

Annexure A

SCHEME INFORMATION DOCUMENT

Applicable for Schemes under proposed MF Lite structure

Name of Mutual Fund :
 Name of Asset Management Company :
 Address of AMC :
 Website of AMC :
 Name of Trustee Company :
 Address of Trustee Company :
 Name of the Scheme :
 Category of Scheme : Equity/ Debt/ Hybrid ETF/ Index Fund or Fund of Funds.

In case of Hybrid funds, indicate the sub category
 (Conservative/ Aggressive/ Balanced)

Scheme Code: (To be disclosed after obtaining the same):

NFO open date:

NFO close date:

Offer for Units of Rs. -- each for cash during the New Fund Offer and Continuous offer for Units at NAV based prices

Investment objective	Scheme Riskometer	Benchmark Riskometer (as applicable)
Passive investment in equity and equity related securities replicating the composition of the Index, subject to tracking errors "There is no assurance that the investment objective of the Scheme will be achieved"		

Investors are advised to refer to the Statement of Additional Information (SAI) for details of the _____ Mutual Fund, Standard Risk Factors, Special Considerations, Tax and Legal issues and other general information on www._____.

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

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

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

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

This Scheme Information Document is dated _____.

HIGHLIGHTS/SUMMARY OF THE SCHEME

Sr. No.	Title	Description
I.	Benchmark (TRI)	
II.	Plans and Options Plans/Options and sub options under the Scheme	Plan- Direct Plan/Regular Plan Options under each Plan(s) Growth Income Distribution cum Capital Withdrawal (IDCW) (include facilities if applicable) • Including Default option/ facility (as applicable) For detailed disclosure on default plans and options, kindly refer SAI.
III.	TER applicable	(Mention only the maximum permissible % that can be charged)
IV.	Load Structure	Exit Load:
V.	Minimum Application Amount/switch in	• During NFO: • On continuous basis: For detailed disclosure, kindly refer SAI
VI.	Minimum Additional Purchase Amount	• On continuous basis: For detailed disclosure, kindly refer SAI
VII.	Minimum Redemption/switch out amount	• On continuous basis: For detailed disclosure, kindly refer SAI
VIII.	Tracking Error	Regular Plan Direct Plan
IX.	Tracking Difference	Regular Plan Direct Plan

X.	Computation Of NAV	Mention the formula for computation of NAV
XI.	Asset Allocation.	This scheme tracks Index. 95% allocation is to the constituents of index and 5% to (as applicable) For details refer Annexure A1 (As applicable)
XII.	Fund manager details	Name: Managing since: Total experience (in years)
XIII.	Annual Scheme Recurring Expenses	(Mention only the actual TER charged)
XIV.	Transaction charges and stamp duty	Indicate only the amount of transaction charges and stamp duty applicable
XV.	Information available through weblink	(Following information may be provided through weblink. Mention weblink/ weblinks in this box for each item <ul style="list-style-type: none"> • <i>Liquidity/listing details</i> • NAV disclosure • Applicable timelines for dispatch of redemption proceeds etc • Breakup of Annual Scheme Recurring expenses • Definitions • Applicable risk factors • Detailed disclosures regarding the index, index eligibility criteria, methodology, index service provider, index constituents, impact cost of the constituents/ underlying fund in case of fund of funds • List of official points of acceptance • Penalties, Pending Litigation or Proceedings, Findings of Inspections or Investigations • Investor services • Portfolio Disclosure • Detailed comparative table of the existing schemes of AMC • Scheme performance • Periodic Disclosures • Any disclosure in terms of Consolidated Checklist on Standard Observations • Scheme specific disclosures (as per the prescribed format) <p><i>Instruction to AMC : For details on disclosures to be provided under each of the above bullet points, refer to Annexure A2 titled 'Sections moved to Weblink'</i></p>

	How to Apply	Summary of process only like availability of application form from either the Investor Service Centers (ISCs)/Official Points of Acceptance (OPAs) of AMC or may be downloaded from the website of AMC. For detailed disclosure, kindly refer SAI
	Where can applications for subscription/redemption/switches be submitted	Summary of process only like the list of official points of acceptance, collecting banker details etc. Inform investors that it is mandatory to mention their bank account numbers in their applications/requests for redemption For detailed disclosure, kindly refer SAI
	Specific attribute of the scheme (such as lock in/ duration in case of target maturity scheme/close ended schemes etc.) (as applicable)	
	Special product/facility available during the NFO and on ongoing basis	Briefly describe the facilities/products Available Facilities like: <ul style="list-style-type: none"> • Systematic Investment Plan • Systematic Transfer Plan • Systematic Withdrawal Plan • For further details of above special products / facilities, For detailed disclosure, kindly refer SAI

Optional

	Segregated portfolio/side pocketing	Optional. Confirmation/disclosure statement only. For Details, kindly refer SAI
	Stock lending	Confirmation/disclosure statement only. For Details, kindly refer SAI

Annexure A1:

AMC to choose the applicable provisions based on intended asset allocation	
Equity derivatives of underlying securities forming part of the index may also be available as an investment option in case the underlying security is not available for purchase.	<ul style="list-style-type: none"> • Calculation of cumulative gross exposure • Numerical example of risk involved • Disclosure relating to extent and manner of participation in derivatives to be provided
ETCDs (applicable to ETFs only)	<ul style="list-style-type: none"> • Risk factors w.r.t ETCDs • Calculation of cumulative gross exposure • Investment limits • Disclosure relating to extent and manner of participation in derivatives to be provided
Hybrid schemes	As applicable
Close ended debt schemes	As applicable

Annexure A2- Sections moved to Weblink:

<i>Liquidity/listing details</i>	Provide Liquidity provisions on ongoing basis. Listing details only to be provided if the scheme intends to list immediately after NFO.
NAV disclosure	<ul style="list-style-type: none"> • Disclosure timings • Disclosure pertaining to illustration on computation of NAV and Methodology for calculation of sale and repurchase price of the units of mutual fund scheme.
Applicable timelines	Timeline for <ul style="list-style-type: none"> • Dispatch of redemption proceeds, • Dispatch of IDCW (if applicable) etc.
Breakup of Annual Scheme Recurring expenses	<ul style="list-style-type: none"> • Head wise breakup including impact of TER on returns of both directs and regular plan through illustration may be provided. • TER for last 6 months as well as scheme factsheet shall be made available
Definitions	<i>Functional website link that contains detailed description</i>
Risk factors	<ul style="list-style-type: none"> • Scheme specific risk factors • Risk mitigation strategies
Index methodology/ Details of underlying fund in case of Fund of Funds	Disclosures regarding the index, index eligibility criteria, methodology, index service provider, index constituents, impact cost of the constituents. In case of Fund of Funds Scheme, Details of Benchmark, Investment Objective, Investment Strategy, TER, AUM, Year wise performance, Top 10 Holding/ link to Top 10 holding of

	the underlying fund should be provided.
List of official points of acceptance:	Details to be uploaded and updated on a functional website link
Penalties, Pending Litigation or Proceedings, Findings of Inspections or Investigations For Which Action May Have Been Taken Or Is In The Process Of Being Taken By Any Regulatory Authority	AMCs to ensure real time updation of data on the said link.
Investor services	Details of related information/procedure/investor points <ul style="list-style-type: none"> • Contact details for general service requests • Contact details for complaint resolution
Portfolio Disclosure	<ul style="list-style-type: none"> • As per specified timelines i.e. Fortnightly / Monthly/ Half Yearly • Portfolio turnover rate (times) and policy
Detailed comparative table of the existing schemes of AMC	(As applicable)
Scheme performance	(As applicable)
Periodic Disclosures such as Half yearly disclosures, half yearly results, annual report	
Any disclosure in terms of Consolidated Checklist on Standard Observations	
Scheme specific disclosures	Refer the format given below

Format for Scheme Specific Disclosures:

Portfolio rebalancing	Timeline to be provided. For detailed disclosure, kindly refer SAI
Disclosure w.r.t investments by key personnel and AMC directors including regulatory	Amount of investment to be provided

provisions	For detailed disclosure, kindly refer SAI
Investments of AMC in the Scheme	Amount of investment to be provided For detailed disclosure, kindly refer SAI
Taxation	For details on taxation please refer to the clause on Taxation in the SAI
Associate Transactions	For detailed disclosure, kindly refer SAI
Listing and transfer of units	
Dematerialization of units	
Minimum Target amount (This is the minimum amount required to operate the scheme and if this is not collected during the NFO period, then all the investors would be refunded the amount invested without any return.)	
Maximum Amount to be raised (if any)	
Dividend Policy (IDCW)	
Allotment (Detailed procedure)	Mention, the procedure for allotment and dispatch of account statements/unit certificates. Indicate the time period. Mention the number of days within which the statement shall be dispatched to the unitholders who subscribe to the units when the scheme is open for continuous subscription after NFO as per the applicable guidelines.
Refund	If application is rejected, full amount will be refunded within 5 working days of closure of NFO. If refunded later than 5 working days @ 15% p.a. for delay period will be paid and charged to the AMC.
Who can invest This is an indicative list and investors shall consult their financial advisor to ascertain whether the scheme is suitable to their risk profile	
Who cannot invest	
The policy regarding reissue of repurchased units, including the maximum extent, the manner of reissue, the entity (the scheme	

or the AMC) involved in the same.	
Restrictions, if any, on the right to freely retain or dispose of units being offered.	
Cut off timing for subscriptions/ redemptions/ switches This is the time before which your application (complete in all respects) should reach the official points of acceptance.	
Minimum balance to be maintained and consequences of non-maintenance	
Accounts Statements	<p>The AMC shall send an allotment confirmation specifying the units allotted by way of email and/or SMS within 5 working days of receipt of valid application/transaction to the Unit holders registered e-mail address and/ or mobile number (whether units are held in demat mode or in account statement form).</p> <p>A Consolidated Account Statement (CAS) detailing all the transactions across all mutual funds (including transaction charges paid to the distributor) and holding at the end of the month shall be sent to the Unit holders in whose folio(s) transaction(s) have taken place during the month by mail or email on or before 15th of the succeeding month.</p> <p>Half-yearly CAS shall be issued at the end of every six months (i.e. September/ March) on or before 21st day of succeeding month, to all investors providing the prescribed details across all schemes of mutual funds and securities held in dematerialized form across demat accounts, if applicable</p> <p>For further details, refer SAI.</p>
Dividend/ IDCW	The payment of dividend/IDCW to the unitholders shall be made within seven working days from the record date.
Redemption	<p>The redemption or repurchase proceeds shall be dispatched to the unitholders within three working days from the date of redemption or repurchase.</p> <p>For list of exceptional circumstances refer para 14.1.3</p>

	<p>of SEBI Master Circular for Mutual Funds dated May 19, 2023</p> <p>For schemes investing atleast 80% of total assets in permissible overseas investments (as per Clause 12.19 of SEBI Master Circular for Mutual Funds dated May 19, 2023), the transfer of redemption or repurchase proceeds to the unitholders shall be made within five working days from the date of redemption or repurchase.</p>
Bank Mandate	
Delay in payment of redemption/repurchase proceeds/dividend	The Asset Management Company shall be liable to pay interest to the unitholders at rate as specified vide clause 14.2 of SEBI Master Circular for Mutual Funds dated May 19, 2023 by SEBI for the period of such delay
Unclaimed Redemption and Income Distribution cum Capital Withdrawal Amount	
Disclosure w.r.t investment by minors	
<i>Principles of incentive structure for market makers (for ETFs)</i>	
