

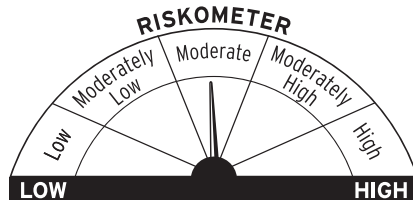
Religare Invesco Fixed Maturity Plan - Series 27 - Plan F

(A Close - Ended Debt Scheme)

Suitable for investors who are seeking*

- generate income over the tenure of the Scheme
- generate income by investing in debt and money market instruments

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



Investors understand that their principal will be at moderate risk

Tenure of the Scheme is 1140 days from the date of allotment (including the date of Allotment)

Offer for Units of Rs. 10 each for cash during the New Fund Offer Period

New Fund Offer Opens on **March 8, 2016**

New Fund Offer Closes on **March 9, 2016**

Scheme re-opens for continuous sale and repurchase on : **Not Applicable¹**

¹As the Scheme is a close ended debt scheme, the Scheme will not provide redemption facility until Maturity Date/ Final Redemption Date. The Units of the Scheme will be listed on the National Stock Exchange of India Ltd. (NSE). Investors can purchase/ sell Units on a continuous basis on the Stock Exchange(s) on which the Units are listed.

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

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

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

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

This KIM is dated February 25, 2016.

SPONSORS

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

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

INVESTMENT MANAGER

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

TRUSTEE

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

MUTUAL FUND

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

Name of Scheme **Religare Invesco Fixed Maturity Plan - Series 27 - Plan F**

Tenure of the Scheme is 1140 days from the date of allotment (including the date of allotment)

Investment Objective

To generate income by investing in a portfolio of debt and money market instruments maturing on or before the date of maturity of the Scheme.

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

Asset Allocation Pattern of the Scheme

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

Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Minimum	Maximum	High/Medium/Low
Debt Instruments	80	100	Low to Medium
Money Market Instruments	0	20	Low

The Scheme will not invest in securitized debt, un-rated debt instruments and will not participate in repo in corporate debt securities. The Scheme will not participate in Credit Default Swaps (CDS) for corporate bonds. The total exposure of the Scheme in a particular sector (excluding investments in Bank CDs, CBLO, G-Secs, T-Bills, short term deposits of scheduled commercial banks and AAA rated securities issued by Public Financial Institutions and Public Sector Banks) shall not exceed 25% of the net assets of the Scheme. Further an additional exposure to financial services sector (over and above the limit of 25%) not exceeding 5% of the net assets of the Scheme will be allowed by way of increase in exposure to AA and above rated securities issued by Housing Finance Companies (HFCs) registered with National Housing Bank. The total investment/exposure in HFCs will not exceed 25% of the net assets of the Scheme. AMC shall utilize the "Sector" classification prescribed by AMFI. In case AMFI classification is not available for an issuer, AMC will classify the issuer internally based on the "Sector" categories specified by AMFI.

The Scheme will not undertake overseas investments / invest in foreign securities.

The Scheme may use derivatives for purposes as may be permitted from time to time. The maximum gross derivative position will be restricted to 50% of the net assets of the Scheme.

However, the cumulative gross exposure through debt and derivative positions will not exceed 100% of the net assets of the Scheme, subject to SEBI circular dated August 18, 2010 w.r.t. investments in derivatives. For the purpose of calculating aggregate asset allocation, derivative exposure to create security wise hedge position will not be included.

Investment Strategy of the Scheme

The investment objective of the Scheme would be achieved by investing in a portfolio of debt and money market instruments maturing on or before the date of maturity of the Scheme.

Under normal circumstances, passive portfolio management strategy would be adopted.

The total exposure of the Scheme in a particular sector (excluding investments in Bank CDs, CBLO, G-Secs, T-Bills, short term deposits of scheduled commercial banks and AAA rated securities issued by Public Financial Institutions and Public Sector Banks) shall not exceed 25% of the net assets of the Scheme. Further an additional exposure to financial services sector (over and above the limit of 25%) not exceeding 5% of the net assets of the Scheme will be allowed by way of increase in exposure to AA and above rated securities issued by Housing Finance Companies (HFCs) registered with National Housing Bank. The total investment/exposure in HFCs will not exceed 25% of the net assets of the Scheme. AMC shall utilize the "Sector" classification prescribed by AMFI. In case AMFI classification is not available for an issuer, AMC will classify the issuer internally based on the "Sector" categories specified by AMFI.

The fund manager will follow a strict disciplined investment process to meet the investment objective of the Scheme. The fund manager will carry out rigorous in depth credit evaluation of the money market and debt instruments proposed to be invested in. The credit evaluation includes a study of the operating environment of the issuer, the past track record as well as the future prospects of the issuer and the short term/ long term financial health of the issuer. Internal research and ratings issued by credit rating agencies will be used as the guide to credit quality.

Additional disclosure pursuant to SEBI circular dated August 1, 2011:

a) Credit Evaluation Policy:

Credit Evaluation Policy for investment in debt securities evaluates various factors which determine the repayment ability of the borrower/issuer. Investment team has one dedicated credit analyst for conducting the due-diligence and thorough analysis of each company. The due diligence process includes studying economic risk, industry risk, business risk, financial risk and management risk. For evaluating industry risk, some key factors pertinent across industries which are evaluated include size, historical growth, competitive scenario, demand/supply dynamics, entry barriers (if any), profitability, cyclicality, vulnerability to technological changes, regulatory environment & political environment etc. The credit analyst prepares a detailed research report based on the credit evaluation model which takes into account both qualitative and quantitative parameters. The research report includes a detailed analysis of the financial data of the previous 3 years and qualitative factors like the sector in which the company operates, the management track record, internal control systems, acceptability of the products of the company in the market, past track record of any defaults to their creditors etc. Further conference calls/meetings with the management of the company are arranged in order to seek further clarifications about the business and financial performance of the company and understand its strategies going forward. The financial analysis of the company is also compared against its peers to measure relative strengths and weaknesses. The report from the credit analyst is an independent opinion based on the credit risk analysis.

b) The Scheme shall not invest in debt securities issued by corporate operating in gem & jewellery.

c) Floors and ceilings within a range of 5% of the intended allocation against each sub asset class/credit rating will be as follows:

Instruments/ Credit Rating	AAA	A1+	AA ¹	A ¹	Not Applicable
Certificate of Deposits(CDs)	-	-	-	-	-
Commercial Papers (CPs)	-	-	-	-	-
Non-Convertible Debentures (NCDs)	95% - 100%	-	-	-	-
CBLO, G - Sec, T - Bills	-	-	-	-	0 - 5%

¹Securities with rating A and AA shall include A+ and A- & AA+ and AA- respectively

d) Positive variation in investment towards higher credit rating in the same instrument shall be allowed.

e) In case of non availability of and taking into account the risk-reward analysis of CPs, NCDs, the Scheme may invest in highest rated (i.e. AAA/ A1+) CDs, CBLO, Treasury Bills and Cash Management Bills. Such deviations may exist till suitable NCDs, CPs of desired credit quality are not available.

f) At the time of building up the portfolio post NFO and towards the maturity of the Scheme, there may be a higher allocation to cash and cash equivalent and highest rated CDs.

g) Subsequent to the initial portfolio construction, during the tenure of the Plan, the above allocation may vary due to instances like (i) Inflows on account of coupons or any corporate actions; (ii) the instrument is called or bought back by the issuer; (iii) in

anticipation of any adverse credit event. In such cases, the Scheme as an alternate would invest in CDs of highest credit ratings (A1+ or equivalent) / Treasury Bills / Cash Management Bills /CBLO) till such time as suitable instruments of desired credit quality is/ are not available.

h) All investment shall be made based on the rating prevalent at the time of investment. However, in case of an instrument having dual ratings, the most conservative publicly available rating would be considered.

i) In the event of any deviations from the floor and ceiling of credit ratings specified for any instrument, the same shall be rebalanced within 30 days.

There will not be any variation between the intended portfolio allocation and the final portfolio allocation except the exceptions mentioned in d, e, f & i above.

- Fixed Income Securities (Debt Instruments): Fixed income securities or debt instruments are financial claims with promised cash flows of fixed amount paid at fixed dates. It is a contractual or written assurance to repay a debt. Fixed income securities/debt instruments include but not limited to Government securities, treasury bills, corporate bonds, debentures, commercial papers, floating rate notes, asset backed securities/mortgage backed securities, pass through certificates etc.

- Diversification: The Scheme will try to achieve diversification by having at least 9 issuers in case of debt instruments comprising of money market instruments and non-money market instruments. Further the total exposure of the Scheme in a Group (excluding investments in securities issued by Public Sector Units, Public Financial Institutions and Public Sector Banks) is restricted to 20% of net assets of the Scheme. Such investment limit may be extended to 25% of the net assets of the Scheme with prior approval of the Board of Trustees.

- Security selection criteria: The process of security selection would go through following criteria:

- Investment objective and asset allocation mandate of the scheme as specified in the scheme information document.
- Credit quality of the security, judged by using internal research and rating assigned by the credit rating agency.
- Liquidity of the asset in the secondary market (based on historical traded volumes in secondary market)
- Impact of the security on the portfolio duration/residual maturity and yield.

Risk Profile of the Scheme

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

- Risks associated with investing in fixed income and money market instruments involve interest - rate risk, credit risk, liquidity or marketability risk, re-investment risk etc.
- Risks associated with the use of derivatives are different from or possibly greater than, the risks associated with investing directly in securities and other traditional investments. Derivative products are leveraged instruments and can provide disproportionate gains as well as disproportionate losses to the investor. Other risks include risk of mispricing or improper valuation and the inability of the derivative to correlate perfectly with underlying assets, rates and indices, illiquidity risk whereby the Scheme may not be able to sell or purchase derivative quickly enough at a fair price.
- Risks associated with trading of Units on Stock Exchange(s) involve absence of prior active market, trading in Units on Stock Exchange(s) may be halted because of market conditions or for other reasons, the Units of the Scheme may trade above or below their NAV etc.

Risk Mitigation Strategies:

Type of Risk	Measures to mitigate risk
Volatility	As the Scheme would follow passive investment strategy (i.e. buy and hold), the AMC do not foresee volatility risk in the portfolio.
Liquidity	The Scheme allows redemption of units only on maturity date/final redemption date. Investment will be made only in debt and money market instruments maturing on or before the maturity of the Scheme.
Concentration	As the exposure to a single sector is restricted to 25% of net assets, the sectoral concentration risk is mitigated to a substantial extent. Further, to mitigate issuer concentration risk, the Scheme would have at least 9 issuers in case of debt instruments comprising money market instruments and non-money market instruments. (Sectoral restriction of 25% is not applicable for investments made in Bank CDs, CBLO, G-Secs, T-Bills, short term deposits of scheduled commercial banks and AAA rated securities issued by Public Financial Institutions and Public Sector Banks) Further, as the total exposure of the Scheme in a Group (excluding investments in securities issued by Public Sector Units, Public Financial Institutions and Public Sector Banks) is restricted to 20% of net assets of the Scheme (such investment limit may be extended to 25% of the net assets of the Scheme with prior approval of the Board of Trustees), the concentration risk with respect to Group is also mitigated.

Plan/Options

Religare Invesco Fixed Maturity Plan - Series 27 - Plan F offers a separate Sub-Plan for investments directly with the Fund (i.e. application not routed through Distributor). Thus under Religare Invesco Fixed Maturity Plan - Series 27 - Plan F there would be two Sub-Plan(s) as follows:

Description	Sub-Plan	Options
Religare Invesco Fixed Maturity Plan - Series 27 - Plan F	Regular	Growth
		Dividend Payout
Religare Invesco Fixed Maturity Plan - Series 27 - Plan F	Direct	Growth
		Dividend Payout

However portfolio of Direct Sub-Plan will form part of portfolio of Religare Invesco Fixed Maturity Plan - Series 27 - Plan F - Regular Sub-Plan and there will be no separate portfolio for Direct Sub-Plan. Further, both the options i.e. Growth and Dividend Payout will have common portfolio under Religare Invesco Fixed Maturity Plan - Series 27 - Plan F.

Default Plan / Option

Investors subscribing Units under Direct Sub-Plan of a Scheme should indicate "Direct Sub-Plan" against the Scheme name in the application form. Investors should also mention "Direct" in the ARN column of the application form. The table showing various scenarios for treatment of application under "Direct/Regular" Sub-Plan is as follows:

Scenario	Broker Code mentioned by the investor	Sub-Plan mentioned by the investor	Default Sub-Plan to be captured
1	Not mentioned	Not mentioned	Direct
2	Not mentioned	Direct	Direct
3	Not mentioned	Regular	Direct
4	Mentioned	Direct	Direct
5	Direct	Not Mentioned	Direct
6	Direct	Regular	Direct
7	Mentioned	Regular	Regular
8	Mentioned	Not Mentioned	Regular

In cases of wrong/ invalid/ incomplete ARN code mentioned on the application form, the application will be processed under Regular Sub-Plan. The AMC shall contact and obtain the correct ARN code within 30 calendar days of the receipt of application form from the investor/ distributor. In case, the correct code is not received within 30 calendar days, the AMC shall reprocess the transaction under Direct Sub-Plan from the date of application. Since the Scheme is close-ended scheme, the provision of exit load will not be applicable on reprocessing of application.

Investors should indicate option for which subscription is made by indicating the choice in the appropriate box provided for this purpose in the application form. In case of valid application received without any choice of option, dividend payout will be considered as default option.

Minimum Target Amount

Rs. 20 Crores

Applicable NAV (after the Scheme opens for repurchase and sale)

Subscriptions / purchases / switch - ins:

The Units of the Scheme will not be available for subscriptions / switch-in after the closure of NFO Period. Therefore, the provisions of cut-off time for subscription including switch-ins will not be applicable to the Scheme.

Redemption / repurchases / switch - outs:

Units of the Scheme cannot be redeemed/ switched-out by the investors directly with the Fund until the Maturity Date/ Final Redemption Date. Therefore, the provisions of cut off timing for redemptions including switch-outs will not be applicable to the Scheme.

Units of the Scheme will be automatically redeemed on the Maturity Date/ Final Redemption date, except requests for switch-out received by the Fund on the Maturity Date/Final Redemption Date.

Switch-out request will be accepted upto 3.00 p.m. on the Maturity Date/Final Redemption Date.

Please read SID for settlement of Purchase / Sale of Units of Scheme on NSE and rolling settlement.

Minimum Application Amount/ Number of Units (During the NFO Period)	<table border="1"> <thead> <tr> <th>Purchase¹</th> <th>Additional Purchase</th> <th>Repurchase</th> </tr> </thead> <tbody> <tr> <td>Rs. 5,000/- and in multiples of Rs.10/- thereafter.</td> <td>N.A.</td> <td>Not Applicable</td> </tr> </tbody> </table>	Purchase ¹	Additional Purchase	Repurchase	Rs. 5,000/- and in multiples of Rs.10/- thereafter.	N.A.	Not Applicable						
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Rs. 5,000/- and in multiples of Rs.10/- thereafter.	N.A.	Not Applicable											
Despatch of Repurchase (Redemption) Request	Within 10 working days from Maturity Date / Final Redemption Date.												
Benchmark Index	CRISIL Composite Bond Fund Index												
Dividend Policy	Under the dividend payout option, the Trustees may declare the dividend, subject to availability of distributable surplus, calculated in accordance with SEBI (MF) Regulations. The Fund will endeavour to declare the dividend on or before Maturity Date / Final Redemption Date of Scheme. The actual declaration of dividend and frequency 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 payable regularly.												
Name of the Fund Manager	Mr. Nitish Sikand												
Name of the Trustee Company	Religare Invesco Trustee Company Private Limited												
Performance of the scheme	This Scheme is a new scheme and does not have any performance track record.												
Expenses of the Scheme	<p>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 / 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.</p> <p>Exit Load: Not Applicable Being a close ended scheme, Units under the Scheme cannot be redeemed directly with the Fund until the Maturity Date/ Final Redemption Date. The Units of Scheme will be listed on the Stock Exchange(s).</p>												
(i) Load Structure													
(ii) Recurring expenses (maximum as a % of daily net assets)	<table border="1"> <thead> <tr> <th>First Rs. 100 Crores</th> <th>Next Rs. 300 Crores</th> <th>Next Rs. 300 Crores</th> <th>Over Rs. 700 Crores</th> </tr> </thead> <tbody> <tr> <td>2.25%</td> <td>2.00%</td> <td>1.75%</td> <td>1.50%</td> </tr> </tbody> </table> <p>Annual Scheme Recurring Expenses charged to Direct Sub-Plan will be restricted upto 1.55% of daily net assets. Commission and distribution expenses will not be charged to the Direct Sub-Plan. The Total Recurring Expenses charged to Direct Sub-Plan will be lower by at least 31.11% vis-à-vis Regular Sub-Plan at all points of time.</p> <p>Note:</p> <ol style="list-style-type: none"> Of the above expense 0.02% on daily net assets will be set aside for investor education and awareness initiatives. Service tax on other expenses (including on brokerage & transaction cost, if any) will be borne by the Scheme within above limit. However, service tax on investment and advisory fees will be in addition to maximum limit as mentioned above. 	First Rs. 100 Crores	Next Rs. 300 Crores	Next Rs. 300 Crores	Over Rs. 700 Crores	2.25%	2.00%	1.75%	1.50%				
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(iii) Additional Distribution Expenses in case of new inflows from specified cities	Expenses not exceeding 0.30% of daily net assets of the Scheme will be charged towards additional distribution expenses if new inflows from beyond top 15 cities are at least (a) 30% of gross new inflows in the Scheme or (b) 15% of the average assets under management (year to date) of the Scheme, whichever is higher. In case inflows from beyond top 15 cities is less than higher of (a) or (b) above, additional expenses shall be charged to Scheme on proportionate basis in accordance with SEBI Circular vide reference no. CIR/IMD/DF/21/2012 dated September 13, 2012.												
(iv) Brokerage and Transaction Cost	In addition to limits specified in regulation 52 (6) of the Regulations, brokerage and transaction costs incurred for the purpose of execution of trade not exceeding 0.12% of value of trade in case of cash market transaction and 0.05% of value of trade in case of derivative transactions (inclusive of service tax) will be capitalised. Any payment towards brokerage and transaction cost for execution of trade, over and above the said limit of 0.12% for cash market transactions and 0.05% for derivatives transactions may be charged to the scheme within the maximum limit of TER as prescribed under regulation 52 of the Regulations. The total expenses of the Scheme including the Investment Management and Advisory Fee shall not exceed the limits stated in Regulation 52 of the SEBI (MF) Regulations. Any expenditure in excess of the prescribed limit (including brokerage and transaction cost, if any) will be borne by the AMC/ the Trustee /Sponsors.												
Transaction Charges	In terms of SEBI circular no. IMD/ DF/ 13/ 2011 dated August 22, 2011, a transaction charge, as follows, is payable to distributors who have opted to receive transaction charge charge ¹ : ¹ Distributors shall also have the option to either opt in or opt out of levying transaction charge based on type of the product. i. For existing investor in a Mutual Fund: Rs.100/- per subscription of Rs.10,000/- and above; ii. For first time investor in Mutual Funds: Rs.150/- per subscription of Rs.10,000/- and above. However, there will be no transaction charge on: i. Subscription of less than Rs. 10,000/-; or ii. Transactions other than purchases / subscriptions relating to new inflows; or iii. Direct subscription (subscription not routed through distributor); or iv. Subscription routed through distributor who has chosen to 'Opt-out' of charging of transaction charge. The transaction charge, if any, will be deducted by AMC from subscription amount and shall be paid to distributor. The balance subscription amount, after deducting applicable transaction charges, will be invested. It is clarified that upfront commission to distributor will be paid by the investor directly to distributor by a separate cheque.												
Waiver of Load for Direct Applications	Not Applicable												
Tax treatment for the Investors (Unit holders)	<table border="1"> <thead> <tr> <th></th> <th>Resident Investor</th> <th>Mutual Fund</th> </tr> </thead> <tbody> <tr> <td>Tax on Dividend</td> <td>Nil</td> <td>Individual & HUF 28.84% and Others 34.608% (Refer Notes below)</td> </tr> <tr> <td>Capital Gain: Long Term</td> <td>20% with indexation</td> <td>Nil</td> </tr> <tr> <td>Capital Gain: Short Term</td> <td>Income tax rate as applicable to the Unit holders as per their income tax slab</td> <td>Nil</td> </tr> </tbody> </table>		Resident Investor	Mutual Fund	Tax on Dividend	Nil	Individual & HUF 28.84% and Others 34.608% (Refer Notes below)	Capital Gain: Long Term	20% with indexation	Nil	Capital Gain: Short Term	Income tax rate as applicable to the Unit holders as per their income tax slab	Nil
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Notes:	<ol style="list-style-type: none"> Religare Invesco 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. On income distribution, if any, made by the Mutual Fund, additional income tax is payable under Section 115R of the Income tax Act, 1961 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 Scheme is a close ended debt scheme. Accordingly as per the current tax laws, the additional income tax on the income distribution by the Scheme is payable @ 28.84% in case of Individual & HUF and 34.608% in case of Others (including surcharge @ 12% and education cess @ 2% and secondary and higher education cess @ 1%). From 1 October, 2014 rate of dividend distribution tax will be applied on 'gross amount' of dividend payable which will lead to change in effective rate of dividend distribution tax. 												

Since the Scheme is not an equity scheme, no securities transaction tax is payable by the Scheme. For further details on taxation, please refer section **'Taxation on investing in Mutual Funds'** in the Statement of Additional Information.

Daily Net Asset Value (NAV) Publication

The Direct Sub-Plan under Religare Invesco Fixed Maturity Plan Series 27 - Plan F will have a separate NAV. The NAV will be declared on all the Business Days and will be published at least in two daily newspapers having circulation all over India. NAV can also be viewed on www.religaireinvesco.com and www.amfiindia.com. Investors can also call at 1800 209 0007.

For Investor Grievances please contact

Name and Address of Registrar
Karvy Computershare Pvt. Ltd.
 Unit: Religare Invesco Mutual Fund,
 Karvy Selenium Tower B, Plot No.31& 32
 Gachibowli, Financial District,
 Nanakramguda, Serilingampally,
 Hyderabad - 500 032.
 Tel No.: +91 040 33215121/23

Name and Address of Mutual Fund
Religare Invesco Asset Management Company Pvt. Ltd.
 (Investment Manager for Religare Invesco Mutual Fund)
 3rd Floor, GYS Infinity, Paranjpe 'B' Scheme,
 Subhash Road, Vile Parle (East), Mumbai - 400 057.
 Tel. No.: +91-22- 67310000 • Fax No.: +91-22-28371565
 Website: www.religaireinvesco.com

E-mail: mfservices@religareinvesco.com

Unitholders' Information

Accounts Statement:

For Unitholder not having a demat account:

- On acceptance of application for subscription, an allotment confirmation specifying the number of Units allotted will be sent by way of e-mail and/ or SMS to the applicant's registered e-mail address and/or mobile number within five Business Days from the date of closure of the NFO Period.
- Thereafter, Consolidated Account Statement (CAS)[^] will be sent for each calendar month to Unit holder(s) in whose folio(s) transaction(s)* has/ have taken place during the month, on or before 10th day of the succeeding month.
 - [^] A Consolidated Account Statement (CAS) shall contain details of all the transactions* during the month and holding at the end of the month across all schemes of all mutual funds including transaction charges paid to the distributor.
 - * the word 'transaction' shall include purchase, redemption, switch, dividend payout, dividend reinvestment, systematic investment plan, systematic withdrawal plan, systematic transfer plan and bonus transactions.
- For the purpose of sending CAS, common investor across mutual funds shall be identified by their Permanent Account Number (PAN).
- In case the folio has more than one registered holder, the first named Unit holder will receive CAS/account statements. Further, the CAS detailing holding across all schemes of all mutual funds at the end of every six months (i.e. September/ March), shall be sent by mail/e-mail on or before 10th day of succeeding month, to all such Unit holders in whose folios no transaction has taken place during that period. The half yearly consolidated account statement will be sent by e-mail to the Unit holders whose e-mail address is available, unless a specific request is made to receive in physical. In case of specific request received from investors, Mutual Funds shall provide the account statement to the investors within 5 business days from the receipt of such request without any charges.
- The AMC shall send first account statement for a new folio separately with all details registered in the folio by way of a physical account statement and/or an e-mail to the investor's registered address / e-mail address not later than five business days from the date of closure of the initial subscription list.

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

a. Who have opted to receive CAS through Depositories:

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

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

b. Who have opted not to receive CAS through Depositories:

Unitholder(s) will have an option not to receive CAS through Depositories. Such Unitholder(s) will be required to provide negative consent to the Depositories. Unitholder(s) who have opted not to receive CAS through Depositories will continue to receive CAS from AMC / the Fund.

For Unitholders holding units in demat mode:

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

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

Half Yearly Disclosures: The Mutual Fund shall publish a complete statement of the Scheme portfolio, within one month from the close of each half year (i.e. 31st March and 30th September), by way of an advertisement at least, in one national English daily and one regional newspaper in the language of the region where the head office of the Mutual Fund is located. The Mutual Fund may opt to send the portfolio to all Unit holders in lieu of the advertisement. The half yearly portfolio statement will also be displayed on the website of the Mutual Fund and AMFI.

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

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

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

The mutual fund/ AMC and its empanelled brokers have not given and shall not give any indicative portfolio and indicative yield in any communication, in any manner whatsoever. Investors are advised not to rely on any communication regarding indicative yield/ portfolio with regard to the scheme.

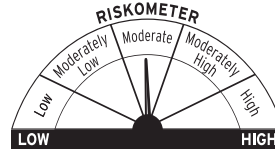
(A Close Ended Debt Scheme)

Please read instructions before filling the Form

Suitable for Investors who are seeking*

- generate income over the tenure of the Scheme
- generate income by investing in debt and money market instruments

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



Investors understand that their principal will be at moderate risk

Tenure of the Scheme is 1140 days from the date of allotment (including the date of allotment)

Application No :

NFO Opens : March 8, 2016

Closes : March 9, 2016

Key Partner / Agent Information

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

Transaction Charges (Please tick any one of the below. For details refer page no. 3)

- I am a first time investor in Mutual Funds /
- I am an existing investor in Mutual Funds (Default)

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

"The mutual fund/AMC and its empanelled brokers have not given and shall not give any indicative portfolio and indicative yield in any communication, in any manner whatsoever. Investors are advised not to rely on any communication regarding indicative yield/portfolio with regard to the scheme."

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

Folio Number, if any	<input type="text"/>	Name of Sole / First Unitholder	<input type="text"/>
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1. Applicant's Details

	Name (as per KYC)	PAN/KRN ¹	Date of Birth ²
First/Sole	<input type="text"/> Mr. / Ms. / M/s.	<input type="text"/>	<input type="text"/> D D M M Y Y Y Y
	City of Birth <input type="text"/> Country of Birth <input type="text"/>		Enclosed (please <input checked="" type="checkbox"/>) <input type="checkbox"/> KYC Proof ³
Second	<input type="text"/> No joint holder where minor is first holder	<input type="text"/>	<input type="text"/> D D M M Y Y Y Y
	City of Birth <input type="text"/> Country of Birth <input type="text"/>		Enclosed (please <input checked="" type="checkbox"/>) <input type="checkbox"/> KYC Proof ³
Third	<input type="text"/> No joint holder where minor is first holder	<input type="text"/>	<input type="text"/> D D M M Y Y Y Y
	City of Birth <input type="text"/> Country of Birth <input type="text"/>		Enclosed (please <input checked="" type="checkbox"/>) <input type="checkbox"/> KYC Proof ³
Guardian/ Contact Person	<input type="text"/> (if Sole / First applicant is a Minor) Contact Person (in case of Non-individual Investors only)	<input type="text"/>	<input type="text"/> D D M M Y Y Y Y
	Relation <input type="checkbox"/> Father <input type="checkbox"/> Mother <input type="checkbox"/> Court appointed Guardian		Enclosed (please <input checked="" type="checkbox"/>) <input type="checkbox"/> KYC Proof ³
POA Holder	<input type="text"/> (If the investment is being made by a Constituted Attorney, please furnish the details of POA Holder)	<input type="text"/>	<input type="text"/> D D M M Y Y Y Y
Mailing Address: (Address should be as per KYC records, refer Instruction no. 14b)	<input type="text"/>	Overseas Address: (Mandatory in case of NRI / FII / FPI applicant)	<input type="text"/>
City <input type="text"/> PIN <input type="text"/>		City <input type="text"/> State/Province <input type="text"/>	
State <input type="text"/>		Country <input type="text"/> PIN <input type="text"/>	
Tel. No. (Residence) <input type="text"/> Tel. No. (Office) <input type="text"/>		Status (✓) <input type="checkbox"/> Individual <input type="checkbox"/> Minor <input type="checkbox"/> Minor-NRI Repatriable <input type="checkbox"/> Minor-NRI Non-Repatriable <input type="checkbox"/> HUF <input type="checkbox"/> NRI Repatriable <input type="checkbox"/> NRI Non-Repatriable <input type="checkbox"/> Partnership <input type="checkbox"/> LLP <input type="checkbox"/> Listed Co. <input type="checkbox"/> Unlisted Co. <input type="checkbox"/> Body Corporate <input type="checkbox"/> Society/Club <input type="checkbox"/> Trust <input type="checkbox"/> FII <input type="checkbox"/> FPI <input type="checkbox"/> AOP <input type="checkbox"/> Co. u/s 25/B of Companies Act <input type="checkbox"/> Others _____ <input type="checkbox"/> In case of Non-Profit Entity (please ✓)	

2. KYC Details Mandatory (✓)

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

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

¹PAN/KRN (Refer Instruction no. 4). ²Mandatory in case of Minor, additionally refer Instruction no. 3. ³KYC & Networth (Refer Instruction no. 14)

Acknowledgement Slip (To be filled by the Applicant)

Received from	<input type="text"/> Mr. / Ms. / M/s.	Application No :
An application for Units of	<input type="text"/> Religare Invesco Fixed Maturity Plan - Series 27 - Plan F	Date
Amount (Rs.)	<input type="text"/>	Cheque / DD No. <input type="text"/>
		Signature, Stamp & Date

3. Investment Details

(*Default Option)

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

Scheme Name **Religare Invesco Fixed Maturity Plan - Series 27 - Plan F**

Sub-Plan : Regular Direct

Option : Growth Dividend Payout¹

4. Payment Details

(Refer Instruction no. 7. For cash refer instruction no. 8)

Investment Amt. (Rs.) Mode of Payment () Cheque DD Fund Transfer/RTGS Cash NACH

DD charges, if any (Rs.) Date Cheque/DD/RTGS/NEFT UTR No./UMRN

Net Amt. (Rs.) Account Type () Current Savings NRE NRO FCNR SNRR

A/c. No. Bank / Branch

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

Name of the Person making Payment

PAN Enclosed copy of KYC Proof (refer instruction no. 14)

5. Demat Account Details

(Optional, refer Instruction no. 12)

Please () NSDL CDSL

DP ID² Beneficiary Account No. DP Name

I N

(²Not applicable in case of CDSL). The details of the Bank Account linked with the Demat A/c as mentioned above should be provided under section 5.

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

(refer Instruction no. 5)

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

Bank Name

Branch Address City

MICR Code NEFT/RTGS/IFSC Code PIN

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

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

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

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

(refer Instruction no. 11)

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

Address

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

8. Declaration & Signature(s)

<p>The Trustees, Religare Invesco Mutual Fund Having read and understood the contents of the Statement of Additional Information/ Scheme Information Document of the Scheme, I/We hereby apply to the Trustees of Religare Invesco Mutual Fund for units of the Scheme as indicated above and agree to abide by the terms, conditions, rules and regulations of the Scheme. I/We have understood the details of the Scheme and I/We have not received nor have been induced by any rebate or gifts, directly or indirectly, in making this investment. The Distributor has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us. I/We hereby authorise Religare Invesco Mutual Fund, its Investment Manager and its Agents to disclose details of my / our investment to my / our bank(s) / Religare Invesco Mutual Fund's Bank(s) and / or Distributor / Broker/ Investment Advisor and to verify my / our bank details provided by me / us. I/We hereby declare that the particulars given above are correct. If the transaction is delayed or not effected at all for reasons of incomplete or incorrect information, I/We would not hold Religare Invesco Asset Management Company Pvt. Ltd. (Investment Manager to Religare Invesco Mutual Fund), their appointed service providers or representatives responsible.</p> <p>(<input checked="" type="checkbox"/>) Yes <input type="checkbox"/> No <input type="checkbox"/> If NRI (<input checked="" type="checkbox"/>) <input type="checkbox"/> Repatriation basis <input type="checkbox"/> Non-Repatriation basis</p> <p>Date <input type="text" value="DD MM YYYY"/> Place <input type="text"/></p>	<p>I/We hereby declare that the amount being invested by me/us in the Scheme of Religare Invesco Mutual Fund is derived through legitimate sources and is not held or designed for the purpose of contravention of any Act, Rules, Regulations or any statute or legislation or any other applicable laws or any Notifications, Directions issued by any governmental or statutory authority from time to time.</p> <p>I/We confirm that I/We are not United States person(s) under the laws of United States or residents(s) of Canada as defined under the applicable laws of Canada.</p> <p>Applicable to KRN holders : I, the first / sole holder hereby declare that I do not hold a Permanent Account Number and hold only a single PAN exempt KRN issued by KRA and that my existing investment in schemes of Religare Invesco Mutual Fund together with current application will not result in aggregate investments exceeding Rs. 50,000/- in a rolling 12 months period or in a financial year i.e. April to March.</p> <p>Applicable to NRIs only : I/We confirm that I am / we are Non-Residents of Indian Nationality / Origin and that the funds are remitted from abroad through approved banking channels or from my /our NRE / NRO / FCNR Account. I / We confirm that the details provided by me / us are true and correct.</p>	<p>Sole / First Applicant / Guardian / POA <input type="text"/></p> <p>Second Applicant <input type="text"/></p> <p>Third Applicant <input type="text"/></p>
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GET IN TOUCH

Religare Invesco Mutual Fund

3rd Floor, GYS Infinity, Paranjpe 'B' Scheme, Subhash Road, Vile Parle (East), Mumbai - 400 057. T +91 22 67310000 F +91 22 67310301
call : 1800-209-0007 > sms 'Invest' to 56677 > Invest Online www.religaireinvesco.com

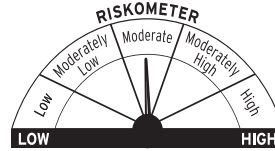
Religare Invesco Fixed Maturity Plan - Series 27 - Plan F

(A Close Ended Debt Scheme)

Suitable for Investors who are seeking*

- generate income over the tenure of the Scheme
- generate income by investing in debt and money market instruments

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



Investors understand that their principal will be at moderate risk

Tenure of the Scheme is 1140 days from the date of allotment (including the date of allotment)

Application Supported By Blocked Amount (ASBA) Form
Please read instructions before filling the Form

Application No :

NFO Opens : March 8, 2016

Closes : March 9, 2016

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

Transaction Charges (Please tick any one of the below. For details refer page no. 3)

- I am a first time investor in Mutual Funds /
 I am an existing investor in Mutual Funds (Default)

• **Country of Birth / Citizenship / Nationality or Tax Residency, other than India, for any applicant?**

(✓): Yes / No (Mandatory to ✓). If yes, please fill FATCA / CRS declaration.

• **NRI investors should mandatorily fill separate FATCA / CRS declarations.**

• **Non Individual investors should mandatorily fill separate FATCA / CRS & UBO declarations.**

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

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

"The mutual fund/ AMC and its empanelled brokers have not given and shall not give any indicative portfolio and indicative yield in any communication, in any manner whatsoever. Investors are advised not to rely on any communication regarding indicative yield/ portfolio with regard to the scheme."

1. Applicant's Personal Details (in BLOCK LETTERS)

SOLE/FIRST APPLICANT

SECOND APPLICANT

THIRD APPLICANT

Name			
PAN			

Applicants must ensure that the sequence of the names as mentioned in the application form matches with that of beneficiary account held with the Depository Participant.

2. Details of Bank Account for Blocking of Funds

Bank Account Number		Bank Name	
Bank Address			
Amount to be blocked (Rs. in figures)		Amount to be blocked (Rs. in words)	

3. Investment Details

Sub-Plan(s) / Option(s)	Amount (in Rs.)	ISIN
Direct - Growth		INF205K015H3
Direct - Dividend Payout		INF205K014H6
Regular - Growth		INF205K017H9
Regular - Dividend Payout		INF205K016H1
Total Amount ¹		

¹Total amount must be equal to the amount to be blocked as mentioned in point 2 above.

4. Demat Account Details (Mandatory)

Please (✓) NSDL CDSL

DP ID² Beneficiary Account No. DP Name

²(Not applicable in case of CDSL).

The investors shall receive payments of Dividend/Redemption proceeds in the Bank Account linked to the Demat A/c as mentioned above.

5. Declarations & Signatures

General Declaration:

The Trustees, Religare Invesco Mutual Fund. Having read and understood the contents of the Statement of Additional Information / Scheme Information Document of the Scheme, I / We hereby apply to the Trustees of Religare Invesco Mutual Fund for units of the Scheme as indicated above and agree to abide by the terms, conditions, rules and regulations of the Scheme. I / We have understood the details of the Scheme and I / We have not received nor have been induced by any rebate or gifts, directly or indirectly, in making this investment. The Distributor has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us. I / We hereby authorise Religare Invesco Mutual Fund, its Investment Manager and its Agents to disclose details of my / our investment to my / our bank(s) / Religare Invesco Mutual Fund's Bank(s) and / or Distributor / Broker/ Investment Advisor and to verify my/ our bank details provided by me / us. I / We hereby declare that the particulars given above are correct. If the transaction is delayed or not effected at all for reasons of incomplete or incorrect information, I/We would not hold Religare Invesco Asset Management Company Pvt. Ltd. (Investment Manager to Religare Invesco Mutual Fund), their appointed service providers or representatives responsible. I / We hereby declare that the amount being invested by me/us in the Scheme of Religare Invesco Mutual Fund is derived through legitimate sources and is not held or designed for the purpose of contravention of any Act, Rules, Regulations or any statute or legislation or any other applicable laws or any Notifications, Directions issued by any governmental or statutory authority from time to time.

I / We confirm that I / We are not United States person(s) under the laws of United States or residents(s) of Canada as defined under the applicable laws of Canada.

Date DD MM YYYY Place

ASBA Authorizations:

1) I/We hereby undertake that I/We am/are an ASBA applicant(s) as per the applicable provisions of the SEBI (Issue of Capital and Disclosure Requirements) (Amendment) Regulations, 2011. 2) In accordance with ASBA process provided in the SEBI (Issue of Capital and Disclosure Requirements) (Amendment) Regulations, 2011, I/We authorize (a) the SCSB to do all acts as are necessary to make an application in the NFO of the Scheme of Religare Invesco Mutual Fund, including uploading of application details, blocking the amount to the extent mentioned above in the "Details of Bank Account for Blocking of Funds" or unblocking of funds in the bank account maintained with the SCSB specified in the form, transfer of funds to the nominated Religare Invesco Mutual Fund Bank Account on receipt of instruction from the Registrar to the New Fund Offer after finalisation of allotment entitling me/us to receive Units on such transfer of funds. (b) Registrar to the Religare Invesco Mutual Fund to issue instructions to the SCSB to remove the block on the funds in the bank account specified in the ASBA Form, upon allotment and to transfer the requisite money to Religare Invesco Mutual Fund's nominated Bank account. 3) In case the amount available in the bank account specified in the ASBA Form is insufficient for blocking the amount equivalent to the application money, the SCSB shall reject the application. 4) If the DP ID, Beneficiary ID or PAN furnished by me/us in the ASBA Form is incorrect or incomplete, the application shall be rejected and Religare Invesco Asset Management Company Pvt. Ltd. (Investment Manager to Religare Invesco Mutual Fund), their appointed service providers and the SCSBs representatives shall not be liable for losses, if any.

Applicable to NRIs only :

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

Signature of the Applicant

Signature of Bank Account Holders

(To be signed as per mode of operation of the Bank Account)

Acknowledgement Slip

(To be filled by the Applicant)

Religare Invesco Fixed Maturity Plan - Series 27 - Plan F

(A Close Ended Debt Scheme)

NFO Opens : March 8, 2016

Closes : March 9, 2016

Application No :

Received from	<input type="text"/> Mr. / Ms. / M/s.
ASBA Form Dated	<input type="text"/> DD <input type="text"/> MM <input type="text"/> YYYY Amount to be Blocked (Rs.) <input type="text"/>
SCSB (Bank & Branch)	<input type="text"/> Bank Account No. <input type="text"/> Submission Date <input type="text"/> DD <input type="text"/> MM <input type="text"/> YYYY

A. Self Certified Syndicate Bank (SCSB): SCSB is a bank which offers the facility of applying through the ASBA process. The current list of SCSB's as available on SEBI website is as follows:

- | | | |
|------------------------------|------------------------------------|-------------------------------------|
| • Axis Bank Ltd | • State Bank of Hyderabad | • South Indian Bank |
| • Corporation Bank | • State Bank of Travancore | • Indian Overseas Bank |
| • IDBI Bank Ltd | • State Bank of Bikaner and Jaipur | • Tamilnad Mercantile Bank |
| • Yes Bank Ltd | • Punjab National Bank | • City Union Bank |
| • Punjab National Bank | • Deutsche Bank | • BNP Paribas |
| • Union Bank of India | • HDFC Bank Ltd | • The Kalupur Commercial Co-Op Bank |
| • Bank of Baroda | • ICICI Bank Ltd. | • Bank Of America |
| • Vijaya Bank | • Bank of Maharashtra | • The Lakshmi Vilas Bank Ltd. |
| • State Bank of India | • Andhra Bank | • State Bank Of Patiala |
| • HSBC Ltd. | • Kotak Mahindra Bank Ltd. | • State Bank Of Mysore |
| • Bank of India | • Citi Bank | • The Surat Peoples Co-Op Bank Ltd. |
| • IndusInd Bank | • Allahabad Bank | • Dhanalaxmi Bank Ltd. |
| • Karur Vysya Bank Ltd | • The Federal Bank | • The Saraswat Co-Op Bank Ltd. |
| • Indian Bank | • Central Bank of India | • DBS Bank Ltd. |
| • Oriental Bank of Commerce | • Standard Chartered Bank | |
| • J P Morgan Chase Bank, N.A | • Nutan Nagrik Sahakari Bank Ltd. | |
| • UCO Bank. | • Canara Bank. | |
| • United Bank of India. | • Syndicate Bank | |

For the complete list of SCSBs with details of controlling/designated branches please refer to websites : <http://www.sebi.gov.in> , <http://www.nseindia.com> and <http://www.bseindia.com>.

B. Investors Demat Account details:

- It is mandatory to provide Demat Account details in ASBA Application Form as the units will be credited in the Demat Account specified in ASBA Application Form.
- Applicant should ensure that the Demat Accounts specified in the ASBA Application Form are active i.e. not frozen or suspended.
- Applicant to note that in case the DP-ID, beneficiary account no. or PAN provided in the ASBA Application Form are incorrect or do not match with the records of Depositories (NSDL or CDSL), the applications will be rejected.

C. Bank Account details:

- Applicants should provide Bank Account details from which the application amount is to be blocked alongwith Bank & Branch name and application amount.
- Applicant should maintain sufficient balance in the Bank Account in which application amount is to be blocked. In case of insufficient funds in the specified Bank Account the application is liable to be rejected.
- Applicant can make application for maximum upto 5 ASBA Applications from a single Bank Account with a Bank.
- It may be noted that no application will be accepted for subscription to units of schemes of Religare Invesco Mutual Fund where such application is accompanied by Third Party Payment other than the exceptions allowed. 'Third-Party Payment' means a payment made through instruments issued from a bank account other than that of bank account of first named applicant/investor. Please refer to point no. 7(e) of the Instructions for details.

FATCA & CRS Annexure - Individual Accounts (Including Sole Proprietor)

(Please consult your professional tax advisor for further guidance on your tax residency, if required) (Refer instructions)

FATCA & CRS Information (Self Certification)

Name

Gender M F O PAN Occupation Type Service Business Others

Father's Name

Address of tax residence would be taken as available in KRA database. In case of any change, please approach KRA & notify the changes

Type of address given at KRA Residential Business Registered Office

Documents required, if PAN not provided Passport Election ID Card Govt. ID Card Driving License UIDAI Card NREGA Job Card Others

Date of Birth City of Birth

Country of Birth Nationality

Are you a tax resident of any country other than India? Yes No

If yes, please indicate all countries in which you are resident for tax purposes and the associated Tax ID Numbers below.

Country of Tax Residency ¹	Tax Identification Number ²	Identification Type (TIN or Others, please specify)
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>

¹ To also include USA, where the individual is a citizen / green card holder of The USA

² In case Tax Identification Number is not available, kindly provide its functional equivalent ³

Certification

I/We have read and understood the information requirements and the Terms and Conditions mentioned in this Form (read alongwith the FATCA & CRS Instructions) and hereby confirm that the information provided by me/us on this Form is true, correct and complete. I/We hereby agree and confirm to inform Religare Invesco Asset Management Company Private Limited/Religare Invesco Mutual Fund/Trustees for any modification to this information promptly.

First / Sole Applicant / Guardian Second Applicant Third Applicant

Date Place

FATCA & CRS Terms & Conditions

Details under FATCA& CRS: The Central Board of Direct Taxes has notified Rules 114F to 114H, as part of the Income- tax Rules, 1962, which require Indian financial institutions to seek additional personal, tax and beneficial owner information and certain certifications and documentation from all our unit holders. In relevant cases, information will have to be reported to tax authorities / appointed agencies. Towards compliance, we may also be required to provide information to any institutions such as withholding agents for the purpose of ensuring appropriate withholding from the account or any proceeds in relation thereto.

Should there be any change in any information provided by you, please ensure you advise us promptly, i.e., within 30 days. Please note that you may receive more than one request for information if you have multiple relationships with Religare Invesco AMC or our group entities. Therefore, it is important that you respond to our request, even if you believe you have already supplied any previously requested information.

If you have any questions about your tax residency, please contact your tax advisor. If you are a US citizen or resident or greencard holder, please include United States in the foreign country information field along with your US Tax Identification Number.

³ It is mandatory to supply a TIN or functional equivalent if the country in which you are tax resident issues such identifiers. If no TIN is yet available or has not yet been issued, please provide an explanation and attach this to the form.

In case customer has the following Indicia pertaining to a foreign country and yet declares self to be non-tax resident in the respective country, customer to provide relevant Curing Documents as mentioned below:

FATCA & CRS Indicia observed (ticked)	Documentation required for Cure of FATCA/ CRS indicia
U.S. place of birth	<ul style="list-style-type: none"> Self-certification that the account holder is neither a citizen of United States of America nor a resident for tax purposes; Non-US passport or any non-US government issued document evidencing nationality or citizenship (refer list below); AND Any one of the following documents: Certified Copy of "Certificate of Loss of Nationality" or Reasonable explanation of why the customer does not have such a certificate despite renouncing US citizenship; or Reason the customer did not obtain U.S. citizenship at birth
Residence/ mailing address in a country other than India	<ul style="list-style-type: none"> Self-certification that the account holder is neither a citizen of United States of America nor a tax resident of any country other than India; and Documentary evidence (refer list below)
Telephone number in a country other than India	<p>If no Indian telephone number is provided</p> <ul style="list-style-type: none"> Self-certification that the account holder is neither a citizen of United States of America nor a tax resident of any country other than India; and Documentary evidence (refer list below) <p>If Indian telephone number is provided along with a foreign country telephone number</p> <ul style="list-style-type: none"> Self-certification that the account holder is neither a citizen of United States of America nor a tax resident for tax purposes of any country other than India; OR Documentary evidence (refer list below)
Telephone number in a country other than India	<ul style="list-style-type: none"> Self-certification that the account holder is neither a citizen of United States of America nor a tax resident of any country other than India; and Documentary evidence (refer list below)

List of acceptable documentary evidence needed to establish the residence(s) for tax purposes:

- Certificate of residence issued by an authorized government body*
- Valid identification issued by an authorized government body* (e.g. Passport, National Identity card, etc.)

* Government or agency thereof or a municipality of the country or territory in which the payee claims to be a resident.

Details of Ultimate Beneficial Owner including additional FATCA & CRS information - For Non Individual Accounts

Name of the Entity

Type of address given at KRA Residential Business Registered Office

Address of tax residence would be taken as available in KRA database. In case of any change please approach KRA & notify the changes

PAN

Date of Incorporation

City of Incorporation

Country of Incorporation

Entity Constitution Type

- Partnership Firm HUF Private Limited Company Public Limited Company Society AOP/BOI Trust
 Liquidator Limited Liability Partnership Artificial Juridical Person Others

Please the applicable tax resident declaration -

Is "Entity" a tax resident of any country other than India Yes No

(If yes, please provide country/ies in which the entity is a resident for tax purposes and the associated Tax ID number below.)

Country	Tax Identification Number ¹	Identification Type (TIN or Others, please specify)

¹ In case Tax Identification Number is not available, kindly provide its functional equivalent ²

In case TIN or its functional equivalent is not available, please provide Company Identification number or Global Entity Identification Number or GIIN, etc.

In case the Entity's Country of Incorporation / Tax residence is U.S. but Entity is not a Specified U.S. Person, mention Entity's exemption code here

FATCA & CRS Declaration (Please consult your professional tax advisor for further guidance on FATCA & CRS classification)

PART A (to be filled by Financial Institutions or Direct Reporting NFEs)

We are a ,

- Financial institution³
 or
 Direct reporting NFE⁴

GIIN

Note: If you do not have a GIIN but you are sponsored by another entity, please provide your sponsor's GIIN above and indicate your sponsor's name below

Name of sponsoring entity

GIIN not available (please as applicable) Applied for

If the entity is a financial institution,

- Not required to apply for - please specify 2 digits sub-category⁵ (Refer 1 A of Part C)
 Not obtained - Non-participating FI

PART B (please fill any one as appropriate "to be filled by NFEs other than Direct Reporting NFEs")

Is the Entity a publicly traded company¹ (that is, a company whose shares are regularly traded on an established securities market) (Refer 2A of Part C)

Yes (If yes, please specify any one stock exchange on which the stock is regularly traded)

Name of stock exchange

Is the Entity a related entity of a publicly traded company (a company whose shares are regularly traded on an established securities market) (Refer 2B of Part C)

Yes (If yes, please specify name of the listed company and one stock exchange on which the stock is regularly traded)

Name of listed company

Nature of relation : Subsidiary of the Listed Company or Controlled by a Listed Company

Name of stock exchange

Is the Entity an active NFE (Refer 2C of Part C)

Yes (If yes, please fill UBO declaration in the next section.)

Nature of Business

Please specify the sub-category of Active NFE (Mention code - refer 2c of Part D)

Is the Entity a passive NFE (Refer 3(ii) of Part C)

Yes (If yes, please fill UBO declaration in the next section.)

Nature of Business

³Refer 1 of Part C ⁴Refer 3(vii) of Part C ⁵Refer 1A of Part C

Category (✓) Unlisted Company Partnership Firm Limited Liability Partnership Company Unincorporated association / body of individuals
 Religious Trust Private Trust Public Charitable Trust Others _____

Please list below the details of controlling person(s), confirming ALL countries of tax residency / permanent residency / citizenship and ALL Tax Identification Numbers for EACH controlling person(s) (Please attach additional sheets, if necessary)
 Owner-documented FFI's should provide FFI Owner Reporting Statement and Auditor's Letter with required details as mentioned in Form W8 BEN E (Refer 3(vi) of Part C)

Details	UBO 1	UBO 2	UBO 3
Name of UBO			
UBO Code (Refer 3(iv) (A) of Part C)			
Country of Tax Residency ⁶			
PAN ⁷			
Address	Address, Zip, State, Country	Address, Zip, State, Country	Address, Zip, State, Country
Address Type	Residence/Business/Registered office	Residence/Business/Registered office	Residence/Business/Registered office
Tax ID ²			
Tax ID Type			
City of Birth			
Country of Birth			
Occupation Type	Service/Business/Others	Service/Business/Others	Service/Business/Others
Nationality			
Father's Name			
Gender	Male/Female /Others	Male/Female /Others	Male/Female /Others
Date of Birth			
Percentage of Holding (%)			

² It is mandatory to supply a TIN or functional equivalent if the country in which you are tax resident issues such identifiers. If no TIN is yet available or has not yet been issued, please provide an explanation and attach this to the form

⁶ Country of Tax Residency is mandatory for all and if the controlling person is a US citizen or green card holder, please mention U.S.A

⁷ If UBO is KYC compliant, KYC proof to be enclosed. Else PAN or any other valid identity proof must be attached. Position/Designation like Director/Settlor of Trust/Protector of Trust to be specified wherever applicable.

FATCA - CRS Terms and Conditions

The Central Board of Direct Taxes has notified Rules 114F to 114H, as part of the Income-tax Rules, 1962, which Rules require Indian financial institutions to seek additional personal, tax and beneficial owner information and certain certifications and documentation from all our account holders. In relevant cases, information will have to be reported to tax authorities/ appointed agencies. Towards compliance, we may also be required to provide information to any institutions such as withholding agents for the purpose of ensuring appropriate withholding from the account or any proceeds in relation thereto.

Should there be any change in any information provided by you, please ensure you advise us promptly, i.e., within 30 days.

Please note that you may receive more than one request for information if you have multiple relationships with Religare Invesco AMC or our group entities. Therefore, it is important that you respond to our request, even if you believe you have already supplied any previously requested information.

If you have any questions about your tax residency, please contact your tax advisor. If any controlling person of the entity is a US citizen or resident or green card holder, please include United States in the foreign country information field along with the US Tax Identification Number.

Certification

I/We have read and understood the information requirements and the Terms and Conditions mentioned in this Form (read alongwith the FATCA & CRS Instructions) and hereby confirm that the information provided by me/us on this Form is true, correct and complete. I/We hereby agree and confirm to inform Religare Invesco Asset Management Company Private Limited/Religare Invesco Mutual Fund/ Trustees for any modification to this information promptly.

Name

Designation

Date Place

PART C (FATCA Instructions & Definitions)

1 **Financial Institution (FI)** - The term FI means any financial institution that is a Depository Institution, Custodial Institution, Investment Entity or Specified Insurance company, as defined.

- Depository institution: is an entity that accepts deposits in the ordinary course of banking or similar business.
- Custodial institution is an entity that holds as a substantial portion of its business, holds financial assets for the account of others and where it's income attributable to holding financial assets and related financial services equals or exceeds 20 percent of the entity's gross income during the shorter of-
 - (i) The three financial years preceding the year in which determination is made; or (ii) The period during which the entity has been in existence, whichever is less.
- Investment entity is any entity:
- That primarily conducts a business or operates for or on behalf of a customer for any of the following activities or operations for or on behalf of a customer
 - (i) Trading in money market instruments (cheques, bills, certificates of deposit, derivatives, etc.); foreign exchange; exchange, interest rate and index instruments; transferable securities; or commodity futures trading; or
 - (ii) Individual and collective portfolio management; or
 - (iii) Investing, administering or managing funds, money or financial asset or money on behalf of other persons;
 or
- The gross income of which is primarily attributable to investing, reinvesting, or trading in financial assets, if the entity is managed by another entity that is a depository institution, a custodial institution, a specified insurance company, or an investment entity described above.

An entity is treated as primarily conducting as a business one or more of the 3 activities described above, or an entity's gross income is primarily attributable to investing, reinvesting, or trading in financial assets of the entity's gross income attributable to the relevant activities equals or exceeds 50 percent of the entity's gross income during the shorter of :

- (i) The three-year period ending on 31 March of the year preceding the year in which the determination is made; or
- (ii) The period during which the entity has been in existence.

The term "Investment Entity" does not include an entity that is an active non-financial entity as per codes 03, 04, 05 and 06 - refer point 2c.

- Specified Insurance Company: Entity that is an insurance company (or the holding company of an insurance company) that issues, or is obligated to make payments with respect to, a Cash Value Insurance Contract or an Annuity Contract.
- FI not required to apply for GIIN:

A. Reasons why FI not required to apply for GIIN:

Code	Sub-category
1	Governmental Entity, International Organization or Central Bank
2	Treaty Qualified Retirement Fund; a Broad Participation Retirement Fund; a Narrow Participation Retirement Fund; or a Pension Fund of a Governmental Entity, International Organization or Central Bank
3	Non-public fund of the armed forces, an employees' state insurance fund, a gratuity fund or a provident fund
4	Entity is an Indian FI solely because it is an investment entity
5	Qualified credit card issuer
6	Investment Advisors, Investment Managers & Executing Brokers
7	Exempt collective investment vehicle
8	Trustee of an Indian Trust
9	FI with a local client base
10	Non-registering local banks
11	FFI with only Low-Value Accounts
12	Sponsored investment entity and controlled foreign corporation
13	Sponsored, Closely Held Investment Vehicle
14	Owner Documented FFI

2 Non-financial entity (NFE) - Foreign entity that is not a financial institution

Types of NFEs that are regarded as excluded NFE are:

a. Publicly traded company (listed company)

A company is publicly traded if its stock are regularly traded on one or more established securities markets

(Established securities market means an exchange that is officially recognized and supervised by a governmental authority in which the securities market is located and that has a meaningful annual value of shares traded on the exchange)

b. Related entity of a publicly traded company

The NFE is a related entity of an entity of which is regularly traded on an established securities market;

c. Active NFE : is any one of the following

Code	Sub-category
1	Less than 50 percent of the NFE's gross income for the preceding financial year is passive income and less than 50 percent of the assets held by the NFE during the preceding financial year are assets that produce or are held for the production of passive income;
2	The NFE is a Governmental Entity, an International Organization, a Central Bank, or an entity wholly owned by one or more of the foregoing;
3	Substantially all of the activities of the NFE consist of holding (in whole or in part) the outstanding stock of, or providing financing and services to, one or more subsidiaries that engage in trades or businesses other than the business of a Financial Institution, except that an entity shall not qualify for this status if the entity functions as an investment fund, such as a private equity fund, venture capital fund, leveraged buyout fund, or any investment vehicle whose purpose is to acquire or fund companies and then hold interests in those companies as capital assets for investment purposes;
4	The NFE is not yet operating a business and has no prior operating history, but is investing capital into assets with the intent to operate a business other than that of a Financial Institution, provided that the NFE shall not qualify for this exception after the date that is 24 months after the date of the initial organization of the NFE;
5	The NFE was not a Financial Institution in the past five years, and is in the process of liquidating its assets or is reorganizing with the intent to continue or recommence operations in a business other than that of a Financial Institution;
6	The NFE primarily engages in financing and hedging transactions with, or for, Related Entities that are not Financial Institutions, and does not provide financing or hedging services to any Entity that is not a Related Entity, provided that the group of any such Related Entities is primarily engaged in a business other than that of a Financial Institution;
7	Any NFE that fulfills all of the following requirements: <ul style="list-style-type: none"> It is established and operated in India exclusively for religious, charitable, scientific, artistic, cultural, athletic, or educational purposes; or it is established and operated in India and it is a professional organization, business league, chamber of commerce, labor organization, agricultural or horticultural organization, civic league or an organization operated exclusively for the promotion of social welfare; It is exempt from income tax in India; It has no shareholders or members who have a proprietary or beneficial interest in its income or assets; <p>The applicable laws of the NFE's country or territory of residence or the NFE's formation documents do not permit any income or assets of the NFE to be distributed to, or applied for the benefit of, a private person or non-charitable Entity other than pursuant to the conduct of the NFE's charitable activities, or as payment of reasonable compensation for services rendered, or as payment representing the fair market value of property which the NFE has purchased; and The applicable laws of the NFE's country or territory of residence or the NFE's formation documents require that, upon the NFE's liquidation or dissolution, all of its assets be distributed to a governmental entity or other non-profit organization, or escheat to the government of the NFE's country or territory of residence or any political subdivision thereof.</p> <p>Explanation.- For the purpose of this sub-clause, the following shall be treated as fulfilling the criteria provided in the said sub-clause, namely:- (I) an Investor Protection Fund referred to in clause (23EA); (II) a Credit Guarantee Fund Trust for Small Industries referred to in clause 23EB; and (III) an Investor Protection Fund referred to in clause (23EC), of section 10 of the Act;</p>

3 Other definitions

(i) Related entity

An entity is a 'related entity' of another entity if either entity controls the other entity, or the two entities are under common control. For this purpose, control includes direct or indirect ownership of more than 50% of the votes and value in an entity.

(ii) Passive NFE

The term passive NFE means

(a) any non-financial entity which is not an active non-financial entity including a publicly traded corporation or related entity of a publicly traded company;

or

(b) an investment entity defined in clause (b) of these instructions

(c) a withholding foreign partnership or withholding foreign trust;

(Note: Foreign persons having controlling interest in a passive NFE are liable to be reported for tax information compliance purposes)

(iii) Passive income

The term passive income includes income by way of :

- (a) Dividends,
- (b) Interest
- (c) Income equivalent to interest,
- (d) Rents and royalties, other than rents and royalties derived in the active conduct of a business conducted, at least in part, by employees of the NFE
- (e) Annuities
- (f) The excess of gains over losses from the sale or exchange of financial assets that gives rise to passive income
- (g) The excess of gains over losses from transactions (including futures, forwards, options and similar transactions) in any financial assets,
- (h) The excess of foreign currency gains over foreign currency losses
- (i) Net income from swaps
- (j) Amounts received under cash value insurance contracts

But passive income will not include, in case of a non-financial entity that regularly acts as a dealer in financial assets, any income from any transaction entered into in the ordinary course of such dealer's business as such a dealer.

(iv) Controlling persons

Controlling persons are natural persons who exercise control over an entity and includes a beneficial owner under sub-rule (3) of rule 9 of the Prevention of Money-Laundering (Maintenance of Records) Rules, 2005. In the case of a trust, the controlling person means the settlor, the trustees, the protector (if any), the beneficiaries or class of beneficiaries, and any other natural person exercising ultimate effective control over the trust. In the case of a legal arrangement other than a trust, controlling person means persons in equivalent or similar positions.

Pursuant to guidelines on identification of Beneficial Ownership issued vide SEBI circular no. CIR/MIRSD/2/2013 dated January 24, 2013, persons (other than Individuals) are required to provide details of Beneficial Owner(s) ('BO'). Accordingly, the Beneficial Owner means 'Natural Person', who, whether acting alone or together, or through one or more juridical person, exercises control through ownership or who ultimately has a controlling ownership interest of / entitlements to:

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

Where the client is a trust, the financial institution shall identify the beneficial owners of the client and take reasonable measures to verify the identity of such persons, through the identity of the settler of the trust, the trustee, the protector, the beneficiaries with 15% or more interest in the trust and any other natural person exercising ultimate effective control over the trust through a chain of control or ownership.

Where no natural person is identified the identity of the relevant natural person who holds the position of senior managing official.

(A) Controlling Person Type:

Code	Sub-category
1	CP of legal person - ownership
2	CP of legal person - other means
3	CP of legal person - senior managing official
4	CP of legal arrangement - trust - settlor
5	CP of legal arrangement - trust - trustee
6	CP of legal arrangement - trust - protector
7	CP of legal arrangement - trust - beneficiary
8	CP of legal arrangement - trust - other
9	CP of legal arrangement - Other - settlor equivalent
10	CP of legal arrangement - Other - trustee equivalent
11	CP of legal arrangement - Other - protector equivalent
12	CP of legal arrangement - Other - beneficiary equivalent
13	CP of legal arrangement - Other - other equivalent
14	Unknown

(v) Specified U.S. person – A U.S. person other than the following:

- (i) a corporation the stock of which is regularly traded on one or more established securities markets;

- (ii) any corporation that is a member of the same expanded affiliated group, as defined in section 1471(e)(2) of the U.S. Internal Revenue Code, as a corporation described in clause (i);
- (iii) the United States or any wholly owned agency or instrumentality thereof;
- (iv) any State of the United States, any U.S. Territory, any political subdivision of any of the foregoing, or any wholly owned agency or instrumentality of any one or more of the foregoing;
- (v) any organization exempt from taxation under section 501(a) of the U.S. Internal Revenue Code or an individual retirement plan as defined in section 7701(a)(37) of the U.S. Internal Revenue Code;
- (vi) any bank as defined in section 581 of the U.S. Internal Revenue Code;
- (vii) any real estate investment trust as defined in section 856 of the U.S. Internal Revenue Code;
- (viii) any regulated investment company as defined in section 851 of the U.S. Internal Revenue Code or any entity registered with the U.S. Securities and Exchange Commission under the Investment Company Act of 1940 (15 U.S.C. 80a-64);
- (ix) any common trust fund as defined in section 584(a) of the U.S. Internal Revenue Code;
- (x) any trust that is exempt from tax under section 664(c) of the U.S. Internal Revenue Code or that is described in section 4947(a)(1) of the U.S. Internal Revenue Code;
- (xi) a dealer in securities, commodities, or derivative financial instruments (including notional principal contracts, futures, forwards, and options) that is registered as such under the laws of the United States or any State;
- (xii) a broker as defined in section 6045(c) of the U.S. Internal Revenue Code; or
- (xiii) any tax-exempt trust under a plan that is described in section 403(b) or section 457(g) of the U.S. Internal Revenue Code.

(vi) Owner documented FFI

An FFI meets the following requirements:

- (a) The FFI is an FFI solely because it is an investment entity;
- (b) The FFI is not owned by or related to any FFI that is a depository institution, custodial institution, or specified insurance company;
- (c) The FFI does not maintain a financial account for any non participating FFI;
- (d) The FFI provides the designated withholding agent with all of the documentation and agrees to notify the withholding agent if there is a change in circumstances; and
- (e) The designated withholding agent agrees to report to the IRS (or, in the case of a reporting Model 1 IGA, to the relevant foreign government or agency thereof) all of the information described in or (as appropriate) with respect to any specified U.S. persons and (2). Notwithstanding the previous sentence, the designated withholding agent is not required to report information with respect to an indirect owner of the FFI that holds its interest through a participating FFI, a deemed-compliant FFI (other than an owner-documented FFI), an entity that is a U.S. person, an exempt beneficial owner, or an excepted NFE.

(vii) Direct reporting NFE

A direct reporting NFFE means a NFFE that elects to report information about its direct or indirect substantial U.S. owners to the IRS.

(viii) Exemption code for U.S. persons

Code	Sub-category
1	An organization exempt from tax under section 501(a) or any individual retirement plan as defined in section 7701(a)(37)
2	The United States or any of its agencies or instrumentalities
3	A state, the District of Columbia, a possession of the United States, or any of their political subdivisions or instrumentalities
4	A corporation, the stock of which is regularly traded on one or more established securities markets, as described in Reg. section 1.1472-1(c)(1)(i)
5	A corporation that is a member of the same expanded affiliated group as a corporation described in Reg. section 1.1472-1(c)(1)(i)
6	A dealer in securities, commodities, or derivative financial instruments (including notional principal contracts, futures, forwards, and options) that is registered as such under the laws of the United States or any state
7	A real estate investment trust
8	A regulated investment company as defined in section 851 or an entity registered at alltimes during the tax year under the Investment Company Act of 1940
9	A common trust fund as defined in section 584(a)
10	A bank as defined in section 581
11	A broker
12	A trust exempt from tax under section 664 or described in section 4947(a)(1)
13	A tax exempt trust under section 403(b) plan or section 457(g) plan

1. GENERAL INSTRUCTIONS

- Please read the Statement of Additional Information, Key Information Memorandum and the Scheme Information Document containing the terms of offer carefully before investing. In the Scheme Information Document, your attention is particularly drawn to the risk factors of investing in the scheme and also the sections "Who can not invest" and "Important note on anti-money laundering & KYC, FATCA / CRS".
- All applicants are deemed to have accepted the terms subject to which the offer is being made and bind themselves to the terms upon signing the Application Form and tendering the payment.
- Application Form should be filled legibly in **ENGLISH** in **BLOCK** letters using Black or Dark Blue ink. Incomplete application forms are liable to be rejected. Please refer to the checklist at the end of these notes to ensure that the requisite details and documents have been provided in order to avoid unnecessary delays and / or rejection of your application.
- Please strike out any section that is not applicable. Cancellation/ white-ink on any of the mandatory information should be countersigned.
- Applicant can make application by filling in "Application Form" and submitting the Application Form at any of the NFO Collection Centres / Official Points of Acceptance (as per list provided in the application form) **OR** Applicant can also make application by filling in "Application Supported by Blocked Amount Form" ('ASBA Application Form') and submitting the same at the designated SCSB Branches.
- In addition to subscribing Units through submission of application in physical, investor / unit holder can also subscribe to the Units of the Scheme during NFO period through our website www.religaireinvesco.com, through mutual fund trading platforms of stock exchanges viz. BSE STAR MF of BSE, MFSS facility and/ or NMF-II platform of NSE. Investors can also subscribe through website of Karvy Computershare Pvt. Ltd (www.karvymfs.com) or mobile application of Karvy i.e. 'KTRACK'. The facility to subscribe through electronic platforms will be subject to operating guidelines and terms and conditions as may be prescribed from time to time.
- Investments through distributors : Pursuant to SEBI circular vide reference no. CIR/IMD/DF/21/2012 dated September 13, 2012, it is mandatory to mention Employee Unique Identification Number ('EUID') of individual ARN holder or of employee/relationship manager/sale person of the Distributor in the application form if the investments are routed through a Distributor. EUID is allotted by AMFI and mentioning EUID would assist in addressing instances of mis-selling. If there is no interaction by the employees / sales person / relationship manager of the distributor / sub-distributor w.r.t. transaction, then the EUID box may be left blank, but it would be mandatory for the investor to provide confirmation as mentioned in the application form.

2. APPLICATION THROUGH ASBA FACILITY

ASBA is an application containing an authorization given by the investor to block the application money in his specified bank account towards the subscription of units offered during NFO of scheme(s) of Religare Invesco Mutual Fund.

For an investor who applies through ASBA facility, the application money towards the subscription of units will be debited from his specified bank account only if his/her application is selected for allotment of units.

Investor can submit the ASBA Application Form with Self Certified Syndicate Bank (SCSB). SCSB are banks which offers the facility of applying through ASBA process. The list of SCSBs with details of controlling branches is available on <http://www.sebi.gov.in>, <http://www.nseindia.com> and <http://www.bseindia.com>.

The Applicant intending to invest in the scheme through ASBA Application Form must have beneficiary account with the Depository Participant of NSDL/ CDSL and will be required to mention the same in application form. Only those applications where the details are matching with the Depository records will be treated as valid applications and allotted units accordingly. If the details mentioned in ASBA Application Form is incorrect / incomplete or are not matching with the Depository records the application will be rejected. The IPV performed by the Depository Participant of the applicant will be considered as a valid IPV.

3. APPLICANT INFORMATION

- Name should be given in full without any abbreviations. Preferably write exactly as it appears in your bank account or as it appears in the incorporation document as the case may be. In case, units are applied for in electronic mode (Demat mode), please write the name exactly and in the same order as it appears in Depository records.
- In case investment is 'On behalf of Minor':
 - Name of the Guardian must be mentioned if the investments are being made on behalf of the minor. Guardian in the folio on behalf of minor should either be a natural guardian (i.e. father or mother) or a Court appointed legal guardian. A document evidencing the relationship should be submitted if the same is not available as part of the documents stated in point III below.
 - The minor shall be the first and sole holder. There shall not be any joint holder where minor is the first holder.
 - Date of birth of minor along with the photocopy of following supporting documents shall be mandatory while investing on behalf of minor:
 - Birth certificate of the minor; or
 - School leaving certificate / Mark sheet issued by Higher Secondary Board of respective states, ICSE, CBSE etc.; or

- Passport of the minor; or
 - Any other suitable proof evidencing the date of birth of the minor.
- Name of the Contact Person, email and telephone no. should be mentioned in case of investments by Company, Body Corporate, Trust, Society, FII / FPI and other non-individual applicants.
 - Your complete postal address should be stated. P.O. Box address alone is not sufficient. NRIs / FIIs / FPIs should necessarily state their overseas address failing which application will be rejected. In addition, Indian address (if available) may be stated for correspondence. It should be noted that persons residing in any Financial Action Task Force non-compliant countries or territories, US Persons and Residents of Canada cannot invest in the Scheme.
 - In case of NRI / FII / FPI investors, the Account Statements / Allotment Advice / Redemption cheques / other correspondence will be sent to the correspondence address as per KYC records.
 - Please fill in your date of birth as this may be required for validating your identity for certain transactions / communications.
 - If you have an email ID, please provide the same, this will help us send investment / product related communication and resolve any queries more promptly.
 - In case of applications for units in non-demat mode, made in joint names without indicating the mode of holding, mode of holding will be deemed as 'Any One or Survivor' and processed accordingly. All communication and payments shall be made in the name of and favouring the first / sole applicant.
 - In case an investor(s) applies through ASBA facility the details of mailing address, overseas address, email ID, contact details, status, occupation and mode of holding, etc will be obtained by the Registrar from the Depository for the specified demat account. The details provided by Depository for such application shall be final.

4. PAN (Permanent Account Number)

It is mandatory for all existing and prospective investors irrespective of the amount of purchase* (including joint holders, guardians of minors and NRIs) to mention the PAN on the application form. For investments on behalf of minor, the PAN of his / her guardian should be quoted. In the absence of this, your application will be rejected.

Further, following investors are exempted from the mandatory requirement of PAN for transacting in securities market:

- Investors who want to make Micro Investment with an aggregate of the lump sum investment up to Rs. 50,000/- in a rolling 12 months period or a financial year i.e. April to March**;
- Cash Investments with the Mutual Fund can be made upto Rs. 50,000/- per investor, per financial year and
- Applicants resident in the state of Sikkim, Central Government, State Government, officials appointed by the courts e.g. official liquidator, court receiver etc. (under the category of Government).

The exemption will be applicable only to Micro Investment made by individuals (including NRIs, Minors acting through Guardian and sole Proprietary Firms). However PIOs, HUF and other categories of investors will not be eligible for this exemption.

This would be subject to collecting necessary documentary evidence by the AMC/ Fund to verify the veracity of the claim. However, such investors are mandatorily required to complete the KYC documentation as prescribed by KRA and to obtain KYC Reference Number (KRN). These investors should mention the KRN in place of PAN.

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

**Such investments will be aggregated at the investor level irrespective of the number of folios under which the investor has invested.

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

5. BANK ACCOUNT DETAILS

As per SEBI Guidelines, it is mandatory for the Sole / First Applicant to provide the bank account details in the application form.

Applications received without the bank details will be deemed to be incomplete and liable for rejection. The Mutual Fund reserves the right to hold the redemption proceeds in case the requisite details are not submitted.

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

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

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

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

- Cancelled Original cheque leaf of the pay-out bank account having the First Holder

Name and bank account number printed on the cheque; or

- (b) Self-attested Bank statement/pass book with current entries not older than 3 months reflecting the First Holder Name, Bank Account Number and Bank Name as specified in the application; or
- (c) Confirmation on the bank's letter head attested by the bank manager with his name, designation and employee number confirming the investor details and bank mandate information.

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

The investor also can use this application for opening Zero Balance Folio during NFO of the Scheme. Investors are requested to note that applications for new folio creation submitted (wherein the pay-in bank details are different from pay-out bank details) without any of the above mentioned documents are liable to be rejected.

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

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

6. INVESTMENT DETAILS

- (a) Investors must use separate Application Forms for investing simultaneously in both Sub-Plans/Options of the Scheme. However investor applying through ASBA Facility has option to apply for both sub-plans / options offered under the Scheme in a single application. The applicant in such case should mention amount of application in each option and ensure that the aggregate of the amount of application under all sub-plans / options matches with the amount to be blocked in the Bank Account.
- (b) In case applications are received where Option for investment is not selected, the default Option as prescribed in the SID of the Scheme will be applicable.
- (c) For minimum application amount please refer to the Scheme Features.

7. MODE OF PAYMENT

Payment can be made in any of the following modes :

- (a) Payment should be made by way of a single cheque / demand draft* (multiple cheques will not be accepted) and must be payable locally at the Official Point(s) of Acceptance (Collection Centres during NFO) where the application is lodged. The cheque/ demand draft should be drawn favouring the Scheme e.g. **Religare Invesco Fixed Maturity Plan - Series 27 - Plan F** and crossed "Account Payee Only". Please mention the folio no./ application no. and applicant name on the reverse of the Cheque/Draft tendered with the application.

Payment can also be made by Cash / NACH[^] / Electronic Funds Transfer by way of direct credit / RTGS / NEFT to Scheme Collection Account by clearly mentioning the name of the investor and application number.

The units will be allotted for amount net of DD charges, at ₹ 10/- per unit. The fund/ AMC will not entertain any request for refund of Demand Draft charges where NFO Collection Centres / Official Point(s) of Acceptance of Religare Invesco Mutual Fund are located.

*Investors residing in centers, where the Religare Invesco AMC designated Customer Service Centers are not located, are requested to make payment by demand drafts payable at the Center where the application is to be lodged. Demand Draft charges will be borne by the AMC to the extent of SBI DD charges. The AMC will not reimburse demand draft charges where DD amount exceeds ₹ 50,000/-. Applications accompanied by cheques / drafts not fulfilling the above criteria are liable to be rejected.

In case the Scheme name on the application form and on the payment instrument are different, the request will be processed and units will be allotted in the Scheme which is mentioned in the application form duly signed by investor(s)

In order to avoid fraud and prevent misuse of payment instruments, investors are advised to draw payment instrument (i.e. cheque, demand draft, pay order etc.) favouring either "Religare Invesco FMP - Series 27 - Plan F A/C First Investor name" or "Religare Invesco FMP- Series 27 - Plan F Permanent Account Number of the First investor" or "Religare Invesco FMP - Series 27 - Plan F Folio number"

[^]NACH facility is available for lump sum purchases. NACH is centralized system launched by National Payments Corporation of India (NPCI) with an aim to consolidate multiple Electronic Clearing System (ECS) mandates.

The facility will enable investors to make investments through NACH facility by filling up the NACH Mandate registration form. A Unique number will be allotted to every mandate registered under NACH called as Unique Mandate Reference Number ("UMRN") which should be used for making lump sum purchases for Units of Religare Invesco Mutual Fund. For terms and conditions and more information, unit holders are requested to read the NACH Mandate Registration form available on www.religaireinvesco.com.

- (b) Outstation Cheques or Outstation Drafts/Money Order/Postal Order/ Post dated Cheques will not be accepted.
- (c) The Fund is not obliged to represent dishonoured cheque or inform the

investor/ investor's agent about it.

- (d) NRI / FII / FPI / PIO Investors :

Repatriation Basis

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

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

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

Non Repatriation Basis

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

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

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

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

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

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

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

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

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

In case payment is made through pay order, demand draft, banker's cheque etc., an investor should submit a certificate (in original) from issuing bank as a proof of debit of investor's bank account with details of account holders' name, bank account number which has been debited for issue of payment instrument and PAN as per bank records, if available or a copy of the acknowledgement from the bank, wherein the instructions to debit carry the bank account details and name of the investor as an account holder are available or a copy of the passbook/bank statement evidencing the debit for issuance of a DD.

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

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

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

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

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

8. CASH INVESTMENTS

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

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

Other Conditions:

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

9. E-MAIL COMMUNICATION

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

The Fund / Registrar are not responsible for email not reaching the investor and for all consequences thereof. The investor shall from time to time intimate the Fund/ its Registrar about any changes in the email address. In case of a large document, a suitable link would be provided and investor can download, save and print documents. However, investor always has a right to demand for a physical copy of any or all of the service deliverables and the fund would arrange to send the same to the investor.

10. DIRECT CREDIT OF REDEMPTION/DIVIDEND PROCEEDS

The Units cannot be redeemed including switch-outs by the investors directly with the Fund until the Maturity Date / Final Redemption Date. Units will be automatically redeemed on the Maturity Date / Final Redemption Date, except requests for switch-out received by the Fund.

Switch-out request will be accepted upto 3.00 p.m. on the Maturity Date / Final Redemption Date.

Unit holder giving a request, on Maturity Date / Final Redemption Date, for switch-outs of units from this Scheme to any other scheme(s) of Religare Invesco Mutual Fund, will be required to comply with applicable PAN and KYC guidelines.

If the investor has provided sufficient details for electronic credit, the Fund will give direct credit for redemption/dividend proceeds into the investor's bank account and such instruction will be adequate discharge of the Fund towards the said payment.

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

11. NOMINATION DETAILS

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

Please fill in the nomination details in the Application Form. Nomination form is also available on our website or at any Religare Invesco Investor Service Centers.

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

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

12. DEMATERIALIZATION

The unit holders would have an option to hold the units in dematerialized form. The applicant intending to hold units in dematerialized form will be required to have a beneficiary account with a Depository Participant (DP) of the NSDL/CDSL and will be required to mention in the application form, DP ID and Beneficiary Account No. with the DP at the time of subscribing units during the NFO of the respective Plan(s). Applicants must ensure that the sequence of the names as mentioned in the application form matches with that of the beneficiary account held with the Depository Participant. Names, Address, PAN details, KYC Details etc. mentioned in the application form will be verified against the Depository data. **If the details mentioned in the application (other than ASBA Applications) are incomplete / incorrect or not matching with the depository records, the application shall be treated as application for non-demat mode and accordingly units will be allotted in non-demat mode. Further, if the units can not be allotted in demat mode due to reason that KYC details including IPV is not updated with DP, the Units will be allotted in non-demat mode subject to compliance with necessary KYC provisions and the application is otherwise complete in all respect.** The units of the Scheme will be traded and settled on the exchange compulsorily in dematerialized (electronic) form.

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

13. PREVENTION OF MONEY LAUNDERING AND KNOW YOUR CUSTOMER (KYC)

To ensure appropriate identification of the investor and with a view to monitor

transactions for the prevention of money laundering as prescribed by the Prevention of Money Laundering Act, 2002, the AMC reserves the right to:

- (a) Scrutinize and verify the identity of the investor, Unitholder, person making the payment on behalf of the investor and the source of the funds invested / to be invested in Religare Invesco Mutual Fund;
- (b) Reject any application;
- (c) Prevent further transactions by a Unitholder;
- (d) To mandatorily redeem the units held by the Unitholder at the applicable NAV prevalent at the time of such redemption and;
- (e) Report cases to the Specified Director appointed by the Central Government, pertaining to a single transaction exceeding Rs.10 lacs or series of transactions integrally connected or remotely connected or related to each other which are valued below the prescribed value of Rs. 10 lacs within a month.

14. KNOW YOUR CUSTOMER (KYC) REQUIREMENTS

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

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

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

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

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

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

- (b) Any subsequent change in address, Pin Code, Country, Nationality, Date of Birth, Proof of Identity or any details provided at the time of submission of Common KYC Form should be communicated to SEBI registered intermediary and Occupation, Income Details and PEP status should be communicated to AMC in the prescribed manner along with requisite supporting documents as may be specified from time to time. In case Address details provided in the application form don't match with details available in the KRA records, the details provided in the application form will be overwritten with the details available in the KRA records.

- (c) With effect from January 1, 2016: It shall be mandatory for all investors to provide additional KYC information (such as income details, occupation, association with politically exposed person, net worth etc.) as mentioned in the application form, failing which the application will be liable to be rejected.

Further no subscriptions (whether fresh or additional) and switches pertaining to 'KYC - on Hold' cases shall be accepted, unless the investors/ unit holders also submit relevant KYC missing/ updated information, which is appropriately updated on the KRA-KYC system.

- (d) Non Individual applicants are mandatorily required to provide details of net worth along with gross annual income. Individual applicants should provide details of net worth or gross annual income or both. While providing details of net worth, the same should be of a date which is within one year. In case applications are received where gross annual income is not selected, then Rs. 1 lac to Rs. 5 lacs income slab will be considered as the default income slab.

- (e) With effect January 01, 2016 it is mandatory for existing investors/unit

holders to complete the In-Person Verification (IPV) and to provide the missing KYC information, failing which the transaction for additional subscription (including switches) in the existing folios will be liable to be rejected.

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

15. ULTIMATE BENEFICIARY OWNER

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

As per these guidelines, UBO means 'Natural Person', or persons who ultimately own, control or influence a client and/or persons on whose behalf a transaction is being conducted, and includes a person who exercises ultimate effective control over a legal person or arrangement. Investors are requested to refer to the 'UBO Declaration' for details of UBO.

In accordance with AMFI Best practices guidelines Circular no. 62/2015-16 dated September 18, 2015, investors are requested to note the following:

- With effect from January 1, 2016: It shall be mandatory for all investors to provide beneficial ownership details failing which the transaction for additional subscription (including switches) will be liable to be rejected. However, the investor or the owner of the controlling interest is a company listed on a stock exchange, or is a majority-owned subsidiary of such a company, is exempted from the provisions of UBO.

16. FOREIGN ACCOUNTS TAX COMPLIANCE ACT ("FATCA") / COMMON REPORTING STANDARDS ("CRS")

The Foreign Accounts Tax Compliance Act is a United States ("US") law aimed at prevention of tax evasion by US citizen and residents ("US Persons") through use of offshore accounts. The FATCA provisions were included in the Hiring Incentive to Restore Employment (HIRE) Act, enacted by the US legislature. FATCA is designed to increase compliance by US taxpayers and is intended to bolster efforts to prevent tax evasion by the US taxpayers with offshore investments. The Government of India and the United States of America (US) have signed an Inter- Governmental Agreement ("IGA") on July 9, 2015 to implement FATCA which has come into force on August 31, 2015. FATCA provides for Foreign Financial Institutions to register with the US Internal Revenue Service ("IRS"), to obtain Global Intermediary Identification Number (GIIN). The AMC / the Fund are classified as a 'Foreign Financial Institution' (Investment Entity) under the FATCA provisions.

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

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

In terms of regulatory requirements with respect to FATCA/ Common Reporting Standards (CRS) under Income tax Act read with SEBI Circular nos. CIR/MIRS/2/2015 dated August 26, 2015, CIR/MIRS/3/2015 dated September 10, 2015 all investors will have to mandatorily provide the details and declaration pertaining to FATCA/CRS for all new accounts failing which the application will be liable to be rejected. For accounts opened between July 1, 2014 and October 31, 2015 and certain pre-existing accounts satisfying the specified criteria, the investors need to submit the details/declarations as per FATCA/CRS provisions. In case the information/declaration is not received from the investor within the stipulated time, the account shall be treated as reportable account.

17. DECLARATION AND SIGNATURE

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

18. All applications are subject to detailed scrutiny and verification. Applications which are not complete in all respects are liable for rejection, either at the collection point itself or subsequently after detailed scrutiny / verification at the back office of the Registrars.

Checklist

- Application Form is complete in all respect. Name, address & contact details are mentioned in full and signed by all applicants.
- Bank account details are complete and correct. In case investment cheque is from a different bank account, original cancelled cheque copy is attached.
- Permanent Account Number (PAN) for all applicants is mentioned.
- Preferred investment option is mentioned clearly.
- The cheque / demand draft should be drawn favouring the name of the scheme & crossed as "Account Payee Only", dated and duly signed.
- Application Number and applicant's name is mentioned on the reverse of each cheque.
- Demat A/c details are filled correctly in the form. Please provide self attested Client Master list Copy.
- Details of applicants provided matches exactly with those in the Depository.
- Not a US Person & Resident of Canada.

Accompanying documents

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

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

¹Self attestation is mandatory. ²Copy of SEBI registration certificate (for FII) or Designated Depository Participant registration certificate (for FPI) should be provided. ³In case Units are applied in Electronic (Demat) mode. Only resident individuals, sole proprietorships and minors (through guardians), who are KYC Compliant and have a Bank Account can make Cash Investments.

Religare Invesco Asset Management Company Private Limited - INVESTOR SERVICE CENTRES / OFFICIAL POINTS OF ACCEPTANCE FOR NFO AND ONGOING BASIS.

■ **Ahmedabad:** 1st Floor, Shital Varsha Building, Near Vijay Cross Road, Opp. Manan Auto Link, Drive-in Road, Navrangpura, Ahmedabad - 380009. Tel. No.: 079 40300304.
■ **Bengaluru:** 411, 4th Floor, Prestige Meridian 1, 29, MG Road, Bengaluru - 560001. Tel. No.: 080 - 42941000. ■ ***Baroda:** Atlantis, Office No.204, 2nd Floor, Sarabhai Campus, Genda Circle, Opposite to Centrall Mall, Baroda-390005. Tel. No.: 0265 3297799. ■ **Chandigarh:** SCO No.28, Second Floor, Sector 20-D, Chandigarh-160020. Tel. No.: 0172 6451315.
■ **Chennai :** A 5, 2nd Floor, Parsn Commercial Complex, Gemini, Near Palm Grove Hotel, Chennai - 600 006. Tel No : 044 - 64502421/22. ■ **Delhi:** 10C, Vanadana Building, 10th Floor, 11 Leo Tolstoy Marg, Connaught Place, New Delhi-110001. Tel. No.: 011 43789000. ■ **Hyderabad:** Brij Tarang Commercial Complex, 'C' Block, 2nd Floor, H. No. 6-3-1191/1 to 6-3-1196/2C, Behind White House Building, Begumpet, Hyderabad- 500016. Tel. No.: 040 - 65444012. ■ **Indore:** Room No. 216, 2nd Floor, Starlit Tower, Y.N. Road, Indore - 452001. Tel. No. 0731 4257351 ■ ***Jaipur:** 204, 2nd Floor, 'Brij Anukampa' Ashok Marg, C-Scheme, Jaipur-302001. Tel. No.: 0141 6451086. ■ **Kanpur:** 1st Floor, KAN Chambers, 14/113 Civil Lines, Kanpur-208001 Tel. No.: 0512 6451658. ■ ***Kochi:** Door No.CC 40/377, 3rd Floor, Jos Annexe, Jos Junction, M.G.Road, Kochi-682016. Tel. No.: 0484 6453727. ■ **Kolkata:** Everest House, Unit No. 16A/2. 16th Floor, 46C, Chowranghee Road, Kolkata-700 071. Tel. No.: 033-4063 9115/112. ■ **Lucknow:** 304, 3rd Floor, SKY HI Chamber, Park Road, Hazratganj, Lucknow-226001, U.P Tel No - 0522-4000841/4000149. ■ **Ludhiana:** Golden Plaza Mall, 1st Floor, Mall Road, Ludhiana 141001. Tel. No.: 0161- 6543354. ■ **Mumbai (Nariman Point):** Office No.17, 1st Floor, Jolly Maker Chambers II, Nariman Point, Mumbai-400021. Tel. No.: 022 43416000. ■ **Mumbai (Vile Parle) (H.O.):** 3rd Floor, GYS Infinity, Paranjpe "B" Scheme, Subhash Road, Vile Parle (E), Mumbai-400057. Tel. No.: 022 67310000. ■ **Panjim:** Advani Business Centre, Office No CU2, Neelkamal Arcade, Atmaram Borkar Road, Above Federal Bank, Panjim 403 001 Tel No: 0832-6650402. ■ **Patna:** 103, 1st Floor, Loknayak Jai Prakash Bhawan, Dak Bunglow Crossing, Patna - 800001. Tel. No.: 0612 3221808. ■ **Pune:** 7th Floor, Vascon Matrix, Wakdewadi, Shivaji Nagar, Pune - 411005. Tel. No. 020 - 30296394.

*For NFO only.

For list of Official Points of Acceptance of Karvy and MF Utilities India Pvt. Ltd. for Ongoing Transactions, please refer our website: www.religaireinvesco.com

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