrar and Transfer Agents' fee, marketing and selling costs etc. as given in the table below:

The AMC has estimated that upto 2.50% of the daily average net assets of the Scheme will be charged to the scheme as expenses. For the actual current expenses being charged, the investor should refer to the website of the Fund.

Particulars	% p.a. of Average daily net assets
Investment Management & Advisory Fee	1.25
Custodial Fees	0.20
Registrar & Transfer Agent Fees including cost related to providing accounts statement, dividend/redemption cheques/warrants etc.	0.05
Marketing & Selling Expenses including Agents Commission and statutory advertisement	0.75
Brokerage & Transaction Cost pertaining to the distribution of units	0.15
Audit Fees/Fees and expenses of trustees	0.03
Costs related to investor communications	0.04
Listing Fees	0.01
Costs of fund transfer from location to location	0.02
Other Expenses	-
Total Recurring Expenses	2.50

The purpose of the above table is to assist the investor in understanding the various costs and expenses that an investor in the Scheme will bear directly or indirectly. These estimates have been made in good faith as per the information available with AMC and are based on a corpus size of Rs.1 Crore under the Scheme and would change to the extent assets are lower or higher. If the corpus size is in excess of Rs.1 Crore, the above mentioned recurring expenses in the Scheme would change. The expenses under any head may be more or less than as specified in the table above, but the total recurring expenses that can be charged to the Scheme will be subject to limits prescribed from time to time under the SEBI (MF) Regulations.

These estimates have been made in good faith as per the information available to the Investment Manger based on past experience and are subject to change inter-se. Types of expense charged shall be as per SEBI (Mutual Funds) Regulations, 1996.

The AMC will sell gold held by the Scheme on as-needed basis to pay the Scheme's expenses. As a result, the amount of gold to be sold will vary from time to time depending on the level of the Scheme's expenses and the market price of gold.

Impact of Scheme Expenses on NAV of the Scheme

Each time the Scheme's gold is sold to pay the Scheme's expenses, the amount of gold represented by each outstanding unit will be reduced. The following table demonstrates the impact of the Scheme's anticipated operating expenses on the NAV of the Scheme over a period of 3 years base on the following assumptions.

- Asset Under Management (AUM) is Rs. 149 crores based on 10 lakh Units issued in exchange of 1000 Kgs of gold at a price of Rs. 1,490 per gram.
- No creations or redemptions of Units over a period of 3 years.
- All expenses accrued during the periods presented below have been paid as of the end of such periods.

Particulars	1st Year	2nd Year	3rd Year
Gold price per gram (Rs.) (assuming a constant gold price)	1,490.00	1,490.00	1,490.00
Units	1,000,000.00	1,000,000.00	1,000,000.00
Grams	1,000,000.00	997,000.00	94,009.00
grams/unit	1.0000	0.9970	0.9940
AUM (Rs.)	1,490,000,000.00	1,485,530,000.00	1,481,073,410.00
NAV per unit (Rs.)	1,490.00	1,485.53	1,481.07
Annual Expenses			
Operating exp	4,470,000.00	4,456,590.00	4,443,220.23
Expenses as a % NAV	0.30	0.30	0.30
Grams of gold sold	3,000.00	2,991.00	2,982.03

The above calculations are solely for the purpose of understanding of how the expenses will be recovered. The values taken for consideration may undergo changes depending on the actual expenses incurred. The calculations shown above are made assuming a constant price of gold over a period of 3 years. In practice, the actual prices of gold may increase or decrease and the AUM of the Fund would proportionately increase or decrease as compared to the price of 1 gram of gold depending on the cash represented by 1 Unit.

As per SEBI Regulations, the maximum recurring expenses including investment management and advisory fees that can be charged to the Scheme shall be subject to a % limit of average weekly net assets as given in table below:

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

Recurring expenses incurred in excess of the aforesaid limits will be borne by the AMC/Trustee/Sponsor.

The Fund will update the current expense ratios on its website (www.religaremf.com) within two working days mentioning the effective date of change.

Investment Management and Advisory Fees

In terms of the Investment Management Agreement and the Regulations, the AMC is entitled to an investment management and advisory fee at 1.25% per annum of the average net assets for a corpus up to Rs.100 Crores and at 1.00% per annum for the corpus amount in excess of Rs.100 Crores.

For Schemes launched on a No-Load basis, the AMC is entitled to collect an additional management fee up to 1% per annum of the average net assets outstanding in each financial year and the total management fee shall not exceed the limits for annual recurring expenses stated under the Regulations.

The total recurring expenses of the Scheme, including the additional management fees, will, however, be limited to the ceilings as prescribed under Regulation 52(6) of the Regulations. In terms of Regulation 52(3) read with Para (f) of the Tenth Schedule of the Regulations, the AMC will not charge to the scheme ongoing distribution expenses as long as additional management fees are charged to the scheme.

C. LOAD STRUCTURE

Load is an amount which is paid by the investor to subscribe to the Units or to redeem the Units from the Scheme. This amount is used by the AMC to pay commissions to the distributor and to take care of other marketing and selling expenses. Load amounts are variable and are subject to change from time to time. For the current applicable structure, please refer to the website of the AMC (www.religaremf.com) or you may call at 1800 209 0007 (toll-free) / +91-22-6731 0000 or you can contact your distributor.

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

Of the exit load or CDSC charged to the investor, a maximum of 1% of the redemption proceeds shall be maintained in a separate account which can be used by the AMC to pay commissions to the distributor and to take care of other marketing and selling expenses. Any balance will be credited to the scheme immediately.

The investor is requested to check the prevailing Load structure of the Scheme before investing. Investors may refer to the current applicable Load structure by referring to the SID or the AMC website or by calling at 1800 209 0007 (toll-free) / +91-22-6731 0000.

For any change in Load structure AMC will issue an addendum and display it on the AMC Website/Investor Service Centres.

Under the Scheme, the AMC reserves the right to introduce / modify the Load depending upon the circumstances prevailing at that time subject to maximum limits as prescribed under the SEBI Regulations. The Load may also be changed from time to time and may be linked to the period of holding.

The Redemption Price however, will not be lower than 93% of the NAV, and the Sale Price will not be higher than 107% of the NAV, provided that the difference between the Redemption price and Sale price at any point in time shall not exceed the permitted limit as prescribed by SEBI from time to time which is presently 7% calculated on the Sale Price.

Any imposition or enhancement of Load in future shall be applicable on prospective investments only. At the time of changing the Load Structure:

1. The addendum detailing the changes will be attached to SIDs and Key Information Memorandum. The addendum may be circulated to all the distributors/brokers so that the same can be attached to all Scheme Information Documents and Key Information Memoranda already in stock.
2. The addendum will be displayed on the website of the Fund and arrangements will be made to display the addendum in the form of a notice in all the Investor Service Centres and distributors / brokers office.
3. The introduction of the exit load along with the details will be stamped in the acknowledgement slip issued to the investors on submission of the application form and will also be disclosed in the accounts statement issued after the introduction of such load.
4. A public notice shall be given in respect of such changes in one English daily newspaper having nationwide circulation as well as in a newspaper published in the language of region where the Head Office of the Mutual Fund is situated.
5. Any other measure which the Mutual Fund may consider necessary.

D. WAIVER OF LOAD FOR DIRECT APPLICATIONS

Not Applicable

V. RIGHTS OF UNITHOLDERS

Please refer to Statement of Additional Information for details.

VI. PENALTIES, PENDING LITIGATION OR PROCEEDINGS, FINDINGS OF INSPECTIONS OR INVESTIGATIONS FOR WHICH ACTION MAY HAVE BEEN TAKEN OR IS IN THE PROCESS OF BEING TAKEN BY ANY REGULATORY AUTHORITY

This section shall contain the details of penalties, pending litigation and action taken by SEBI and other regulatory and Govt. Agencies

- All disclosures regarding penalties and action(s) taken against foreign Sponsor(s) may be limited to the jurisdiction of the country where the principal activities (in terms of income / revenue) of the Sponsor(s) are carried out or where the headquarters of the Sponsor(s) is situated. Further, only top 10 monetary penalties during the last three years shall be disclosed.

Not Applicable

- In case of Indian Sponsor(s), details of all monetary penalties imposed and/or action taken during the last three years or pending with any financial regulatory body or governmental authority, against Sponsor(s) and/or the AMC and/or the Board of Trustees/Trustee Company; for irregularities or for violations in the financial services sector, or for defaults with respect to share holders or debenture holders and depositors, or for economic offences, or for violation of securities law. Details of settlement, if any, arrived at with the aforesaid authorities during the last three years shall also be disclosed.
 - The NSE and NSCCL have levied various penalties/ fines aggregating to Rs. 3.85 million on Religare Securities Ltd ('RSL') during the period from April 2005 till January 8, 2010, for various reasons, including reporting short collection of margins, violations observed during inspection, violation of exposure limits in the future and option segment dealt for and on behalf of various clients, trading in option segment of the NSE, violation of client level limit for trading in specified scrips, clearing shortage, non-submission of UCC details, delay in monthly disclosures and delayed uploading of computer to computer link terminal data.
 - The BSE has levied various penalties/ fines aggregating to approximately Rs. 0.34 million on RSL during the period from April 2005 till January 8, 2010, for various reasons, including violation of trading limits in certain categories of scrips, entering into transaction on behalf of certain specified clients (which led to price rise), violation of intra-day trading limits, violation observed during inspection, violation of trading limits in Z group securities, bad delivery charges, incorrect punching of individual orders in institutional category, late payouts, modification of client codes, etc.
 - In addition to the above, NSDL has through certain letters levied penalties aggregating to Rs. 0.17 million and CDSL has levied a penalty of Rs. 500 since April 2005.
- Details of all enforcement actions taken by SEBI in the last three years and/or pending with SEBI for the violation of SEBI Act, 1992 and Rules and Regulations framed there under including debarment and/or suspension and/or cancellation and/or imposition of monetary penalty/adjudication/enquiry proceedings, if any, to which the Sponsor(s) and/or the AMC and/or the Board of Trustees/Trustee Company and/or any of the directors and/or key personnel (especially the fund managers) of the AMC and Trustee Company were/ are a party. The details of the violation shall also be disclosed.
 - The SEBI in the matters of IFSL Limited, Mega Corporation Limited, Karuna Cables Limited and Millenium Cybertech Limited, issued ad interim orders dated September 28, 2005, October 24, 2005, November 29, 2005 and January 24, 2006, respectively pending investigation, while observing a sharp increase in price and trading volume in respect of the scrips of the above mentioned companies. Pursuant to the said orders, the SEBI has restrained RSL, among other stock brokers from buying, selling or dealing in the specified scrips of the companies mentioned above, directly or indirectly, on behalf of certain promoters, directors and clients specified by the SEBI from the date of the respective orders, until the receipt of further orders from the SEBI. Subsequently, the SEBI has, pursuant to orders dated June 16, 2006, July 24, 2006, July 25, 2006 and September 26, 2006, in the matters of IFSL Limited, Mega Corporation Limited, Karuna Cables Limited and Millenium Cybertech Limited, respectively confirmed the ad interim orders. Finally, SEBI vide its letter dated May 22, 2007 has issued an administrative warning in the matter of Millenium Cybertech Limited. Further, SEBI has appointed Adjudicating officer in the matters of Mega Corporation Limited and Karuna Cables Limited. Pursuant to the same RSL, has obtained consent order in both the matters. Further, SEBI has appointed an adjudicating officer, in the matter of IFSL. The specific observations issued by SEBI in the ad interim orders are as follows:

Sr. No.	Specified Scrip	Directions/ Observations Issued
1.	IFSL Limited	The SEBI in its ad interim, ex-parte order dated September 28, 2005 noted that RSL, among other brokers, dealt significantly in the script of IFSL Limited on behalf of specified clients during the period when there was an increase in the share price and trading volume and off market transfers by the promoters to some entities took place. Subsequently, the SEBI through letter dated March 24, 2006 summoned RSL to appear and provide information in connection with the investigations instituted by SEBI in the said matter. The information required by the SEBI has been duly provided. Further, an order has been passed on June 16, 2006 by the SEBI confirming the interim order. Further, SEBI vide its letter dated May 25, 2009 has appointed an adjudicating officer in this matter. The letter has been duly replied. Further, SEBI has called the company for Personal hearing on September 22, 2009 which was duly attended by the company officials and submissions were made. Further to this SEBI vide its order dated November 23, 2009 has disposed off the proceedings against RSL
2.	Mega Corporation Limited	The SEBI in its ad interim, ex-parte order dated October 24, 2005 observed that RSL, among other brokers being holders of more than 1% of the share capital of Mega Corporation Limited, contributed significant volume, i.e., up to 19.17% of net purchase, in the trading of shares of the company while dealing on behalf of the interconnected clients. The SEBI through its letter dated February 27, 2007 summoned RSL for production of documents in relation to the alleged aiding and abetting the connected group of clients in creating an artificial depth in the market to generate a buying interest in the scrip and influencing the price of the scrip. RSL has complied with the summons and has provided the requisite comments and documents. Subsequently, SEBI has passed an order dated July 24, 2006 confirming the interim order. Further, the SEBI has, vide its letter dated June 27, 2008, appointed an adjudicating officer jointly in the concerned matter and in the matter of Karuna Cables Limited. Pursuant to the same, RSL has filed an application dated August 18, 2008 for obtaining a consent order in the matter. The SEBI has subsequently intimated that the independent High Powered Advisory Committee has accepted the application of consent orders in the matters of Mega Corporation Limited and Karuna Cables Limited and has recommended that the matter may be settled on a payment of Rs. one million within 15 days of issue of the said letter. RSL has duly remitted the said sum of Rs. one million. Subsequently, vide its consent order dated March 19, 2009, the SEBI has disposed off the adjudication proceedings against RSL in the matters of Mega Corporation Limited and Karuna Cables Limited.

Sr. No.	Specified Scrip	Directions/Observations Issued
3.	Karuna Cables Limited	The SEBI in its ad interim, ex-parte order dated November 29, 2005 observed that RSL had a concentration of around 14% in terms of gross purchases during the relevant period. The SEBI through its letter dated March 6, 2007 summoned RSL for explanation in relation to nature of transaction, which indicate involvement in manipulation in the market regarding this scrip. RSL has complied with the summons and have provided the requisite comments and documents. Subsequently, SEBI has passed an order dated July 25, 2006 confirming the interim order. Further, the SEBI has vide its letter dated June 27, 2008 appointed an adjudicating officer jointly in the concerned matter and in the matter of Mega corporation Limited. Pursuant to the same, RSL has filed an application dated August 18, 2008 for obtaining a consent order in the matter. The SEBI has subsequently intimated that the independent High Powered Advisory Committee has accepted the application of consent orders in the matters of Mega Corporation Limited and Karuna Cables Limited and has recommended that the matter may be settled on a payment of Rs. one million within 15 days of issue of the said letter. RSL has duly remitted the said sum of Rs. one million. Subsequently, vide its consent order dated March 19, 2009, the SEBI has disposed off the adjudication proceedings against RSL in the matters of Mega Corporation Limited and Karuna Cables Limited.
4.	Millenium Cybertech Limited	The SEBI in its ad interim, ex-parte order dated January 24, 2006 observed that RSL among other brokers, had entered into synchronised deals on behalf of its clients specified in the order, which helped in matching buyers and seller thereby buyers getting desired sellers and vice versa. The SEBI further observed that the promoters of Millenium Cybertech Limited offloaded their shareholding in the company in an alleged arrangement between interconnected clients, who have also appeared in the orders of the SEBI relating to IFSL Limited, Mega Corporation Limited and Karuna Cables Limited to manipulate the shares of 'low cap' companies and that the same would not have been possible without being guided by a few brokers. Separately, in the same order, the SEBI noted that RSL was among the few brokers who have also appeared in some of the orders passed by the SEBI in the case of 'low cap' stocks. Subsequently, the SEBI through its letter dated April 7, 2006 summoned RSL to appear and provide information in connection with the investigations instituted by the SEBI in the said matter. The information required by the SEBI has been duly provided. Further, an order has been passed on September 26, 2006 by the SEBI confirming the interim order. Finally, the SEBI vide its letter dated May 22, 2007 has issued an administrative warning in the concerned matter.

- b). Pursuant to an inspection of books and records of PMS division of RSL for the period September 2004 to December 2005, SEBI has initiated an inquiry officer proceeding vide its letter dated November 8, 2007. The company has duly submitted its reply to SEBI vide its letter dated December 10, 2007 alongwith necessary documentary evidence denying the observations contained in the show cause notice of the Enquiry Officer. Further, SEBI vide its letter dated March 25, 2009 has issued a notice for conducting a hearing on April 24, 2009 in the concerned matter, which was duly attended by the company officials and submissions were made. Pursuant to above SEBI has issued a Show Cause Notice dated October 22, 2009 under Regulation 28 of SEBI (Intermediaries) Regulations 2008 as to why appropriate penalty, as Designated Member consider appropriate should not be imposed on RSL. RSL has submitted its reply to the notice. RSL was granted a personal hearing on January 8, 2010 in relation to the above show cause as per the letter from SEBI dated December 11, 2009 and the same was duly attended by the officials of the company. SEBI vide its letter dated December 21, 2009 has transferred the PMS registration in the name of Religare Asset Management Company Limited (Religare AMC). Religare AMC has filed an application with SEBI for obtaining consent order in the said matter.
- c). Pursuant to an Inspection of books and records of Broking and Depository division conducted by the SEBI, it has thereafter vide its letter dated November 30, 2009 initiated adjudicating proceedings against RSL for the alleged violation of the SEBI Act, the Depositories Act, 1996, the Stock Broker Regulations, the Depository Regulations and certain SEBI circulars.
4. Any pending material civil or criminal litigation incidental to the business of the Mutual Fund to which the Sponsor(s) and/or the AMC and/or the Board of Trustees/Trustee Company and/or any of the directors and/or key personnel are a party should also be disclosed separately.
- None**
5. Any deficiency in the systems and operations of the Sponsor(s) and/or the AMC and/or the Board of Trustees/Trustee Company which SEBI has specifically advised to be disclosed in the SID, or which has been notified by any other regulatory agency, shall be disclosed.

None

Notes:

- Any amendments/ replacement/ re-enactment of SEBI (MF) Regulations subsequent to the date of the Scheme Information Document shall prevail over those specified in this Scheme Information Document.
- The Scheme under this Scheme Information Document was approved by the Trustee in their Board Meeting held March 4, 2009. The Trustees have certified that Religare Gold Exchange Traded Fund approved by them is a new product offered by Religare Mutual Fund and is not a minor modification to the existing scheme/fund/product.
- Notwithstanding anything contained in this Scheme Information Document, the provisions of the SEBI (Mutual Funds) Regulations, 1996 and the guidelines there under shall be applicable.**

For and on behalf of the Board of Directors of
Religare Asset Management Company Limited
(Investment Manager to Religare Mutual Fund)

Place: Mumbai
Dated: January 21, 2010

Sd/-
Saurabh Navavati
Chief Executive Officer

List of Collection Centres / Official Points of Acceptance for NFO

RELIGARE ASSET MANAGEMENT COMPANY LIMITED

■ **Agra:** Block No.30, Shop No.126, Sanjay Place, Agra-282002. Tel.No.:0562-6459171. ■ **Ahmedabad*:** Unit No.202, 2nd Floor, Megha House, Mithalaki Six Roads, Law Garden, Ellisbridge, Ahmedabad-380006. Tel.No.: 079-40235900. ■ **Al-lahabad:** Shop No.4, Anant Raj Plaza, Main M G Road, Civil Lines Allahabad 211001. Tel.No.: 532-6455816. ■ **Bangalore*:** Prestige Meridian -11, 305, 3rd Floor, Above Citibank, 30, M. G. Road, Bangalore-560001. ■ **Baroda:** Unit No.101/102, 1st Floor, Siddharth Complex, R.C. Dutta Road, Baroda-390019. Tel.No.:0265-6643989. ■ **Bhopal:** MF-6, A Block, Mansarovar Complex, Hoshangabad Road, Bhopal. Tel.No.:0755-4289632. ■ **Bhubaneswar (Orissa):** 3rd Floor Varaha Complex, Plot No.111, Master Canteen Square, Sector 3-B, Bhubaneswar - 751001. Tel.No.:0674-6532062. ■ **Chandigarh*:** 1st Floor, SCO No.117/118, Madhya Marg, Unit 17/B, Chandigarh - 160017. Tel.No.: 0172-6451315. ■ **Chennai*:** Level-3, Unit No.A4, Annol Palani, No.88, G.N.Chetty Road, T. Nagar, Chennai-600017. Tel. No.: 044-64502422. ■ **Dehradun:** EBD Business Centre, Post Box-248, 49 Rajpur Road, Dehradun-248 001. Tel. No.: 0135 6453212. ■ **Delhi*:** Vandana Building, 10th Floor, Leo Tolstoy Marg, New Delhi-110 001. Tel. No.: 011-43789201. ■ **Goa:** Advani Business Centre, Atmaram Borkar Road, Panjim, Goa-403004. Tel. No.: 0832-6650402. ■ **Guwahati:** Office No.103, Orion Towers, 1st Floor, Christian Basti, G S Road, Guwahati -781 005. Tel.No.: 0361-2343050. ■ **Hyderabad*:** TSR Towers, Tower B-1, Plot No.6-3-1090, Raj Bhavan, Road, Hyderabad-500082. Tel.No.: 040-66468863. ■ **Indore:** Room No.216, 2nd Floor, Starlit Tower, Y. N. Road, Indore-452001. Tel.No.: 0731 4257351. ■ **Jaipur (Rajasthan):** 404, 3rd Floor, Shalimar Complex, Church Road, Jaipur-302001. Tel.No.: 0141-6451086. ■ **Jalandhar:** 514-A, 5th Floor, Grand Mall, BMC Chowk, Adjoining Radisson Hotel, Jalandhar 144001. Tel.No.: 0181-4626870. ■ **Jamshedpur:** Shop No. 16, Bharat Business Centre, Ground Floor, Bistupur, Jamshedpur - 1 Tel. No.:

*For NFO & On going Sales for large investors and Authorized Participants.

HDFC Bank - Collection Centres For NFO Only.

■ **ALIGARH:** 3-316 Ramghat Road, Near Devi Tray Hospital, Aligarh - 202 001. ■ **AGRA:** Shop No F3, F4, 1st Floor, Friend's Plaza, Sanjay Place, Agra-282 002. ■ **AHMEDABAD:** Astral Building, Next To HDFC House, Opposite Reliance General Insurance Building, Near Mithalaki Six Roads, Navrangpura, Ahmedabad-380 009. ■ **AHMEDNAGAR:** Amber Plaza, Station Road, Opp Adcc Bank Sahakar Gruh, Ahmednagar-414 001. ■ **AJMER:** AMC No- 13/10 & 14/10, Near Suchma Kendra, Adajcent To Swami Complex, Ajmer-305 001. ■ **AKOLA:** Sethi Industries, Opp To Collector Office, Z.P.Road, Akola-444 001. ■ **ALLAHABAD:** 2nd Floor, Above Hnwa Showroom 58, Sardar Patel Marg, Civil Lines, Allahabad-211 001. ■ **ALWAR:** Bhagat Singh Circle, Road No 2, Alwar-301 001. ■ **AMBALA:** Shingar Palace Complex, Nicholson Road, Ambala Cantt-133 001. ■ **AMRAVATI:** C/O Rasik Plaza, Jaistambh Chowk, Morshi Road, Amravati-444 601. ■ **AMRITSAR:** 1st Floor, 26 Kennedy Avenue, Court Road, Amritsar-143 001. ■ **ANAND:** 1st Floor, Sanket Towers, Opp Anand Arts College, Grid Road, Anand-388 001. ■ **ANKLESHWAR:** Commercial Plot - 73/P, GIDC Estate, S A Motors Building, Ankleshwar-395 002. ■ **ASANSOL:** CCMS Dept, P.C Chatterjee Market, G.T. Road, Rambhandu Tal, Asansol-713 303. ■ **AURANGABAD:** Shivani Chambers, Manjeet Nagar, Jaha Road, Opp Akashwani, Aurangabad-431 001. ■ **BALASORE:** C/O Bharat Motors, F.M Circle, Balasore-756 001. ■ **BANGALORE:** No 8/24 SALCO Centre, Richmond Road, Bangalore-560 025. ■ **BARDOLI:** Three Ambika Niketan Temple, Bardoli-394 601. ■ **BARIELLY:** S154, Krishna Palace, Civil Lines, Bareilly-243 001. ■ **BARODA:** 5th Floor, Midway Heights, Next To Panchmukhi Hanuman Temple, Lokmanya Tilak Road, Kirti Mandir, Near Kala Ghoda, Raopura, Baroda - 390 001. ■ **BELGAUM:** 3 Rd Floor, Khimjiabai Complex, Belgaum-590 006. ■ **BHARUCH:** Near Octroi Naka, Link Road, Near Octroi Naka, Link Road, Bharuch-392 001. ■ **BHATINDA:** 3027 - B Guru Kanshi Marg, Bhatinda-151 001. ■ **BHAVANAGAR:** 1st Floor, Gopi Arcade, Opp Takhteshwar Post Office, Waghawadi Road, Bhavnagar-364 001. ■ **BHILWARA:** 2-3-4, S.K Plaza Complex, Pur Road, Bhilwara-311 001. ■ **BHIWADI:** Sp 54 Ashiana Arcade, Riico Industrial Area, Bhiwadi-301 019. ■ **BHOPAL:** Service Branch, 1st Floor, Z-1, Zone 1, M P Nagar, Bhopal-462 011. ■ **BHU-BANESHWAR:** Business Park, First Floor, C111, Saheednagar, Bhubaneswar-751 007. ■ **BHUJ:** 10 & 102 Sunrise Tower, 11 - Vijaynagar Society, Hospital Road, Bhuj-730 001. ■ **BOKARO:** B-9 City Centre, Sector V, B - 9, City Centre, Sector Iv, Bokaro Steel City, Bokaro-827 004. ■ **BURDWAN:** 45 G.T Road, Birhata, Burdwan-713 001. ■ **KOLKATA:** Abhilasha II, 6, 1st Floor, 6 Royd Street, Kolkata-700 016. ■ **CALICUT:** 3rd Floor, Simax Tower, Kannur Road, Nadakavu, Calicut- 673 013. ■ **CHANDIGARH:** SCO 371 / 372, Sector 35 - B, Chandigarh-160 034. ■ **CHEGGANNUR:** Govt Hospital Junction, Chengannur-689 121. ■ **COCHIN:** 1st Floor, SI Plaza, Palairavattom, Cochin-682 025. ■ **COIMBATORE:** 1635 Classic Tower, Trichy Road, Coimbatore-641 018. ■ **CURCHOREM:** CMS Dept, Mopkar Chamunda, Ground Floor, Near Post Office, Curchoorem - Sanguem Road, Curchoorem-403 706. ■ **CUTTACK:** Brajrajaki Road, Cuttack-753 001. ■ **DAHANU:** Matrushish Building, Irani Road, Dahanu Road, Dahanu-401 602. ■ **DAMAM:** ARC Shopping Mall, Dilip Nagar, Teen Batti, Damam-396 210. ■ **DAVANGERE:** No 621, BHM Enclave, Binny Co. Bldg, Mandipet, Davangere-577 002. ■ **DEHRADUN:** 56, Rajpur Road, Uttaranchal, Dehradun-248 001. ■ **DELHI:** FIGOPS, 1st Floor, Kailash Building, 26 K G Marg, New Delhi-110 001. ■ **DHANBAD:** Sri Ram Plaza, 1st Floor, Bank More Dhanbad, Jharkhand-826 001. ■ **DURGAPUR:** Balai Commercial Complex, 3rd Floor, Nachan Road, Benachity, Durgapur-713 213. ■ **ERODE:** 456 Brough Road, Erode-638 001. ■ **FEROZEPUR:** CMS Dept, Building 307/7, The Mall, Ferozpur City, Haryana-152 002. ■ **GANDHIDHAM:** Plot No 1, Sector 8, Rabindranath Tagore Road, Near GPO, Gandhidham-370 201. ■ **GAYA:** Near Ganta Ghar, K.P Road, Gaya-823 001. ■ **GAYA:** Near Ganta Ghar, K.P Road, Gaya-823 001. ■ **GORAKHPUR:** CMS Dept, Prahlad Rai Trade Centre, Ayodhya Crossing, Bank Road, Gorakhpur-273 001. ■ **GUNTUR:** 87-90, Main Road, Lakshimpuram, Guntur-520 007. ■ **GURDASPUR:** CMS Dept, Scf-18 2 Shopping Complex, Improvement Trust Market, Hanuman Chowk, Gurdaspur-143 521. ■ **GUWAHATI:** Fancy Bazar Branch - WBO, Mishra Complex, Jail Road, Guwahati-781 001. ■ **GWALIOR:** Block G1, Plot No.43, Anand Deep Building, City Centre, Gwalior-474 011. ■ **HAIJIPUR:** Vimal Complex, Dak Banglow Complex, Opp T V S Showroom, Hajipur-844 101. ■ **GWALIOR:** Block G1, Plot No.43, Anand Deep Building, City Centre, Gwalior-474 011. ■ **HIMMATNAGAR:** G.F Shop No 5-8 & First Floor 4-9, Kumar House, Durga Oil Mill Compound, Himmatnagar-383 001. ■ **HISAR:** Plot No 3 - 4, Mca Area Railway Road Hisar, Hisar-125 001. ■ **HOSHIRAPUR:** SCO 1-2-3, Scheme No 11, Improvement Trust Market Chandigarh Road, Hoshiarpur-146 001. ■ **HOSUR:** No. 24 & 25, Maruthi Nagar, Near Dharga, SIPCOT PO, Hosur-635 126. ■ **HUBLI:** T B Revankar Complex, Vivekanand Hospital Road, Hubli-560 029. ■ **HYDERABAD:** 1-10-60/3, 1 & III Floor, Suryodaya, Indore-452 010. ■ **JABALPUR:** 1702, Naiper Town, Model Road, Jabalpur-482 002. ■ **JAGRAON:** 368 B, Kapoor Building, Tehsil Road, Jagraon-142 026. ■ **JAIPUR:** 1st Floor, O - 10, Ashok Marg, Ahimsa Circle, C Scheme, Jaipur-320 001. ■ **JALANDHAR:** 911, Near Narinder Cinema, G T Road, Jalandhar-144 001. ■ **JALGAON:** Plot No 134 / 135, DSP Chowk, Facing Mahal Road, Jalgaon-425 001. ■ **JAMNAGAR:** Plot No 6, Park Colony, St Ann's School, Beldi Bunder Road, Jamnagar-361 008. ■ **JAMSHEDPUR:** C/O Mithila Motors Ltd, Near Ram Mandir, Bistupur, Jamshedpur-831 001. ■ **JODHPUR:** Plot No 57/B, 9th Chopasani Road, Jodhpur-342 003. ■ **JUNAGADH:** Moti Palace, Ground Floor, Opp Rajinagar, Junagadh-362 001. ■ **KADI:** Miradhaswami Complex, R.S No 242, Nr N.C. Desai Petrol Pump, Highway Char Rashtha, Kadi-382 715. ■ **KANNUR:** MCMS Dept, K.V.R Towers, South Bazar Road, Kannur-670 002. ■ **KANPUR:** Navin Market Branch, 15/46 Civil Lines, Kanpur-280 001. ■ **KAPURTHALA:** MGN School, Mall Road, Kapurthala-144 601. ■ **KARAD:** Near Hotel Sangam, Pune Bangalore Highway, Karad-415 110. ■ **KARNAL:** SCO 778-779, Opp Mahabir Dal Hospital, Kanjipura Road, Karnal-132 001. ■ **KHANNA:** Second Floor, Ravindra Complex, G.T Road, Opposite Bus Stand, Khanna-141 401. ■ **KOLHAPUR:** Gem Stone, Raosahab Ychare Complex, 517, E Ward, New Shahupur, Near Central Bus Stand And Parikh Pool, Kolhapur-416 001. ■ **KOTA:** Show Room No 13- 14, Main Jhalawar Road, Kota-324 007. ■ **KOT-TAYAM:** 3rd Floor, Unity Building, Opp MDC Centre, K K Road, Kottayam-686 002. ■ **KURUKSHETRA:** CMS Dept, Shop No 1 To 5, Kalawati Market, Railway Road, Kurukshetra-136 118. ■ **LATUR:** Shri Prabha Arcade, Shop No 3-6, M.G Road, Near Nagar Parishad, Opp Town Hall, Latur-413 512. ■ **LUCKNOW:** Pranay Tower, Darbari Lal Sharma Marg, Beside Pratibha Cinema, Lucknow-226 001. ■ **LUDHIANA:** CMS Dept, 5th Floor, Mall Road, Ludhiana-141 001. ■ **CHENNAI:** Mariam Centre, Ground Floor 751 B, Anna Salai, Chennai-600 002. ■ **MADURAI:** Nithya Kalyani Towers, No 34, Krishnagar Tank Street No. 8, North Vel Street, Madurai-625 001. ■ **MANDI GOBINDGARH:** Hukum Chand Bansal Building, Main Post Office Roda, Mandi Gobindgarh-147 301. ■ **MANGALORE:** MN Towers, Kadri, Mangalore-575 002. ■ **MANJERI:** CMS Dept, Kurikal Plaza, Bldg #20/125, Kacheripally, Malapuram Road, Manjeri-676 121. ■ **MARGOA:** Ranghavi Building, Opp Municipality Garden, Dr George Barette Road, Margoa-403 601. ■ **MATHURA:** CMS Dept, Ops Bsa College, Gaushala Raod, Mathura-281 001. ■ **MEERUT:** 1st Floor, 381 Western Kutcheri Road, Meerut-250 001. ■ **MEHSANA:** Prabhu Complex, Near Raj Kamal Petrol Pump, Abhu Highway, Mehsana-384 002. ■ **MOGA:** G.T Road, Opp D.C Office, Moga-141 001. ■ **MORADABAD:** Chaddha Shopping Complex, Gmd Road, Moradabad-244 001. ■ **MORVI:** Om Shopping Centre, Revapur Main Road, Morvi-363 641. ■ **MAPUCA:** S1/2 Ground Floor, Cosmos Towers, Near Govt Bldg Complex, Mapusa-403507. ■ **MUMBAI:** Maneckjiwadia Building, Nanik Motwani Marg, Mumbai-400 023. ■ **MUZZAFARPUR:** Above Maruti Showroom, Choti Sarja Ganj, Muzaffarpur-842 001. ■ **MYSOORE:** Mythiri Arcade, 1st Main, Saraswathipuram, Mysore-570 009. ■ **NABHA:** SCO 14-15, Patiala Gate, Nabha-147 201. ■ **NABHA:** SCO 14-15, Patiala Gate, Nabha-147 201. ■ **NADIAD:** Shoot Out Building, Nadiad Ice Factory Compound, College Road, Nadiad-387 001. ■ **NAGPUR:** 303 & 304 3rd floor, Wardh Road, 12, Milestone, Near Lokmat

YES Bank - Collection Centres For NFO Only

■ **Mumbai:** 4th Floor, Nehru Centre, Discovery Of India, Dr.A.B.Road, Worli, Mumbai-400018. ■ **New Delhi:** 48, Nya-ya Marg, Chanakya Park, New Delhi-110021. ■ **Chennai:** Uthamar Gandhi Salai, Opp Park Hotel, Nungambakkam, Chennai-600034. ■ **Hyderabad:** Mayank Towers, Survey No.31 (Old), 3/12 (New) Raj Bhavan Road, Somajiguda, Hyderabad-500082. ■ **Ahmedabad:** 102/103, CG Centre, CG Road, Ahmedabad-380009. ■ **Pune:** Karan Sen, Bhandarkar Road, Shivaji Nagar, Pune-411004. ■ **Vadodara:** Ground Floor, Corner Square, Race Course Circle, Next To West Side/Inox,

9709099913. ■ **Kanpur*:** 1st Floor, KAN Chambers, 14/113 Civil Lines, Kanpur-208001. Tel. No.: 0512-6456099. ■ **Kochi:** Door No.CC 40/377, 3rd Floor, Jos Annexe, Jos Junction, M.G.Road, Kochi-682016. Tel. No.: 0484-6453727. ■ **Kolkata*:** 124, LORDS, 1st Floor, 7/1 Lord Sinha Road, Kolkata-71. Tel. No.: 033-44031000. ■ **Ludhiana*:** 403, 4th Floor, Ratan Square, 2/A, Vidhan Sabha Road, Lucknow - 226009. Tel. No.: 0522-4088000. ■ **Lucknow*:** 301, 3rd Floor, SCO No.18, Feroze Gandhi Market, Opp. Ludhiana Stock Exchange, Ludhiana 141001. Tel. No.: 0161- 6543354. ■ **Madurai:** Shop No.17, 1st Floor, 16 & 17, North Vel Street, A. R. Plaza, Madurai-625001. Tel. No.:0452-6460111. ■ **Moradabad:** 1st Floor, Plot No.8/8/119 (Near Rajmahal Hotel), Civil Lines, Moradabad-244 001. Tel. No.: 0591-6455585. ■ **Mumbai (Nariman Point)*:** Office No. 17, 1st floor, Jolly Maker Chambers II, Nariman Point, Mumbai-400021. Tel. No.: 022 43416001. ■ **Mumbai (Ghatkopar)*:** Sai Infotech, 408, 4th Floor, Patel Chowk, Ghatkopar (E), Mumbai-400 077. Tel. No.: 022-67417465. ■ **Nagpur:** Panchsheel Business Centre, Block No.22, 1st Floor, Panchsheel Cinema Building, Wardha Road, Nagpur- 440 012. Tel. No.: 0712-6463962. ■ **Nasik:** Suyojit Modern Point Shop No. SF 18, Sharanpur Road, Opposite Police Parade Ground, Nashik-422 005. Tel. No.: 0253 3012050. ■ **Patna (Bihar)*:** 302, 3rd Floor, "Grand Plaza" Fraser Road, Patna - 800 001. Tel. No.: 0612 6550315. ■ **Pune*:** 3rd Floor, Shop No. 64 & 65, Shrinath Plaza, 1184, F. C. Road, Pune-411016. Tel. No.: 020-40191020. ■ **Raipur (Chattisgarh):** Shop No-T.2nd Floor DM Plaza, Near Fire Brigade Chowk Chhottha Para, Raipur. 492001. Tel. No.: 0771-4056046. ■ **Surat:** Office Business Centre, Opp. Share Broker's Association, 12/925 Lal Gate, Surat-395003. Tel. No.: 0261-2420349. ■ **Vishakapatnam:** 47-11-15/1st Floor, Eshwar Arcade, 1st Lane, Dwarkanagar, Vishakapatnam-506002. Tel.No.:0891-6455434.

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

Square, Nagpur-440 010. ■ **NASIK:** Archit Centre, 3rd Floor, Chandak Circle Link Road, Opp Sandeep Hotel, Near Mahamarg Bus Stand, Nasik-422 002. ■ **NAVSARI:** Nandini Complex, Ground Floor, Station Road, Sandh Kua, Navsari-396445. ■ **NAWANSHAHAR:** B/1/48, Banga Road, Nawanshahar-144514. ■ **NELLORE:** G.T.Road, Nellore-524 001. ■ **PALAKKAD:** 8/246, Chandra Nagar, Palakkad-678 007. ■ **PALANPUR:** Parth Complex, Near Cozy Tower, Opp Joravar Palace, Palanpur-385 001. ■ **PANIPAT:** 801/4, G.T Road, Panipat-132 103. ■ **PANJIM:** Swami Vivekanand Road, 3001, Milroc Lar Menezes, Opp Gomantak Maratha Samaz, Panjim-403 001. ■ **PATHANAMTHITTA:** CMS Dept, Aban Arcade Ward #9/1128, Pathanathitta-Kumbazha Road, Pathanathitta-689 645. ■ **PATIALA:** SC01150, First Floor, Leela Bhawan, Patiala-147 001. ■ **PATNA:** Rajendra Ram Plaza, Exhibition Road, Patna-800 001. ■ **PERINTHALMANNA:** C/CUT ROAD, PERINTHALMANNA, MALAPPURA DIST, PERINTHALMANNA-679 322. ■ **PHAGWARA:** Kalra Road, Opp Hanuman Garhi Mandir, G.T Road, Phagwara-144 401. ■ **PONDA:** Royal Chambers, Gh1 - Gd4 Tisk, Ponda-403 401. ■ **PONDICHERRY:** T.S No 6, 100 Feet Road, Ellaiappalichavay, Pondicherry-605 005. ■ **PORBANDAR:** Om Shiv Sakthi, R D Chamber, Porbandar-360 575. ■ **PUNE:** Fortune Square, Model Colony, Pune-411 016. ■ **QUILON:** VGP Buildings, Door No.XVI/1539 (1320A), Vadakumbhagom Ward, Irumpuppalam, Kollam-691 001. ■ **RAIPUR:** Chawla Tower, Near Bottle House, Shankar Nagar, Raipur-492 001. ■ **RAJAMUNDRY:** Rajamundry, H.No.: 46-17-20 Main Road, Danaivpet, Rajahmundry-533 103. ■ **RAJKOT:** Opp Alfred High School, 2nd Floor, Panchnatra Bldg, Jawahar Road, Rajkot-360 001. ■ **RAJUPURA:** 11 - 12 Block B, Chandigarh Patiala Road, Rajpura-140 001. ■ **RANCHI:** Rohini 1st Floor, 56 Circular Road, Ranchi-834 001. ■ **REWARI:** L-203, Old Court Road, Model Town, Rewari-123 401. ■ **Rohatak:** Jawahar Market, Opposite D Park, Delhi Rohtak Road, Rohtak-124 001. ■ **ROPAR:** Sohana Chandigarh Rd, Collega Road, Ropar-141 001. ■ **ROURKELA:** BISRA Road, Dwivedi Bhawan, Dwivedi Square, Rourkela-769 001. ■ **RUDRAPUR:** Plot No 182, Nainital Road, Plot No 182, Nainital Road, Rudrapur-263 153. ■ **SAHARANPUR:** Mission Compound, Court Road, Adjoining Top Shop, Saharanpur-247 001. ■ **SALEM:** 5/ 241 - F. Rathna Arcade, Omkar Main Road, Salem-636 004. ■ **SANGLI:** 640, Venkatesh Senate, Miraj Road, Sangli-414 416. ■ **SANGRUR:** SHOP No.1-2-3 KAULA PARK MARKET, SANGRUR-148 001. ■ **SHIMLA:** Janikdas Building 3, The Mall, Shimla-171 001. ■ **SILIGURI:** 3 No, Ramkrishna Sany Building, Sevoke Road, Pani Tanki More, Siliguri-734 401. ■ **SILVASSA:** 1-16 Jaypee House, Opp Patel Petrol Pump, Vapi Silvassa Road, Silvassa-396 230. ■ **SOLAN:** Anand Bhavan, Near Dc Office, Rajgarh Road, Solan-173 212. ■ **SURAT:** 7th Floor, Kashi Plaza, Next To Dr Bipin Desai Children Hospital, Majura Gate, Surat-395 002. ■ **THALASSERY:** AVK Near Thala, Thalassery-670 001. ■ **THIRUVALLA:** Illampalli Buildings, 26/49(182), Mc Road, Tiruvalla-689 101. ■ **TIRUPATHI:** #19-180, 1st Floor, Besides Ibp Petrol Bunk, Above Saryus Super Market, Near Annamaya Circle, Tirupathi-517 501. ■ **TRICHUR:** Global Centre, M.G Road, Trichur-680 004. ■ **TRICHY:** A - 10, Lakshmi Arcade, 11th Cross Main Road, Thillainagar, Trichy-620 018. ■ **TRIVANDRUM:** Kenton Towers, Vazhuthacaud, Trivandrum-695 014. ■ **UDAIPUR:** 358 Post Office Road, Chetak Circle, Adjacent To Chetak Cinema, Udaipur-313 001. ■ **UNJHA:** Suidhik Complex, 1st Floor, Nr. Radha Krishna Temple, Station Road, Unjha-382 170. ■ **VALSAD:** 1st Floor, Ekta Appt, Near R J J High School, Thithal Road, Valsad-396 601. ■ **VAPI:** 1st Floor, Kanta Trade Centre, Behind Asopalav Hotel, Gidc Char Rasta, Vapi-396 195. ■ **VARANASI:** D 58/2 Kuber Complex, Rathayatra Crossing, Varanasi-221 010. ■ **VASCO:** Ground Floor, Damodar Building, Swatantra Path, Vasco Da Gama-403 802. ■ **VERAVAL:** Amrutdeep, Opp Public Garden, Rajamahal Road, Veraval-362 265. ■ **VIJAYWADA:** 40 - 1 -48/2, M.G Road, Labbipet, Vijaywada-520 010. ■ **VISHAKAPATNAM:** 1st Floor, Poduri Castle, Above Raymond Showroom Dwarka Nagar, Vishakapatnam-530 016. ■ **WARANGAL:** No 1-8-605 / 1 Nakkalgutta, Hanamkonda, Warangal-506 002. ■ **UDUPI:** Panduran Towers, Court Road, Diana Circle, Udupi-576 101. ■ **TIRUPUR:** 2nd Floor, 196,Chidambaram Complex, Kumaran Road, Tirupur-641 604. ■ **SAMBALPUR:** Nayapara, Golbazar Chowk, Sambalpur-768 001. ■ **SRINAGAR:** M.S Shopping Mall, Residency Road, Srinagar-190 001. ■ **HALDWANI:** 8/6, Nainital Road, Bhotia Prao, Haldwani-263 141. ■ **MUZZAFAR-NAGAR:** 53/4 -A Bhag Kambal Wala, Jansat Road, New Mandi, Muzaffarnagar-251 001. ■ **BHILAI:** Chauhan Estate, G.E Road, Supela, Bhilai-490 023. ■ **BHILAI:** Chauhan Estate, G.E Road, Supela, Bhilai-490 023. ■ **DHULE:** Lane No 6, Mundada Arcade, Parola Road, Dhule-425 001. ■ **SURENDRANAGAR:** Middle Point, Near Milan Cinema, Surendranagar-363 002. ■ **GONDAL:** Ground And First Floor, College Chowk, Next To Central Bank Of India, Gondal-363 031. ■ **AMRELI:** 2 Manekpura, Station Road, Amreli-365 601. ■ **RANIGANJ:** NSB Road, Plot No 408, Raniganj-713 347. ■ **BHUSAVALLI:** Mansingh Complex, C.T.S No 3294, H No 4/285, Jamner Road, Opposite Csm Complex, Bhusaval-425 201. ■ **BEGUSARAI:** Kachari Chowk, Begusarai-851 101. ■ **HAZARBAGH:** Annada Chowk, Guru Gobind Singh Road, Hazaribagh-825 301. ■ **SHILLONG:** Police Bazar, Shillong-793 001. ■ **DHARAMSALA:** 363/6 Centre Point, Civil Lines, Dharamsala-176 216. ■ **RISHIKESH:** M No 53, M J Mall, Railway Road, Rishikesh-249 201. ■ **ROORKEE:** 313/8, Civil Lines, Roorkee-247 667. ■ **BHAGALPUR:** Khalifa Bagh Chowk, Triveni Apartments, Dr R P Road, Bhagalpur-812 002. ■ **JHANSI:** Damroo Cinema Complex, Civil Lines, Jhansi-284 001. ■ **KARUR:** 126/D/E, Anna Plaza, Koval Road, Karur-639 002. ■ **TIRUNELVELI:** 12/13 Trivandrum High Road, Vannarpet, Palayamkottai, Tirunelveli-627 002. ■ **VELLORE:** No 73, Officers Line, Krishna Nagar, Vellore-632 001. ■ **THENI:** No 422 - A, Periyakulam Road, Opposite Convent, Theni Allinagar, Theni-625 531. ■ **RAJAPALAYAM:** No 253, Thenkasi Road, Kadambankulam, Rajapalayam-626 117. ■ **SOLAPUR:** Sun Plaza, 1st Floor, 8516/11, Murarji Peth, Lucky Chowk, Solapur-413 007. ■ **SOLAPUR:** Sun Plaza, 1st Floor, 8516/11, Murarji Peth, Lucky Chowk, Solapur-413 007. ■ **RATLAM:** 90, Station Road, Ratlam-475 001. ■ **ICHALKARANJI:** Hubse No 7- 55, Main Road, Janata Chowk, Ichalkaranji-416 115. ■ **SANGAMNER:** Shop No 1, Janak Plaza, Opposite Kubera Sankul, New Nagar Road, Sangamner-422 605. ■ **TIRUR:** KMS Tower, Thazepalam, Tirur-676 101. ■ **BAGALKOT:** CTS No 121, B.S.No 39, Ward X, Opposite Railway Station, Bagalkot-587 102. ■ **CUDDAPAH:** 72 -1A, Dwarka Nagar, Beside Sandhya Theatre, Nagaraju, Palli Village, Cuddappah-516 001. ■ **BILASPUR:** A - 99 Link Road, Near Agrasen Chowk, Bilaspur C.G, Bilaspur-495 001. ■ **DEOGARH:** Assam Access Road, New Tower Chowk, Deogarh-814 112. ■ **RAMGANJMANDI:** Shanti Sadan, Opposite Sbbj, Bazar No - 1, Ramganj Mandi, Ramganjmandi-325 519. ■ **RAMGARH:** NH - 33, Main Road, Ramgarh Cantonment, Ramgarh-829 122. ■ **DARBHANGA:** Natraj Bhawan, Tower Chowk, Darbhanga-846 604. ■ **BIKANER:** Roshan Plaza, Rani Bazar, Bikaner-334 001. ■ **SHIMOGA:** No 447, Sharavathi Complex, Saverlane Road, Shimoga-577 201. ■ **BATALA:** SCF 173-174, Jalandhar Road, Batala, Batala-143 505. ■ **KOTKAPURA:** B-X/740 Faridkot Road, Kotkapura-151 204. ■ **KOTKAPURA:** B-X/740 Faridkot Road, Kotkapura-151 204. ■ **HAMIRPUR:** Hotel Paradise New Road National Highway - 88, Hamirpur-177 001. ■ **JIND:** SCF - 5 Near Rani Talab, Jind-126 102. ■ **NARNAUL:** Opp S P Residence, Mahinder Garh Road, Narnaul-123 001. ■ **BHIWANI:** S 175 D Mehram Chowk, Bhiwani-127 201. ■ **KANGRA:** Opp Government Polytechnic, Kangra (H.P)-176 001. ■ **FAZILKA:** MC 594, Gaushala Road, Fazilka-152 123. ■ **KAITHAL:** 1450-1451-A/4 Ambala Road, Near Pehowa Chowk, Kaithal-136 027. ■ **SINDHANUR:** R.K Complex, Kushtaji Road, Sidhanur-584 128. ■ **JAGADHRI:** First Floor, Plot No 1, Rajesh Nagar Colony, Ambala Road, Jagadhri-135 003. ■ **Raigarh:** Krishna Crown, Chaitanyaa Nagar, Raigarh-496601.

Vadodara-390077. ■ **Surat:** Gr Floor, Mangaldeep, Ring Road, Near Mahavir Hospital, Near RTO, Surat-395001. ■ **Cuttack:** No.19, Camac Street, Kolkata-700017. ■ **Lucknow:** Tulsi Complex, 12, Rani Laxmibai Marg, Hazratganj, Lucknow-226001. ■ **Jaipur:** C2, Ground Floor, Green House, Plot O-15, Ashok Marg, Jaipur-302001. ■ **Kanpur:** Ground Floor, Padam Tower, 14/11, Civil Lines, Kanpur-208001.

List of Collection Centres / Official Points of Acceptance for NFO

RELIGARE ASSET MANAGEMENT COMPANY LIMITED

■ **Agra:** Block No.30, Shop No.126, Sanjay Place, Agra-282002. Tel.No.:0562-6459171. ■ **Ahmedabad*:** Unit No.202, 2nd Floor, Megha House, Mithalaki Six Roads, Law Garden, Ellisbridge, Ahmedabad-380006. Tel.No.: 079- 4023500. ■ **Al-lahabad:** Shop No.4, Anant Raj Plaza, Main M G Road, Civil Lines Allahabad 211001. Tel. No.: 532-6455816. ■ **Bangalore*:** Prestige Meridian -11, 305, 3rd Floor, Above Citibank, 30, M. G. Road, Bangalore-560001. ■ **Baroda:** Unit No.101/102, 1st Floor, Siddharth Complex, R.C. Dutta Road, Baroda-390019. Tel.No.:0265-6643989. ■ **Bhopal:** MF-6, A Block, Mansarovar Complex, Hoshangabad Road, Bhopal. Tel.No.:0755-4289632. ■ **Bhubaneswar (Orissa):** 3rd Floor Varaha Complex, Plot No-111, Master Canteen Square, Sector-3, Bhubaneswar - 751001. Tel.No.:0674-6532062. ■ **Chandigarh*:** 1st Floor, SCO No.117/118, Madhya Marg, Unit-17/B, Chandigarh - 160017. Tel.No.: 0172-6451315. ■ **Chennai*:** Level-3, Unit No.A4, Annol Palani, No.88, G.N.Chetty Road, T. Nagar, Chennai-600017. Tel. No.: 044-64502422. ■ **Dehradun:** EBD Business Centre, Post Box-248, 49 Rajpur Road, Dehradun-248 001. Tel. No.: 0135 6453212. ■ **Delhi*:** Vandana Building, 10th Floor, Leo Tolstoy Marg, New Delhi-110 001. Tel. No.: 011-43789201. ■ **Goa:** Advani Business Centre, Atmaram Borkar Road, Panjim, Goa-403004. Tel. No.: 0832-6650402. ■ **Guwahati:** Office No.103, Orion Towers, 1st Floor, Christian Basti, G S Road, Guwahati -781 005. Tel.No.: 0361-2343050. ■ **Hyderabad*:** TSR Towers, Tower B-1, Plot No.6-3-1090, Raj Bhavan, Road, Hyderabad-500082. Tel. No.: 040-66468863. ■ **Indore:** Room No.216, 2nd Floor, Starlit Tower, Y. N. Road, Indore-452001. Tel. No.: 0731 4257351. ■ **Jaipur (Rajasthan):** 404, 3rd Floor, Shalimar Complex, Church Road, Jaipur-302001. Tel. No.: 0141-6451086. ■ **Jalandhar:** 514-A, 5th Floor, Grand Mall, BMC Chowk, Adjoining Radisson Hotel, Jalandhar 144001. Tel. No.: 0181-4626870. ■ **Jamshedpur:** Shop No. 16, Bharat Business Centre, Ground Floor, Bistupur, Jamshedpur - 1 Tel. No.:

*For NFO & On going Sales for large investors and Authorized Participants.

HDFC Bank - Collection Centres For NFO Only.

■ **ALIGARH:** 3-316 Ramghat Road, Near Devi Tray Hospital, Aligarh - 202 001. ■ **AGRA:** Shop No F3, F4, 1st Floor, Friend's Plaza, Sanjay Place, Agra-282 002. ■ **AHMEDABAD:** Astral Building, Next To HDFC House, Opposite Reliance General Insurance Building, Near Mithalaki Six Roads, Navrangpura, Ahmedabad-380 009. ■ **AHMEDNAGAR:** Amber Plaza, Station Road, Opp Adcc Bank Sahakar Gruh, Ahmednagar-414 001. ■ **AJMER:** AMC No- 13/10 & 14/10, Near Suchma Kendra, Adajcent To Swami Complex, Ajmer-305 001. ■ **AKOLA:** Sethi Industries, Opp To Collector Office, Z.P.Road, Akola-444 001. ■ **ALLAHABAD:** 2nd Floor, Above Hnwa Showroom 58, Sardar Patel Marg, Civil Lines, Allahabad-211 001. ■ **ALWAR:** Bhagat Singh Circle, Road No 2, Alwar-301 001. ■ **AMBALA:** Shingar Palace Complex, Nicholson Road, Ambala Cantt-133 001. ■ **AMRAVATI:** C/O Rasik Plaza, Jaistambh Chowk, Morshi Road, Amravati-444 601. ■ **AMRITSAR:** 1st Floor, 26 Kennedy Avenue, Court Road, Amritsar-143 001. ■ **ANAND:** 1st Floor, Sanket Towers, Opp Anand Arts College, Grid Road, Anand-388 001. ■ **ANKLESHWAR:** Commercial Plot - 73/P, GIDC Estate, S A Motors Building, Ankleshwar-395 002. ■ **ASANSOL:** CCMS Dept, P.C Chatterjee Market, G.T. Road, Rambhandu Tal, Asansol-713 303. ■ **AURANGABAD:** Shivani Chambers, Manjeet Nagar, Jaha Road, Opp Akashwani, Aurangabad-431 001. ■ **BALASORE:** C/O Bharat Motors, F.M Circle, Balasore-756 001. ■ **BANGALORE:** No 8/24 SALCO Centre, Richmond Road, Bangalore-560 025. ■ **BARDOLI:** Three Ambika Niketan Temple, Bardoli-394 601. ■ **BARIELLY:** S154, Krishna Palace, Civil Lines, Bareilly-243 001. ■ **BARODA:** 5th Floor, Midway Heights, Next To Panchmukhi Hanuman Temple, Lokmanya Tilak Road, Kirti Mandir, Near Kala Ghoda, Raopura, Baroda - 390 001. ■ **BELGAUM:** 3 Rd Floor, Khimjiabai Complex, Belgaum-590 006. ■ **BHARUCH:** Near Octroi Naka, Link Road, Near Octroi Naka, Link Road, Bharuch-392 001. ■ **BHATINDA:** 3027 - B Guru Kanshi Marg, Bhatinda-151 001. ■ **BHAVANAGAR:** 1st Floor, Gopi Arcade, Opp Takteshwar Post Office, Waghawadi Road, Bhavnagar-364 001. ■ **BHILWARA:** 2-3-4, S.K Plaza Complex, Pur Road, Bhilwara-311 001. ■ **BHIWADI:** Sp 54 Ashiana Arcade, Riico Industrial Area, Bhiwadi-301 019. ■ **BHOPAL:** Service Branch, 1st Floor, Z-1, Zone 1, M P Nagar, Bhopal-462 011. ■ **BHU-BANESHWAR:** Business Park, First Floor, C111, Saheednagar, Bhubaneswar-751 007. ■ **BHUJ:** 10 & 102 Sunrise Tower, 11 - Vijayanagar Society, Hospital Road, Bhuj-730 001. ■ **BOKARO:** B-9 City Centre, Sector V, B - 9, City Centre, Sector Iv, Bokaro Steel City, Bokaro-827 004. ■ **BURDWAN:** 45 G.T Road, Birhata, Burdwan-713 001. ■ **KOLKATA:** Abhilasha II, 6, 1st Floor, 6 Royd Street, Kolkata-700 016. ■ **CALICUT:** 3rd Floor, Simax Tower, Kannur Road, Nadakavu, Calicut- 673 013. ■ **CHANDIGARH:** SCO 371 / 372, Sector 35 - B, Chandigarh-160 034. ■ **CHEGGANNUR:** Govt Hospital Junction, Chengannur-689 121. ■ **COCHIN:** 1st Floor, SI Plaza, Palarivattom, Cochin-682 025. ■ **COIMBATORE:** 1635 Classic Tower, Trichy Road, Coimbatore-641 018. ■ **CURCHOREM:** CMS Dept, Mopkar Chamunda, Ground Floor, Near Post Office, Curchoorem - Sanguem Road, Curchoorem-403 706. ■ **CUTTACK:** Brajrajaki Road, Cuttack-753 001. ■ **DAHANU:** Matrushish Building, Irani Road, Dahanu Road, Dahanu-401 602. ■ **DAMAN:** ARC Shopping Mall, Dilip Nagar, Teen Batti, Daman-396 210. ■ **DAVANGERE:** No 621, BHM Enclave, Binny Co. Bldg, Mandipet, Davangere-577 002. ■ **DEHRADUN:** 56, Rajpur Road, Uttaranchal, Dehradun-248 001. ■ **DELHI:** FIGOPS, 1st Floor, Kailash Building, 26 K G Marg, New Delhi-110 001. ■ **DHANBAD:** Sri Ram Plaza, 1st Floor, Bank More Dhanbad, Jharkhand-826 001. ■ **DURGAPUR:** Balai Commercial Complex, 3rd Floor, Nachan Road, Benachity, Durgapur-713 213. ■ **ERODE:** 456 Brough Road, Erode-638 001. ■ **FEROZEPUR:** CMS Dept, Building 307/7, The Mall, Ferozpur City, Haryana-152 002. ■ **GANDHIDHAM:** Plot No 1, Sector 8, Rabindranath Tagore Road, Near GPO, Gandhidham-370 201. ■ **GAYA:** Near Ganta Ghar, K.P Road, Gaya-823 001. ■ **GAYA:** Near Ganta Ghar, K.P Road, Gaya-823 001. ■ **GORAKHPUR:** CMS Dept, Prahlad Rai Trade Centre, Ayodhya Crossing, Bank Road, Gorakhpur-273 001. ■ **GUNTUR:** 87-90, Main Road, Lakshimpuram, Guntur-520 007. ■ **GURDASPUR:** CMS Dept, Scf-18 2 Shopping Complex, Improvement Trust Market, Hanuman Chowk, Gurdaspur-143 521. ■ **GUWAHATI:** Fancy Bazar Branch - WBO, Mishra Complex, Jail Road, Guwahati-781 001. ■ **GWALIOR:** Block G1, Plot No.43, Anand Deep Building, City Centre, Gwalior-474 011. ■ **HAIJIPUR:** Vimal Complex, Dak Banglow Complex, Opp T V S Showroom, Hajipur-844 101. ■ **GWALIOR:** Block G1, Plot No.43, Anand Deep Building, City Centre, Gwalior-474 011. ■ **HIMMATNAGAR:** G.F Shop No 5-8 & First Floor 4-9, Kumar House, Durga Oil Mill Compound, Himmatnagar-383 001. ■ **HISAR:** Plot No 3 - 4, Mca Area Railway Road Hisar, Hisar-125 001. ■ **HOSHIRAPUR:** SCO 1-2-3, Scheme No 11, Improvement Trust Market Chandigarh Road, Hoshiarpur-146 001. ■ **HOSUR:** No. 24 & 25, Maruthi Nagar, Near Dharga, SIPCOT PO, Hosur-635 126. ■ **HUBLI:** T B Revankar Complex, Vivekanand Hospital Road, Hubli-550 029. ■ **HYDERABAD:** 1-10-60/3, 11 & III Floor, Suryodaya, Indore-452 010. ■ **JABALPUR:** 1702, Naiper Town, Model Road, Jabalpur-482 002. ■ **JAGRAON:** 368 B, Kapoor Building, Tehsil Road, Jagraon-142 026. ■ **JAIPUR:** 1st Floor, O-10, Ashok Marg, Ahimsa Circle, C Scheme, Jaipur-320 001. ■ **JALANDHAR:** 911, Near Narinder Cinema, G T Road, Jalandhar-144 001. ■ **JALGAON:** Plot No 134 / 135, DSP Chowk, Facing Mahal Road, Jalgaon-425 001. ■ **JAMNAGAR:** Plot No 6, Park Colony, St Ann's School, Beldi Bunder Road, Jamnagar-361 008. ■ **JAMSHEDPUR:** C/O Mithila Motors Ltd, Near Ram Mandir, Bistupur, Jamshedpur-831 001. ■ **JODHPUR:** Plot No 57/B, 9th Chopasani Road, Jodhpur-342 003. ■ **JUNAGADH:** Moti Palace, Ground Floor, Opp Rajinagar, Junagadh-362 001. ■ **KADI:** Miradhaswami Complex, R/S No 242, Nr N.C. Desai Petrol Pump, Highway Char Rashtra, Kadi-382 715. ■ **KANNUR:** MCMS Dept, K V R Towers, South Bazar Road, Kannur-670 002. ■ **KANPUR:** Navin Market Branch, 15/46 Civil Lines, Kanpur-280 001. ■ **KAPURTHALA:** MGN School, Mall Road, Kapurthala-144 601. ■ **KARAD:** Near Hotel Sangam, Pune Bangalore Highway, Karad-415 110. ■ **KARNAL:** SCO 778-779, Opp Mahabir Dal Hospital, Kanjipura Road, Karnal-132 001. ■ **KHANNA:** Second Floor, Ravindra Complex, G.T Road, Opposite Bus Stand, Khanna-141 401. ■ **KOLHAPUR:** Gem Stone, Raosahed Ychare Complex, 517, E Ward, New Shahupur, Near Central Bus Stand And Parikh Pool, Kolhapur-416 001. ■ **KOTA:** Show Room No 13- 14, Main Jhalawar Road, Kota-324 007. ■ **KOT-TAYAM:** 3rd Floor, Unity Building, Opp MDC Centre, K K Road, Kottayam-686 002. ■ **KURUKSHETRA:** CMS Dept, Shop No 1 To 5, Kalawati Market, Railway Road, Kurukshetra-136 118. ■ **LATUR:** Shri Prabha Arcade, Shop No 3-6, M.G Road, Near Nagar Parishad, Opp Town Hall, Latur-413 512. ■ **LUCKNOW:** Pranay Tower, Darbari Lal Sharma Marg, Beside Pratibha Cinema, Lucknow-226 001. ■ **LUDHIANA:** CMS Dept, 5th Floor, Mall Road, Ludhiana-141 001. ■ **CHENNAI:** Mariam Centre, Ground Floor 751 B, Anna Salai, Chennai-600 002. ■ **MADURAI:** Nithya Kalyani Towers, No 34, Krishnagar Tank Street No. 8, North Vel Street, Madurai-625 001. ■ **MANDI GOBINDGARH:** Hukum Chand Bansal Building, Main Post Office Roda, Mandi Gobindgarh-147 301. ■ **MANGALORE:** MN Towers, Kadri, Mangalore-575 002. ■ **MANJERI:** CMS Dept, Kurikal Plaza, Bldg #20/125, Kacheripally, Malappuram Road, Manjeri-676 121. ■ **MARGOA:** Ranghavi Building, Opp Municipality Garden, Dr George Barette Road, Margoa-403 601. ■ **MATHURA:** CMS Dept, Ops Bsa College, Gaushala Raod, Mathura-281 001. ■ **MEERUT:** 1st Floor, 381 Western Kutcher Road, Meerut-250 001. ■ **MEHSANA:** Prabhu Complex, Near Raj Kamal Petrol Pump, Abhu Highway, Mehsana-384 002. ■ **MOGA:** G.T Road, Opp D.C Office, Mogga-141 001. ■ **MORADABAD:** Chaddha Shopping Complex, Gmd Road, Moradabad-244 001. ■ **MORVI:** Om Shopping Centre, Revapur Main Road, Morvi-363 641. ■ **MAPUCA:** S1/2 Ground Floor, Cosmos Towers, Near Govt Bldg Complex, Mapusa-403507. ■ **MUMBAI:** Maneckjiwadia Building, Nanik Motwani Marg, Mumbai-400 023. ■ **MUZAFFARPUR:** Above Maruti Showroom, Choti Sarja Ganj, Muzaffarpur-842 001. ■ **MYSORE:** Mythiri Arcade, 1st Main, Saraswathi Park, Mysore-570 009. ■ **NABHA:** SCO 14-15, Patiala Gate, Nabha-147 201. ■ **NABHA:** SCO 14-15, Patiala Gate, Nabha-147 201. ■ **NADIAD:** Shoot Out Building, Nadiad Ice Factory Compound, College Road, Nadiad-387 001. ■ **NAGPUR:** 303 & 304 3rd floor, Wardh Road, 12, Milestone, Near Lokmat

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■ **Mumbai:** 4th Floor, Nehru Centre, Discovery Of India, Dr.A.B.Road, Worli, Mumbai-400018. ■ **New Delhi:** 48, Nya-ya Marg, Chanakya Park, New Delhi-110021. ■ **Chennai:** Uthamar Gandhi Salai, Opp Park Hotel, Nungambakkam, Chennai-600034. ■ **Hyderabad:** Mayank Towers, Survey No.31 (Old), 31/2 (New) Raj Bhavan Road, Somajiguda, Hyderabad-500082. ■ **Ahmedabad:** 102/103, CG Centre, CG Road, Ahmedabad-380009. ■ **Pune:** Karan Sen, Bhandarkar Road, Shivaji Nagar, Pune-411004. ■ **Vadodara:** Ground Floor, Corner Square, Race Course Circle, Next To West Side/Inox,

9709099913. ■ **Kanpur*:** 1st Floor, KAN Chambers, 14/113 Civil Lines, Kanpur-208001. Tel. No.: 0512-6456099. ■ **Kochi:** Door No.CC 40/377, 3rd Floor, Jos Annexe, Jos Junction, M.G.Road, Kochi-682016. Tel. No.: 0484-6453727. ■ **Kolkatta*:** 124, LORDS, 1st Floor, 7/1 Lord Sinha Road, Kolkata-71. Tel. No.: 033-44031000. ■ **Ludhiana*:** 403, 4th Floor, Ratan Square, 20, A Vidhan Sabha Road, Lucknow - 226009. Tel. No.: 0522-4088000. ■ **Lucknow*:** 301, 3rd Floor, SCO No.18, Feroze Gandhi Market, Opp. Ludhiana Stock Exchange, Ludhiana 141001. Tel. No.: 0161- 6543354. ■ **Madurai:** Shop No.17, 1st Floor, 16 & 17, North Vel Street, A.R. Plaza, Madurai-625001. Tel.No.:0452-6460111. ■ **Moradabad:** 1st Floor, Plot No 8/8/119 (Near Rajmahal Hotel), Civil Lines, Moradabad-244 001. Tel. No.: 0591-6455585. ■ **Mumbai (Nariman Point)*:** Office No. 17, 1st floor, Jolly Maker Chambers II, Nariman Point, Mumbai-400021. Tel. No.: 022 43416001. ■ **Mumbai (Ghatkopar)*:** Sai Infotech, 408, 4th Floor, Patel Chowk, Ghatkopar (E), Mumbai-400 077. Tel. No.: 022-67417465. ■ **Nagpur:** Panchsheel Business Centre, Block No.22, 1st Floor, Panchsheel Cinema Building, Wardha Road, Nagpur- 440 012. Tel. No.: 0712-6463962. ■ **Nasik:** Suyojit Modern Point Shop No. SF 18, Sharanpur Road, Opposite Police Parade Ground, Nashik-422 005. Tel. No.: 0253 3012050. ■ **Patna (Bihar)*:** 302, 3rd Floor, "Grand Plaza" Fraser Road, Patna - 800 001. Tel. No.: 0612 6550315. ■ **Pune*:** 3rd Floor, Shop No. 64 & 65, Shrinath Plaza, 1184, F. C. Road, Pune-411016. Tel. No.: 020-40191020. ■ **Raipur (Chattisgarh):** Shop No-T.2nd Floor DM Plaza, Near Fire Brigade Chowk Chhotra Para, Raipur, 492001. Tel. No.: 0771-4056046. ■ **Surat:** Office Business Centre, Opp Share Broker's Association, 12/925 Lal Gate, Surat-395003. Tel. No.: 0261-2420349. ■ **Vishakapatnam:** 47-11-1/51st Floor, Eshwar Arcade, 1st Lane, Dwaraknagar, Vishakapatnam-506002. Tel.No.:0891-6455434.

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Square, Nagpur-440 010. ■ **NASIK:** Archit Centre, 3rd Floor, Chandak Circle Link Road, Opp Sandeep Hotel, Near Mahamarg Bus Stand, Nasik-422 002. ■ **NAVSARI:** Nandini Complex, Ground Floor, Station Road, Sandh Kua, Navsari-396445. ■ **NAWANSHAHAR:** B/1/48, Banga Road, Nawanshahar-144514. ■ **NELLORE:** G.T. Road, Nellore-524 001. ■ **PALAKKAD:** 8/246, Chandra Nagar, Palakkad-678 007. ■ **PALANPUR:** Parth Complex, Near Cozy Tower, Opp Joravar Palace, Palanpur-385 001. ■ **PANIPAT:** 801/4, G.T Road, Panipat-132 103. ■ **PANJIM:** Swami Vivekanand Road, 3001, Milroc Lar Menezes, Opp Gomantak Maratha Samaz, Panjim-403 001. ■ **PATHANAMTHITTA:** CMS Dept, Aban Arcade Ward #9/1128, Pathanathitta-Kumbazha Road, Pathanathitta-689 645. ■ **PATIALA:** SC01150, First Floor, Leela Bhawan, Patiala-147 001. ■ **PATNA:** Rajendra Ram Plaza, Exhibition Road, Patna-800 001. ■ **PERINTHALMANNA:** C/CUT ROAD, PERINTHALMANNA, MALAPPURA DIST, PERINTHALMANNA-679 322. ■ **PHAGWARA:** Kalra Road, Opp Hanuman Garhi Mandir, G.T Road, Phagwara-144 401. ■ **PONDA:** Royal Chambers, Gh1 - Gd4 Tisk, Ponda-403 401. ■ **PONDICHERY:** T.S R D, 6, 100 Feet Road, Ellaiappalichavay, Pondicherry-605 005. ■ **PORBANDAR:** Om Shiv Sakthi, R D Chamber, Porbandar-360 575. ■ **PUNE:** Fortune Square, Model Colony, Pune-411 016. ■ **QUILON:** VGP Buildings, Door No.XVI/1539 (1320A), Vadakumbhagom Ward, Irumpuppalam, Kollam-691 001. ■ **RAIPUR:** Chawla Tower, Near Bottle House, Shankar Nagar, Raipur-492 001. ■ **RAJAMUNDRY:** Rajamundry, H.No.: 46-17-20 Main Road, Danaivpet, Rajahmundry-533 103. ■ **RAJKOT:** Opp Alfred High School, 2nd Floor, Panchnatra Bldg, Jawahar Road, Rajkot-360 001. ■ **RAJURPA:** 11 - 12 Block B, Chandigarh Patiala Road, Rajpura-140 001. ■ **RANCHI:** Rohini 1st Floor, 56 Circular Road, Ranchi-834 001. ■ **REWARI:** L-203, Old Court Road, Model Town, Rewari-123 401. ■ **Rohata:** Jawahar Market, Opposite D Park, Delhi Rohatak Road, Rohatak-124 001. ■ **ROPAR:** Sohana Chandigarh Rd, Colage Road, Ropar-141 001. ■ **ROURKELA:** BISRA Road, Dwivedi Bhawan, Dwivedi Square, Rourkela-769 001. ■ **RUDRAPUR:** Plot No 182, Nainital Road, Plot No 182, Nainital Road, Rudrapur-263 153. ■ **SAHARANPUR:** Mission Compound, Court Road, Adjoining Top Shop, Saharanpur-247 001. ■ **SALEM:** 5 / 241 - F, Rathna Arcade, Omkar Main Road, Salem-636 004. ■ **SANGLI:** 640, Venkatesh Senate, Miraj Road, Sangli-414 416. ■ **SANGRUR:** SHOP No.1-2-3 KAULA PARK MARKET, SANGRUR-148 001. ■ **SHIMLA:** Janikdas Building 3, The Mall, Shimla-171 001. ■ **SILIGURI:** 3 No, Ramkrishna Sanket Building, Sevoke Road, Pani Tanki More, Siliguri-734 401. ■ **SILVASSA:** 1-16 Jaypee House, Opp Patel Petrol Pump, Vapi Silvassa Road, Silvassa-396 230. ■ **SOLAN:** Anand Bhavan, Near Dc Office, Rajgarh Road, Solan-173 212. ■ **SURAT:** 7th Floor, Kashi Plaza, Next To Dr Bipin Desai Children Hospital, Majura Gate, Surat-395 002. ■ **THALASSERY:** AVK Nar College, Thalassery-670 001. ■ **THIRUVALLA:** Illampalli Buildings, 26/49(182), Mc Road, Tiruvalla-689 101. ■ **TIRUPATHI:** #19-180, 1st Floor, Besides Ibp Petrol Pump, Above Saryus Super Market, Near Annamaya Circle, Tirupathi-517 501. ■ **TRICHUR:** Global Centre, M.G Road, Trichur-680 004. ■ **TRICHY:** A - 10, Lakshmi Arcade, 11th Cross Main Road, Thillainagar, Trichy-620 018. ■ **TRIVANDRUM:** Kenton Towers, Vazhuthacaud, Trivandrum-695 014. ■ **UDAIPUR:** 358 Post Office Road, Chetak Circle, Adjacent To Chetak Cinema, Udaipur-313 001. ■ **UNJHA:** Suidhik Complex, 1st Floor, Nr. Radha Krishna Temple, Station Road, Unjha-382 170. ■ **VALSAD:** 1st Floor, Ekta Appt, Near R J J High School, Thithal Road, Valsad-396 601. ■ **VAPI:** 1st Floor, Kanta Trade Centre, Behind Asopalav Hotel, Gidc Char Rasta, Vapi-396 195. ■ **VARANASI:** D 58/2 Kuber Complex, Rathayatra Crossing, Varanasi-221 010. ■ **VASCO:** Ground Floor, Damodar Building, Swatantra Path, Vasco Da Gama-403 802. ■ **VERAVAL:** Amrutdeep, Opp Public Ground, Rajamahal Road, Veraval-362 265. ■ **VIJAYWADA:** 40 - 1 - 48/2, M.G. Road, Labbipet, Vijaywada-520 010. ■ **VISHAKAPATNAM:** 1st Floor, Poduri Castle, Above Raymond Showroom Dwarak Nagar, Vishakapatnam-530 016. ■ **WARANGAL:** No 1-8-605 / 1 Nakkalgutta, Hanamkonda, Warangal-506 002. ■ **UDUPI:** Panduran Towers, Court Road, Diana Circle, Udupi-576 101. ■ **TIRUPUR:** 2nd Floor, 196, Chidambaram Complex, Kumaran Road, Tirupur-641 604. ■ **SAMBALPUR:** Nayapara, Golbazar Chowk, Sambalpur-768 001. ■ **SRINAGAR:** M.S Shopping Mall, Residency Road, Srinagar-190 001. ■ **HALDWANI:** 8/6, Nainital Road, Bhotia Prao, Haldwani-263 141. ■ **MUZAFFAR-NAGAR:** 53/4 -A Bhag Kambal Wala, Jansat Road, New Mandi, Muzaffarnagar-251 001. ■ **BHILAI:** Chauhan Estate, G.E Road, Supela, Bhilai-490 023. ■ **BHILAI:** Chauhan Estate, G.E Road, Supela, Bhilai-490 023. ■ **DHULE:** Lane No 6, Mundada Arcade, Parola Road, Dhule-425 001. ■ **SURENDRANAGAR:** Middle Point, Near Milan Cinema, Surendranagar-363 002. ■ **GONDAL:** Ground And First Floor, College Chowk, Next To Central Bank Of India, Gondal-363 031. ■ **AMRELI:** 2 Manekpura, Station Road, Amreli-365 601. ■ **RANIGANJ:** NSB Road, Plot No 408, Raniganj-713 347. ■ **BHUSAVALLI:** Manshing Complex, C.T.S No 3294, H No 4/285, Jamner Road, Opposite Csm Complex, Bhusaval-425 201. ■ **BEGUSARAI:** Kachari Chowk, Begusarai-851 101. ■ **HAZARBAGH:** Annada Chowk, Guru Gobind Singh Road, Hazaribagh-825 301. ■ **SHILLONG:** Police Bazar, Shillong-793 001. ■ **DHARAMSALA:** 363/6 Centre Point, Civil Lines, Dharamsala-176 216. ■ **RISHIKESH:** M No 53, M J Mall, Railway Road, Rishikesh-249 201. ■ **ROORKEE:** 313/8, Civil Lines, Roorkee-247 667. ■ **BHAGALPUR:** Khalifa Bagh Chowk, Triveni Apartments, Dr R P Road, Bhagalpur-812 002. ■ **JHANSI:** Damroo Cinema Complex, Civil Lines, Jhansi-284 001. ■ **KARUR:** 126/D/E, Anna Plaza, Koval Road, Karur-639 002. ■ **TIRUNELVELI:** 12/13 Trivandrum High Road, Vannappet, Palayamkottai, Tirunelveli-627 002. ■ **VELLORE:** No 73, Officers Line, Krishna Nagar, Vellore-632 001. ■ **THENI:** No 422 - A, Periyakulam Road, Opposite Convent, Theni Allinagar, Theni-625 531. ■ **RAJAPALAYAM:** No 253, Thenkasi Road, Kadambankulam, Rajapalayam-626 117. ■ **SOLAPUR:** Sun Plaza, 1st Floor, 85/16/11, Murarji Peth, Lucky Chowk, Solapur-413 007. ■ **SOLAPUR:** Sun Plaza, 1st Floor, 85/16/11, Murarji Peth, Lucky Chowk, Solapur-413 007. ■ **RATLAM:** 90, Station Road, Ratlam-475 001. ■ **ICHALKARANJI:** Hubse No 7-55, Main Road, Janata Chowk, Ichalkaranji-416 115. ■ **SANGAMNER:** Shop No 1-1, Janak Plaza, Opposite Kubera Sankul, New Nagar Road, Sangamner-422 605. ■ **TIRUR:** KMS Tower, Thazepalam, Tirur-676 101. ■ **BAGALKOT:** CTS No 121, B.S.No 39, Ward X, Opposite Railway Station, Bagalkot-587 102. ■ **CUDDAPAH:** 72 - 1A, Dwaraka Nagar, Beside Sandhya Theatre, Nagaraju, Palli Village, Cuddappah-516 001. ■ **BILASPUR:** A - 99 Link Road, Near Agrasen Chowk, Bilaspur C.G, Bilaspur-495 001. ■ **DEOGARH:** Assam Access Road, New Tower Chowk, Deogarh-814 112. ■ **RAMGANGJAMDI:** Shanti Sadan, Opposite Sbbj, Bazar No - 1, Ramgani Mandi, Ramganjmandi-325 519. ■ **KANGARH:** NH - 33, Main Road, Ramgarh Cantonment, Ramgarh-829 122. ■ **DARBHANGA:** Natraj Bhawan, Tower Chowk, Darbhanga-846 604. ■ **BIKANER:** Roshan Plaza, Rani Bazar, Bikaner-334 001. ■ **SHIMOGA:** No 447, Sharavathi Complex, Saverlane Road, Shimoga-577 201. ■ **BATALA:** SCF 173-174, Jalandhar Road, Batala, Batala-143 505. ■ **KOTKAPURA:** B-X/740 Faridkot Road, Kotkapura-151 204. ■ **KOTKAPURA:** B -X/740 Faridkot Road, Kotkapura-151 204. ■ **HAMIRPUR:** Hotel Paradise New Road National Highway - 88, Hamirpur-177 001. ■ **JIND:** SCF - 5 Near Rani Talab, Jind-126 102. ■ **NARNAUL:** Opp S P Residence, Mahinder Garh Road, Narnaul-123 001. ■ **BHIWANI:** S 175 D Mehram Chowk, Bhiwani-127 201. ■ **KANGRA:** Opp Government Polytechnic, Kangra (H.P)-176 001. ■ **FAZILKA:** MC 594, Gaushala Road, Fazilka-152 123. ■ **KAITHAL:** 1450-1451-A/4 Ambala Road, Near Pehowa Chowk, Kaitahl-136 027. ■ **SINDHANUR:** R.K Complex, Kusthaji Road, Sidhanur-584 128. ■ **JAGADHRI:** First Floor, Plot No 1, Rajesh Nagar Colony, Ambala Road, Jagadhri-135 003. ■ **Raigarh:** Krishna Crown, Chaitanyaa Nagar, Raigarh-496601.

Vadodara-390077. ■ **Surat:** Gr Floor, Mangaldeep, Ring Road, Near Mahavir Hospital, Near RTO, Surat-395001. ■ **Catcutta:** No.19, Camac Street, Kolkata-700017. ■ **Lucknow:** Tulsi Complex, 12, Rani Laxmibai Marg, Hazratganj, Lucknow-226001. ■ **Jaipur:** C2, Ground Floor, Green House, Plot O-15, Ashok Marg, Jaipur-302001. ■ **Kanpur:** Ground Floor, Padam Tower, 14/11, Civil Lines, Kanpur-208001.

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