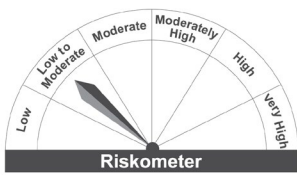
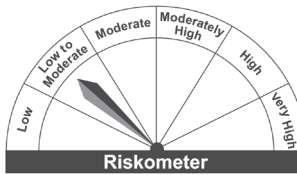


**SECTION I**

## Nippon India CRISIL - IBX AAA Financial Services - Dec 2026 Index Fund

An open-ended Target Maturity Index Fund investing in constituents of CRISIL-IBX AAA Financial Services Index – Dec 2026. A Moderate Interest Rate Risk and Relatively Low Credit Risk.

## Scheme Information Document

| Product Label                                                                                                                                                                                                                                                                                                                                                                                                               |                                                                                                                                                                                              |                                                                                                                                                                     |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>This product is suitable for investors who are seeking*:</b>                                                                                                                                                                                                                                                                                                                                                             | <b>Scheme Riskometer:</b><br>Nippon India CRISIL-IBX AAA Financial Services - Dec 2026 Index Fund                                                                                            | <b>Benchmark Riskometer:</b><br>CRISIL-IBX AAA Financial Services Index – Dec 2026                                                                                  |
| <ul style="list-style-type: none"> <li>Income over Target Maturity Period</li> <li>An open-ended Target Maturity Index Fund tracking CRISIL-IBX AAA Financial Services Index – Dec 2026, subject to tracking errors.</li> <li>Investments in AAA Financial Services Sector Corporate Bonds</li> </ul> <p>*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.</p> |  <p><b>Riskometer</b></p> <p>Investors understand that their principal will be at Low to Moderate risk</p> |  <p><b>Riskometer</b></p> <p>Benchmark Riskometer is at Low to Moderate risk</p> |

The product labelling assigned during the NFO is based on internal assessment of the scheme characteristics or model portfolio and the same may vary post NFO when the actual investments are made.

| Potential Risk Class (PRC)  |                             |                       |                              |
|-----------------------------|-----------------------------|-----------------------|------------------------------|
| Credit Risk →               | Relatively Low<br>(Class A) | Moderate<br>(Class B) | Relatively High<br>(Class C) |
| Interest Rate Risk ↓        |                             |                       |                              |
| Relatively Low (Class I)    |                             |                       |                              |
| Moderate (Class II)         | A-II                        |                       |                              |
| Relatively High (Class III) |                             |                       |                              |

**A-II** : A scheme with Moderate Interest Rate Risk and Relatively Low Credit Risk

### Offer of Units of Rs. 10/- each during the New Fund Offer and Continuous offer for Units at NAV based prices

| New Fund Offer Opens | New Fund Offer Closes | Scheme re-opens  |
|----------------------|-----------------------|------------------|
| October 15, 2024     | October 21, 2024      | October 30, 2024 |

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, along with a Due Diligence Certificate from the Asset Management Company. The units being offered for public subscription have not been approved or recommended by SEBI nor has SEBI certified the accuracy or adequacy of the Scheme Information Document.

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

The investors are advised to refer to the Statement of Additional Information (SAI) for details of Nippon India Mutual Fund, Standard Risk Factors, Special Consideration, Tax and Legal issues and general information on [mf.nipponindiaim.com](http://mf.nipponindiaim.com).

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

The Scheme Information Document (Section I and II) should be read in conjunction with the SAI and not in isolation.

This Scheme Information Document is dated October 07, 2024 and was approved by the Board of the Trustees on August 21, 2024.

#### NAME OF MUTUAL FUND

Nippon India Mutual Fund (NIMF)

#### NAME OF ASSET MANAGEMENT COMPANY

Nippon Life India Asset Management Limited (NAM India)

CIN : L65910MH1995PLC220793

#### NAME OF TRUSTEE COMPANY

Nippon Life India Trustee Limited (NLITL)

CIN : U65910MH1995PLC220528

#### Registered Office (NIMF, NAM India, NLITL)

4th Floor, Tower A, Peninsula Business Park,  
Ganapatrao Kadam Marg, Lower Parel (W),  
Mumbai - 400 013.

Tel No. +91 022 6808 7000

Fax No. +91 022 6808 7097

Website : [mf.nipponindiaim.com](http://mf.nipponindiaim.com)

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## **Disclaimers**

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## Part I. HIGHLIGHTS/SUMMARY OF THE SCHEME

| Sr. No. | Title                                                                   | Description                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
|---------|-------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| I.      | <b>Name of the scheme</b>                                               | Nippon India CRISIL-IBX AAA Financial Services - Dec 2026 Index Fund                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
| II.     | <b>Category of the Scheme</b>                                           | Index Fund                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| III.    | <b>Scheme type</b>                                                      | An open-ended Target Maturity Index Fund investing in constituents of CRISIL-IBX AAA Financial Services Index – Dec 2026. A Moderate Interest Rate Risk and Relatively Low Credit Risk.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| IV.     | <b>Scheme code</b>                                                      | NIMF/O/O/DIN/24/09/0151                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| V.      | <b>Investment objective</b>                                             | The investment objective of the scheme is to provide investment returns that are commensurate with the total returns of the securities as represented by the CRISIL-IBX AAA Financial Services Index – Dec 2026 before expenses, subject to tracking errors. There is no assurance that the investment objective of the Scheme will be achieved.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| VI.     | <b>Liquidity/listing details</b>                                        | <p><b>Liquidity</b></p> <p>The Scheme will offer for Sale / Switch-in and Redemption / Switch-out of Units on every Working Day on an ongoing basis. As per SEBI Regulations, the Mutual Fund shall initiate Redemption proceeds within 3 Working Days of receiving a valid Redemption request. In case of exceptional situations listed in AMFI Circular No.AMFI/35P/MEM-COR/74/2022-23 dated January 16, 2023 read with clause 14.2 of SEBI Master Circular dated June 27, 2024, redemption payment would be made within the permitted additional timelines. A penal interest of 15% per annum or such other rate as may be prescribed by SEBI from time to time, will be paid in case the Redemption proceeds are not initiated within 3 working days of the date of receipt of a valid Redemption request.</p> <p><b>Listing</b></p> <p>Being an open-ended scheme, the Units of the Scheme will not be listed on any stock exchange, at present. The Trustee may, at its sole discretion, cause the Units under the Scheme to be listed on one or more Stock Exchanges</p>                                                                                                                      |
| VII.    | <b>Benchmark (Total Return Index)</b>                                   | <p><b>CRISIL-IBX AAA Financial Services Index – Dec 2026</b></p> <p>The scheme is an index fund, investing in constituents of CRISIL-IBX AAA Financial Services Index – Dec 2026. The composition of the benchmark is such that it is most suited for comparing performance of the scheme.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
| VIII.   | <b>NAV disclosure</b>                                                   | <p>The AMC will calculate and disclose the first NAV within 5 working days from the date of allotment. Subsequently, the NAV will be calculated and disclosed at the close of every Business Day and uploaded on the AMFI website <a href="http://www.amfiindia.com">www.amfiindia.com</a> and Nippon India Mutual Fund website i.e. <a href="http://mf.nipponindiaim.com">mf.nipponindiaim.com</a> by 11.00 p.m. on the same business day. Further, AMC will extend facility of sending latest available NAVs to unitholders through SMS, upon receiving a specific request in this regard.</p> <p>If the NAVs are not available before commencement of business hours on the following day due to any reason, the Fund shall issue a press release providing reasons and explaining when the Fund would be able to publish the NAVs. In case of any delay, the reasons for such delay would be explained to AMFI and SEBI.</p> <p>For further details, kindly refer Section II.</p>                                                                                                                                                                                                                |
| IX.     | <b>Applicable timelines</b>                                             | <p><b>Timeline for Dispatch of redemption proceeds</b></p> <p>As per SEBI Regulations, the Mutual Fund shall transfer the redemption proceeds within the maximum period allowed, which is currently 3 working days from the date of receipt of the redemption request at the Designated Investor Service Centres. In case of exceptional situations listed in AMFI Circular No.AMFI/35P/MEM-COR/74/2022-23 dated January 16, 2023, redemption payment would be made within the permitted additional timelines.</p> <p>A Transaction Confirmation Slip / Fresh Account Statement will also be sent to the Unitholders reflecting the new unit balance in his Account. For payments made other than through direct transfers, the redemption proceeds shall be Dispatched through ordinary mail (with or without UCP) or Registered Post or by Courier, unless otherwise required under the Regulations, at the risk of the unitholder</p> <p><b>Timeline for Dispatch of IDCW (if applicable) etc</b></p> <p>The IDCW payments shall be initiated to the unitholders within 7 working days from the record date in compliance to the Clause 11.4 of the SEBI Master circular dated June 27, 2024.</p> |
| X.      | <b>Plans and Options Plans/Options and sub options under the Scheme</b> | <p>The Scheme offers following Plans/Options under Direct Plan and Regular Plan:</p> <p><b>(a) Growth Plan</b></p> <p>(1) Growth Option</p> <p><b>(b) Income Distribution cum capital withdrawal Plan</b></p> <p>(1) Payout Option</p> <p>(2) Reinvestment Option</p> <p>Direct Plan is only for investors who purchase /subscribe Units in a Scheme directly with the Fund (i.e. investments not routed through an AMFI Registration Number (ARN) Holder). Distribution of IDCWs will be subject to the availability of distributable surplus.</p> <p>The AMC, in consultation with the Trustees reserves the right to discontinue/ add more plans/ options at a later date subject to complying with the prevailing SEBI guidelines and Regulations.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                           |

**Default Plan**

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

For detailed disclosure on default plans and options, kindly refer SAI

**Treatment of Transactions received with invalid ARNs**

(As per AMFI Best practices guidelines circular no.111/2023-24 dated February 02,2024)

**A. Definition of 'Invalid ARN':** "Invalid ARNs" shall include ARN validity period expired or terminated or cancelled or suspended or suspended due to Nomenclature changes or ARN not empanelled with AMC or ARN holder decease and last ARN holder debarred by SEBI.

**B. Guidelines for Processing of transactions received under Regular Plan with invalid ARN:**

Transactions received in Regular Plan with Invalid ARN to be processed in Direct Plan of the same Scheme (even if reported in Regular Plan), as below:

| Transaction Type      | Primary ARN |         |           | Sub distributor ARN |         | EUIN* | Execution only mentioned | Regular Plan/Direct Plan |
|-----------------------|-------------|---------|-----------|---------------------|---------|-------|--------------------------|--------------------------|
|                       | Valid       | Invalid | Empaneled | Valid               | Invalid |       |                          |                          |
| Lump Sum/Registration | Y           |         | Y         |                     |         |       | Y                        | Regular                  |
|                       | Y           |         | N         | Not Applicable      |         |       |                          | Direct                   |
|                       | Y           |         | Y         | NA                  | NA      | NA    | N                        | Regular*                 |
|                       | Y           |         | Y         | Y                   |         | Y     |                          | Regular                  |
|                       |             | Y       |           |                     |         |       |                          | Direct                   |
|                       | Y           |         | Y         | Y                   |         |       | Y                        | Regular                  |
|                       | Y           |         | Y         |                     | Y       |       |                          | Direct                   |
|                       | Y           |         |           | Not Applicable      |         |       |                          | Regular                  |
| Trigger               |             | Y       |           | Not Applicable      |         |       |                          | Direct                   |

**Notes:**

- \*If the EUIN is invalid/missing, the transactions shall be processed in Regular plan, and the distributor/investor shall be given 30day period from the date of the transaction for remediation of the EUIN. The commission shall not be paid till the EUIN is remediated.
- For SIP & STP facilities, the ARN validity shall be verified / validated at the time of registration. For instances where the registration details not available in RTA records the transaction shall be treated as lumpsum purchase for validations.
- SIPs registered under ARN of deceased to continue till end of SIP registration period or investor's request as per AMFI guidelines; No fresh transactions or SIPs will be booked under the ARN of deceased MFD post cancellation of ARN at AMFI.
- Only Sub-distributor's ARN with valid "ARN-"values in the transaction will be considered for validation of Sub- distributor ARN for all types of transactions (lumpsum/SIP/STP).
- If the ARN is invalid as on date of SIP / STP registration, such registration and future transactions thereunder will be processed under DIRECT plan.
- Transactions other than through physical mode which are found to be not in order basis above matrix, will be rejected instead of processing in Direct Plan.
- Transactions received from the stock exchange platforms in Demat mode with invalid ARN shall be rejected instead of processing in Direct Plan.
- IDCW reinvestment transactions, being a corporate action, will be excluded from the above validation

|        |                                                                                                                     |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
|--------|---------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| XI.    | <b>Load Structure</b>                                                                                               | <b>Exit Load:</b><br>NIL<br>Exit load if charged, by NIMF to the unit holders shall be credited to the scheme immediately net of Goods & Service Tax, if any                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| XII.   | <b>Minimum Application Amount/switch in</b>                                                                         | <b>During NFO:</b><br>Minimum amount of Rs.1,000 and in multiples of Re.1 thereafter<br><b>On continuous basis:</b><br>Minimum amount of Rs.1,000 and in multiple of Re.1 thereafter                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
| XIII.  | <b>Minimum Additional Purchase Amount</b>                                                                           | <b>Minimum Additional Investment:</b><br>Rs.1,000 and in multiples of Re.1 thereafter<br>Note – For investments made by designated employees in terms of Clause 6.10 of SEBI Master circular dated June 27, 2024, requirement for minimum application/ redemption amount will not be applicable.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
| XIV.   | <b>Minimum Redemption/switch out amount</b>                                                                         | <b>Minimum Redemption Amount</b><br>Redemptions can be of minimum amount of Rs.100 or any number of units or account balance, whichever is lower.<br>Note – For investments made by designated employees in terms of Clause 6.10 of SEBI Master circular dated June 27, 2024, requirement for minimum application/ redemption amount will not be applicable<br><b>Minimum Switch Amount</b><br>Will be as per the minimum application amount in the respective scheme which may have been opted by the Investor for switching the units/amount where the switch facility is available.<br><b>Switch-out facility from applicable ETF schemes to Nippon India CRISIL-IBX AAA Financial Services - Dec 2026 Index Fund</b><br>For availing this facility, investors are requested to note the following operational modalities: <ol style="list-style-type: none"> <li>Switch-out from the Scheme will be allowed only in terms of Basket size (unit).</li> <li>Switch transaction will be processed subject to availability of all details as per regulatory guidelines.</li> <li>The applicability of the NAV in the transferee Scheme will be the NAV of the business day on which the Funds are realized in Scheme's account before cut-off time.</li> <li>In case of any rejection in Switch-in to the transferee Scheme, the amount will be paid to the investor as redemption proceeds.</li> <li>Investors to note that the pattern and sequence of holding both in the open-ended (Non-ETF) Folio and in demat account (used for ETF unit holding) should be same. However, in case there is no existing Folio, the investor has to provide the details and signatures of all holders for Folio creation in the open-ended (Non-ETF) Scheme.</li> <li>Investors should have the clear balance of ETF units in their demat account for execution of the Switch-out transaction from the selected ETF Scheme.</li> </ol> NIMF/NAM India reserves the right to introduce, change, modify or withdraw any of the features available in this facility from time to time. |
| XV.    | <b>New Fund Offer Period</b><br>This is the period during which a new scheme sells its units to the investors.      | NFO opens on: <b>October 15, 2024</b><br>NFO closes on: <b>October 21, 2024</b><br>Scheme re-opens for continuous sale & repurchase not later than: <b>October 30, 2024</b><br>The AMC/Trustee reserves the right to close the NFO of the Scheme before the above mentioned date. The AMC/Trustee reserves the right to extend the closing date of the New Fund Offer Period, subject to the condition that the New Fund Offer shall be kept open for minimum 3 working days and not more than 15 days. Any such changes shall be announced by way of issuing addendum and uploading on the website of the AMC                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
| XVI.   | <b>New Fund Offer Price:</b><br>This is the price per unit that the investors have to pay to invest during the NFO. | The NFO price will be Rs. 10/- per unit                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
| XVII.  | <b>Segregated portfolio/ side pocketing disclosure</b>                                                              | The scheme has segregated portfolio disclosure. For Details Disclosure, kindly refer SAI                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| XVIII. | <b>Swing pricing disclosure</b>                                                                                     | Not Applicable                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
| XIX.   | <b>Stock lending/short selling</b>                                                                                  | The Scheme will not engage in Securities Lending & Short Selling.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |

|        |                                                                                                                                           |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
|--------|-------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| XX.    | <b>How to Apply &amp; Other Details</b>                                                                                                   | The applications filled up and duly signed by the applicants should be submitted at the office of the Collection Centres / DISCs / Official Points of Acceptance or may be downloaded from the website of AMC. The list of the Designated Investor Service Centres (DISCs)/Official Points of Acceptance (OPAs) of the Mutual Fund are available on the website of the AMC i.e. mf.nipponindiaim.com. Please refer to the SAI for detailed procedure and Application form for the instructions.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
| XXII.  | <b>Investor services</b>                                                                                                                  | <p><b>Contact details for general service requests &amp; complaint resolution:</b></p> <p>Mr. Milind Nesarikar is the Investor Relations Officer for the Fund. All related queries should be addressed to him at the following address:</p> <p>Mr. Milind Nesarikar<br/>Nippon Life India Asset Management Limited<br/>20th Floor, Tower A, Peninsula Business Park,<br/>Ganapatrao Kadam Marg, Lower Parel (W), Mumbai - 400 013.<br/>Tel No. +91 022 6954 8000; Fax No. +91 022 6954 8199<br/>Email: <a href="mailto:Milind.Nesarikar@nipponindiaim.com">Milind.Nesarikar@nipponindiaim.com</a></p> <p><b>Online Dispute Resolution Platforms</b></p> <p><b>1. SCORES</b></p> <p>SCORES is a web based centralized grievance redressal system which enables investors to lodge and follow up their complaints and track the status of redressal of such complaints online. Through this system, the investor should be able to submit his/her complaint on an online basis, which shall then be monitored and forwarded by the concerned Desk Officer(s) at SEBI to the concerned AMC's, who would then in-turn be required to suitably redress &amp; upload status thereof on this platform itself, within the stipulated time period. For redressal of complaints, Investors can visit <a href="http://www.scores.gov.in">www.scores.gov.in</a>.</p> <p><b>2. Online Dispute Resolution (ODR) Portal</b></p> <p>Pursuant to SEBI Circular no. SEBI/HO/OIAE/OIAE_IAD-1/P/ CIR/2023/131 dated July 31, 2023 read with SEBI Circular no. SEBI/HO/OIAE/OIAE_IAD-1/P/CIR/2023/135 dated August 04, 2023, common Online Dispute Resolution ('ODR') Portal has been established in order to harnesses online conciliation and online arbitration for resolution of disputes arising in the Indian Securities Market.</p> <p>The investors can access the link to ODR portal viz. <a href="https://smartodr.in">https://smartodr.in</a> which is also made available on our website.</p> |
| XXIII. | <b>Specific attribute of the scheme (such as lock in, duration in case of target maturity scheme/close ended schemes) (as applicable)</b> | Not Applicable                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
| XXIV.  | <b>Special product/facility available during the NFO and on ongoing basis</b>                                                             | <p><b>Special product/facility available during the NFO</b></p> <p><b>A. SPECIAL PRODUCTS</b></p> <ol style="list-style-type: none"> <li>1. Systematic Investment Plan (SIP)</li> </ol> <p><b>B. SPECIAL FACILITIES</b></p> <ol style="list-style-type: none"> <li>1. Auto Switch Facility<br/>This fund will offer an auto switch facility from all liquid and debt schemes to Nippon India CRISIL-IBX AAA Financial Services - Dec 2026 Index Fund during the NFO. However, NAM India reserves the right to extend or limit the said facility on such terms and conditions as may be decided from time to time</li> <li>2. Applications Supported by Blocked Amount (ASBA) facility<br/>ASBA facility will be provided to the investors subscribing to NFO of the Scheme. It shall coexist with the existing process, wherein cheques are used as a mode of payment. Detailed provision of such facility has been provided in SAI.</li> <li>3. Transactions through website of Nippon India Mutual Fund <a href="http://mf.nipponindiaim.com">mf.nipponindiaim.com</a>, Nippon India Mutual Fund mobile applications and other digital assets / platforms</li> <li>4. Facilitating transactions through Stock Exchange Mechanism</li> <li>5. Transactions through Electronic platform of KFin Technologies Limited</li> <li>6. Official Point of Acceptance through MF Central</li> <li>7. Official Points of Acceptance of Transaction through MF utility</li> </ol> <p><b>Special product/facility available during the ongoing basis</b></p> <p><b>A. SPECIAL PRODUCTS</b></p> <ol style="list-style-type: none"> <li>1. Systematic Investment Plan (SIP)</li> <li>2. Systematic Transfer Plan (STP)</li> <li>3. Nippon India Salary AddVantage</li> <li>4. Transfer of Income Distribution cum Capital Withdrawal Plan (TIDCWP)</li> <li>5. Systematic Withdrawal Plan (SWP)</li> <li>6. Trigger Facility</li> </ol>                                                           |

|        |                                                                                                            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
|--------|------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|        |                                                                                                            | <p>7. Nippon India SMART STEP</p> <p><b>B. SPECIAL FACILITIES</b></p> <ol style="list-style-type: none"> <li>1. Transactions through website of Nippon India Mutual Fund mf.nipponindiaim.com, Nippon India Mutual Fund mobile applications and other digital assets / platforms</li> <li>2. Facilitating transactions through Stock Exchange Mechanism</li> <li>3. Official Points of Acceptance of Transaction through MF utility</li> <li>4. Transactions through Electronic Platform of Registrar and Transfer Agent</li> <li>5. Official Point of Acceptance through MF Central</li> <li>6. Introduction of Single Cheque Multiple Scheme investment facility</li> <li>7. Official Points of acceptance of transactions through Cybrilla platform</li> </ol> <p>For detailed disclosure of above special products / facilities, kindly refer SAI.</p> |
| XXV.   | <b>Weblink</b>                                                                                             | <p>A weblink wherein TER for last 6 months, Daily TER as well as scheme factsheet shall be made available.</p> <p>TER: <a href="https://mf.nipponindiaim.com/investor-services/downloads/total-expense-ratio-of-mutual-fund-schemes">https://mf.nipponindiaim.com/investor-services/downloads/total-expense-ratio-of-mutual-fund-schemes</a></p> <p>Factsheet : <a href="https://mf.nipponindiaim.com/investor-service/downloads/factsheet-and-other-portfolio-disclosures">https://mf.nipponindiaim.com/investor-service/downloads/factsheet-and-other-portfolio-disclosures</a></p>                                                                                                                                                                                                                                                                      |
| XXVI.  | <b>Maturity of the Scheme</b>                                                                              | <p>As a function of the underlying investments of the Scheme, the maturity of the Scheme is 31<sup>st</sup> December, 2026 ("Maturity Date"). Any modification to this date will be conveyed to investors through a notice. If the maturity / payout date falls on a non-business day, the maturity / payout date shall be the next business day. Upon the Maturity Date, the Units of the Scheme will be automatically Redeemed at the NAV applicable on the Maturity Date. The Redemption proceeds will be paid to the Unit holders whose names appear on the register of Unit holders on the Maturity Date.</p>                                                                                                                                                                                                                                         |
| XXVII. | <b>Suspension of Redemption &amp; Inflows through Subscription, Switch-in &amp; SIP /STP with the Fund</b> | <p>It may be noted that the scheme will suspend Redemption and inflows through Subscription, Switch, SIP &amp; STP, 10 days before the maturity of the scheme to enable settlement of units which have been subscribed/ redeemed and to determine the unit holders of the scheme as on the maturity date to whom the redemption proceeds shall be sent.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |

#### DUE DILIGENCE BY THE ASSET MANAGEMENT COMPANY

It is confirmed that:

- The Scheme Information Document submitted to SEBI is in accordance with the SEBI (Mutual Funds) Regulations, 1996 and the guidelines and directives issued by SEBI from time to time.
- All legal requirements connected with the launching of the Scheme as also the guidelines, instructions, etc., issued by the Government and any other competent authority in this behalf, have been duly complied with.
- The disclosures made in the Scheme Information Document are true, fair and adequate to enable the investors to make a well informed decision regarding investment in the Scheme.
- The intermediaries named in the Scheme Information Document and Statement of Additional Information are registered with SEBI and their registration is valid, as on date.
- The contents of the Scheme Information Document including figures, data, yields etc. have been checked and are factually correct & the underlying index of the scheme is included in the approved index list published by AMFI.
- AMC has complied with the set of checklist applicable for Scheme Information Document and there are no deviations from the regulations.
- Notwithstanding anything contained in this Scheme Information Document, the provisions of the SEBI (Mutual Funds) Regulations, 1996 and the guidelines there under shall be applicable.
- The Trustees have ensured that Nippon India CRISIL-IBX AAA Financial Services - Dec 2026 Index Fund approved by them is a new product offered by Nippon India Mutual Fund and is not a minor modification of any existing scheme/fund/product.

Sd/-

Date: September 02, 2024

Name: Muneesh Sud

Place: Mumbai

Designation: Chief Legal & Compliance Officer

## Part II. INFORMATION ABOUT THE SCHEME

### A. HOW WILL THE SCHEME ALLOCATE ITS ASSETS?

Under normal circumstances, the anticipated asset allocation would be:

| Instruments                                                                                                                        | Indicative asset allocation<br>(% of total assets) |         | Risk Profile    |
|------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------|---------|-----------------|
|                                                                                                                                    | Minimum                                            | Maximum |                 |
| Instruments representing the CRISIL-IBX AAA Financial Services Index – Dec 2026                                                    | 95                                                 | 100     | Moderate        |
| Cash and Cash Equivalents & Money Market instruments and/or Schemes which invest in the money market securities or Liquid Schemes# | 0                                                  | 5       | Low to Moderate |

Cash Equivalents include Government Securities, T-Bills and Repo on Government Securities having residual maturity of less than 91 days.

Money market instruments include Tri-Party Repo/ Repo/Reverse Repo, certificate of deposit, commercial papers, commercial bills, treasury bills, Government securities issued by Central and/or State Government having an unexpired maturity up to one year, call or notice money, usance bills (BRDS) and any other similar instruments as specified by the RBI/SEBI from time to time.

#The Scheme may invest upto 5% net assets in money market / liquid schemes without charging any fees, provided that aggregate inter-scheme investment made by all schemes under the same management company or in schemes under the management of any other AMC shall not exceed 5% of the NAV of the Mutual Fund in accordance with Clause 4 of Seventh Schedule of SEBI (Mutual Funds) Regulations, 1996.

The Scheme will not invest in securitized debt, ADR, GDR, Foreign Securities, REITs and InvITs, Fund of Fund Scheme, Credit default swaps, Debt Instruments with special features (AT1 and AT2 Bonds), Debt Instruments with SO / CE, nor will it engage in short selling and Repo in corporate debt. Further, it shall not take any exposure in derivative instruments.

The cumulative gross exposure through Debt & Money Market instruments shall not exceed 100% of the net assets of the scheme or guidelines as may be specified by SEBI from time to time as per Clauses 12.24 and 12.25 of SEBI Master Circular dated June 27, 2024.

As per SEBI Letter dated 3rd November 2021 Cash and cash equivalents having residual maturity of less than 91 Days are not considered for the purpose of calculating gross exposure limit.

The Scheme shall replicate the underlying debt index subject to the requirements as specified under para 3.5 of SEBI Master Circular on Mutual Funds dated June 27, 2024

Indicative Table (Actual instrument/percentages may vary subject to applicable SEBI circulars)

| Sl. No | Type of Instrument                                                                                                                                                                                                                                  | Percentage of exposure | Circular references                                                                                                                 |
|--------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------|-------------------------------------------------------------------------------------------------------------------------------------|
| 1.     | Securities Lending                                                                                                                                                                                                                                  | Nil                    | SEBI (Mutual Funds) Regulations, 1996, Securities Lending Scheme, 1997 and Clause 12.11 of SEBI Master Circular dated June 27, 2024 |
| 2.     | Derivatives                                                                                                                                                                                                                                         | Nil                    | Clause 12.25 of SEBI Master Circular dated June 27, 2024                                                                            |
| 3.     | Securitized Debt                                                                                                                                                                                                                                    | Nil                    |                                                                                                                                     |
| 4.     | Overseas Securities                                                                                                                                                                                                                                 | Nil                    | Clause 12.19 of SEBI Master Circular dated June 27, 2024                                                                            |
| 5.     | REITs and InvITS                                                                                                                                                                                                                                    | Nil                    |                                                                                                                                     |
| 6.     | i. Units of REIT and InvIT                                                                                                                                                                                                                          | Nil                    | Clause 13 of Seventh schedule of SEBI (Mutual Funds) Regulations, 1996                                                              |
| 7.     | ii. Units of REIT and InvIT issued by a single issuer.                                                                                                                                                                                              | Nil                    |                                                                                                                                     |
| 8.     | AT1 and AT2 Bonds                                                                                                                                                                                                                                   | Nil                    | Clause 12.2 of SEBI Master Circular dated June 27, 2024                                                                             |
| 9.     | AT1 and AT2 Bonds (Single issuer)                                                                                                                                                                                                                   | Nil                    |                                                                                                                                     |
| 10.    | Unrated debt and money market instruments                                                                                                                                                                                                           | 0-5%                   | Clause 12.1.5 of SEBI Master Circular dated June 27, 2024                                                                           |
| 11.    | Unlisted Non-Convertible Debentures (NCDs)                                                                                                                                                                                                          | Nil                    | Clause 12.1.1 of SEBI Master Circular dated June 27, 2024                                                                           |
| 12.    | * Unsupported rating of debt instruments (i.e. without factoring-in credit enhancements) is below investment grade and Supported rating of debt instruments (i.e. after factoring-in credit enhancement) is above investment grade at Scheme level. | Nil                    | Clauses 12.3.1 of SEBI Master Circular dated June 27, 2024                                                                          |
| 13.    | * Unsupported rating of debt instruments (i.e. without factoring-in credit enhancements) is below investment grade and Supported rating of debt instruments (i.e. after factoring-in credit                                                         | Nil                    | Clauses 12.3.1 of SEBI Master Circular dated June 27, 2024                                                                          |

|     |                                                                                        |     |                                                               |
|-----|----------------------------------------------------------------------------------------|-----|---------------------------------------------------------------|
|     | enhancement) is above investment grade for any group on debt portfolio of the schemes. |     |                                                               |
| 14, | Repo transactions in corporate debt securities                                         | Nil | Clauses 12.18.1.1 of SEBI Master Circular dated June 27, 2024 |

\* Of Debt Portfolio

#### Rebalancing of deviation due to short term defensive consideration:

Any alteration in the investment pattern will be for a short term on defensive considerations as per Clause 1.14.1.2 of SEBI Master Circular dated June 27, 2024., the intention being always to protect the interests of the Unit Holders and the Scheme shall rebalance the portfolio within 7 calendar days.

It may be noted that no prior intimation/indication will be given to investors when the composition/asset allocation pattern under the Scheme undergoes changes within the permitted band as indicated above.

#### Portfolio rebalancing in case of passive breach:

In line with Clause 3.5.3.11 of SEBI Master Circular dated June 27, 2024., in case of change in constituents of the index due to periodic review, the portfolio of Scheme shall be rebalanced within 7 calendar days. Further, any transactions undertaken in the portfolio of Index Schemes to meet the redemption and subscription obligations shall be done ensuring that post such transactions replication of the portfolio with the index is maintained at all points of time.

However, always the portfolio will adhere to the overall investment objectives of the Scheme. However, the same will be rectified at the earliest opportunity as may be available, but not later than 7 calendar days, to minimize the tracking error.

In the event of involuntary corporate action, the scheme shall dispose the security not forming part of the underlying index within 7 calendar days from the date of allotment/listing.

#### B. WHERE WILL THE SCHEME INVEST?

| Sr. No. | Instruments in which the scheme will invest                                                                                                                                                                                                                                                                                |
|---------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1       | Instruments representing the CRISIL-IBX AAA Financial Services Index – Dec 2026                                                                                                                                                                                                                                            |
| 2       | Cash & Cash Equivalents including Government Securities, T-Bills and Repo on Government Securities having residual maturity of less than 91 days                                                                                                                                                                           |
| 3       | Unrated debt and Money Market Instruments including Tri-Party Repo/ Repo/Reverse Repo, certificate of deposit, commercial papers, commercial bills, treasury bills, Government securities issued by Central and/or State Government having an unexpired maturity up to one year, call or notice money, usance bills (BRDS) |
| 4       | Schemes which invest in the money market securities or Liquid Schemes                                                                                                                                                                                                                                                      |

Kindly refer detailed definitions and applicable regulations/guidelines for each instruments in the Section II.

#### C. WHAT ARE THE INVESTMENT STRATEGIES?

Nippon India CRISIL-IBX AAA Financial Services – Dec 2026 Index Fund is a passively managed Index fund which will employ an investment approach designed to track the CRISIL-IBX AAA Financial Services Index – Dec 2026. The Scheme will invest at least 95% of its total assets in the instruments representing the underlying Index. Accordingly, the Scheme will invest in instruments in line with the benchmark index of the Scheme. The Scheme may also invest in money market instruments to meet the liquidity and expense requirements. Being a target maturity scheme, it will mature on the Maturity Date.

The Scheme shall replicate the underlying debt index subject to the requirements as specified under para 3.5 of SEBI Master Circular on Mutual Funds dated June 27, 2024.

#### Disclosure of Trading in Derivatives

The Scheme does not invest in Derivatives.

#### Portfolio Turnover

Portfolio Turnover is used to measure the volume of trading that occurs in a Scheme's portfolio during a given time period. The scheme being a passively managed open-ended target maturity index scheme, it is expected that there would be a number of subscriptions and redemptions on a daily basis. Hence, it is difficult to estimate with any reasonable measure of accuracy, the likely turnover in the portfolio. Generally, turnover will depend upon the extent of purchase and redemption of units and the need to rebalance the portfolio on account of change in the composition, if any, and corporate actions of securities included in the Index. The Scheme has no specific target relating to portfolio turnover.

#### Risk Control

For the Scheme, risks would be the impact cost on securities, the delayed communication of weightage changes by the index service providers and the delayed calculation of net change in assets of the Scheme, amongst others.

It is proposed to manage the risks by placing limit orders for basket trades and other trades, proactive follow-up with the service providers for daily change in weights in index as well as monitor daily inflows and outflows to and from the Fund closely.

While these measures are expected to mitigate the above risks to a large extent, there can be no assurance that these risks would be completely eliminated. Since investing requires disciplined risk management, the AMC would incorporate adequate safeguards for controlling risks in the portfolio construction process.

#### D. HOW WILL THE SCHEME BENCHMARK ITS PERFORMANCE?

CRISIL-IBX AAA Financial Services Index – Dec 2026

The scheme is an index fund, investing in constituents of CRISIL-IBX AAA Financial Services Index – Dec 2026. The composition of the benchmark is such that it is most suited for comparing performance of the scheme.

#### Introduction

|                  |                                                                 |
|------------------|-----------------------------------------------------------------|
| Target Date      | 31st December 2026                                              |
| Eligible Period  | Securities maturing in 6-month period ending 31st December 2026 |
| Asset Allocation | AAA - Corporate Bonds: 100%                                     |
| Base Date        | 6 <sup>th</sup> October 2024                                    |
| Base Index Value | 1000                                                            |

The index seeks to track the performance of AAA issuers from the financial services sector maturing near target date of the index. This is a sectoral index consisting of only issuers from financial services sector.

#### E WHO MANAGES THE SCHEME?

| Name of the Fund Manager                                                                    | Age | Educational Qualification             | Type and Nature of past experience including assignments held during the past 10 years                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | Name of the Other Schemes managed                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
|---------------------------------------------------------------------------------------------|-----|---------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Vivek Sharma</b><br>Fund Manager -<br>(Managing the Scheme - Since Launch of the scheme) | 42  | B.E (Electronics),<br>PGDBM - Finance | <b><u>Over 18 years of experience</u></b><br><b><u>September 2016 - till date</u></b> - Fund Manager<br><b><u>September 2013 - September 2016</u></b> - NAM India: Asst.Fund Manager - Managing investments for Debt Schemes<br><b><u>February 22, 2010 - September 2013</u></b> - NAM India, – Responsible for investment/trading – Fixed Income.<br><b><u>May 2007 – February 2010</u></b> - NAM India, - Assistant Manager – Fixed Income. Responsible for Assisting Fund Managers in FMP/Open ended portfolio analysis & MIS related activities.<br><b><u>June, 2006 to April 2007</u></b> - NAM India, - Management Trainee – Sales & Distribution. Responsible for Product support to corporate sales team across country. | Nippon India Ultra Short Duration Fund<br>Nippon India Low Duration Fund<br>Nippon India Corporate Bond Fund<br>Nippon India Short Term Fund<br>Nippon India Income Fund<br>Nippon India Dynamic Bond Fund<br>Nippon India Banking & PSU Debt Fund<br>Nippon India ETF Nifty SDL Apr 2026 Top 20 Equal Weight<br>Nippon India Nifty AAA PSU Bond Plus SDL - Sep 2026 Maturity 50:50 Index Fund<br>Nippon India Nifty SDL Plus G-Sec - Jun 2028 Maturity 70:30 Index Fund<br>Nippon India Nifty G-Sec Sep 2027 Maturity Index Fund<br>Nippon India Nifty G-Sec Jun 2036 Maturity Index Fund<br>Nippon India Nifty SDL Plus G-Sec - Jun 2029 Maturity 70:30 Index Fund<br>Nippon India Nifty G-Sec Oct 2028 Maturity Index Fund<br>Nippon India Nifty AAA CPSE Bond Plus SDL - Apr 2027 Maturity 60:40 Index Fund |
| <b>Siddharth Deb</b><br>Fund Manager<br>(Managing the Scheme - Since Launch of the scheme)  | 40  | B.Sc. and MMS in Finance              | <b><u>Over 17 years of experience in the Capital markets</u></b><br><b><u>From November 05, 2016:</u></b> - NAM India : Responsible for ETF Fund Management on the fixed income.<br><b><u>August 2011 – November 04, 2016</u></b> - Goldman Sachs Asset Management (India) Private Limited – Executive Director, Managing fixed income debt ETF's<br><b><u>September 2008 – August 2011</u></b> - Benchmark Asset Management Company Private Limited – Senior Manager Investments<br><b><u>January 2006 – September 2008</u></b> - Fullerton India Credit Company Ltd, Manager – Treasury, managing day today treasury activities in front office.                                                                               | Nippon India ETF Nifty 1D Rate Liquid BeES<br>Nippon India ETF Hang Seng BeES<br>Nippon India ETF Nifty 8-13 yr G-Sec Long Term Gilt<br>Nippon India ETF Nifty SDL Apr 2026 Top 20 Equal Weight<br>Nippon India ETF Nifty 5 yr Benchmark G-Sec<br>Nippon India Liquid Fund<br>Nippon India Overnight Fund<br>Nippon India Nifty AAA PSU Bond Plus SDL - Sep 2026 Maturity 50:50 Index Fund<br>Nippon India Nifty SDL Plus G-Sec - Jun 2028 Maturity 70:30 Index Fund<br>Nippon India Nifty G-Sec Sep 2027 Maturity Index Fund<br>Nippon India Nifty G-Sec Jun 2036 Maturity Index Fund<br>Nippon India Nifty SDL Plus G-Sec - Jun 2029 Maturity 70:30 Index Fund                                                                                                                                                |

|  |  |  |  |                                                                                                                                                                                                                                                                    |
|--|--|--|--|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|  |  |  |  | Nippon India Nifty G-Sec Oct 2028 Maturity Index Fund<br>Nippon India Nifty AAA CPSE Bond Plus SDL - Apr 2027 Maturity 60:40 Index Fund<br>Nippon India Arbitrage Fund<br>Nippon India Interval Fund - All Series<br>All Series of Nippon India Fixed Horizon Fund |
|--|--|--|--|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

**F. HOW IS THE SCHEME DIFFERENT FROM EXISTING SCHEMES OF THE MUTUAL FUND?**

For details of the scheme differentiation please visit

<https://mf.nipponindiaim.com/investor-service/downloads/scheme-information-document>

**G. HOW HAS THE SCHEME PERFORMED (As on.... )**

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

**H. ADDITIONAL SCHEME RELATED DISCLOSURES**

**i. Top 10 holdings by issuer and sectors (As on.....)**

For scheme portfolio holdings & sectors

This scheme is a new scheme and does not have any holdings by issuer and sectors.

**ii. Disclosure of name and exposure to Top 7 issuers, stocks, groups and sectors as a percentage of NAV of the scheme in case of debt and equity ETFs/index funds through a functional website link that contains detailed description**

This scheme is a new scheme and does not have any holdings by issuer, stocks, groups and sectors

**iii. Functional website link for Portfolio Disclosure –**

**Fortnightly / Monthly:** <https://mf.nipponindiaim.com/investor-service/downloads/factsheet-and-other-portfolio-disclosures>

**Half Yearly:** <https://mf.nipponindiaim.com/investor-service/downloads/annual-half-yearly-reports>

**iv. Portfolio Turnover Rate: This scheme is a new scheme**

**v. Aggregate investment in the Scheme by: This scheme is a new scheme**

| Sr. No | Category of Persons                | Net Value |              | Market Value ( in Rs.) |
|--------|------------------------------------|-----------|--------------|------------------------|
| 1.     | Concerned scheme's Fund Manager(s) | Units     | NAV per unit |                        |

Since the Scheme is a new Scheme, the investment details are not available.

For any other disclosure w.r.t investments by key personnel and AMC directors including regulatory provisions in this regard kindly refer SAI.

**vi. Investments of AMC in the Scheme –**

In terms of sub-regulation 16(A) in Regulation 25 of SEBI (Mutual Funds) Regulations, 1996 read along with Clause 6.9 of the SEBI Master Circular dated June 27, 2024 and AMFI Best Practice Guidelines Circular No.100 /2022-23 dated April 26, 2022 on 'Alignment of interest of AMCs with the Unitholders of the Mutual Fund schemes', the AMC shall invest its own funds in the scheme(s) based on the risks associated with the schemes, as may be specified by the SEBI from time to time. Further, the AMC shall not charge any fees on its investment in the Scheme (s), unless allowed to do so under SEBI Regulations in the future.

For details of investment please visit <https://mf.nipponindiaim.com/investor-service/statutory-disclosures>

## Part III - OTHER DETAILS

### A. COMPUTATION OF NAV

The Net Asset Value (NAV) of the Units will be determined daily or as prescribed by the Regulations. The NAV shall be calculated in accordance with the following formula, or such other formula as may be prescribed by SEBI from time to time.

|       |                                                                                                                                            |
|-------|--------------------------------------------------------------------------------------------------------------------------------------------|
| NAV = | Market/Fair Value of Scheme's Investments + Receivables + Accrued Income +<br>Other Assets - Accrued Expenses- Payables- Other Liabilities |
|       | Number of Units Outstanding                                                                                                                |

#### Rounding off policy for NAV

Net Asset Value of the Units in the Scheme is calculated in the manner provided in this Scheme Information Document or as may be prescribed by Regulations from time to time. The NAV will be computed upto four decimal places.

#### Illustration for computation of NAV:

| Particulars                               | Amount (In INR) |
|-------------------------------------------|-----------------|
| Assets                                    |                 |
| Market/Fair Value of Scheme's Investments | 1,00,000        |
| Current Assets                            |                 |
| Receivables                               | 1,500           |
| Accrued Income                            | 500             |
| Other Assets                              | 1,000           |
| Total Assets (A)                          | 1,03,000        |
| Current Liabilities                       |                 |
| Accrued Expenses                          | 1,100           |
| Payables                                  | 300             |
| Other Liabilities                         | 100             |
| Total Liabilities (B)                     | 1,500           |
| Net Assets (C) (A – B)                    | 1,01,500        |
| Units Outstanding (D)                     | 10,000          |
| NAV per unit (C/D)                        | 10.1500         |

The mutual fund shall ensure that the repurchase price of the scheme is not lower than 95% of the Net Asset Value.

For other details such as policies w.r.t computation of NAV, rounding off, investment in foreign securities, procedure in case of delay in disclosure of NAV etc. refer to SAI

### B. NEW FUND OFFER (NFO) EXPENSES

These expenses are incurred for the purpose of various activities related to the NFO like sales and distribution fees paid marketing and advertising, registrar expenses, printing and stationary, bank charges etc. AMC will ensure that no NFO expenses will be charged to the Scheme

### C. ANNUAL SCHEME RECURRING EXPENSES

These are the fees and expenses for operating the scheme. These expenses include Investment Management and Advisory Fee charged by the AMC and other expenses as given in the table below:

The AMC has estimated that the following % of the daily net assets of the scheme will be charged to the scheme as expenses. The AMC would update the current expense ratios on the website of the mutual fund at least three working days prior to the effective date of the change.

Further Actual Expense ratio will be disclosed at the following link

<https://mf.nipponindiaim.com/investor-services/downloads/total-expense-ratio-of-mutual-fund-schemes>

## Estimated Expense Structure

| Particulars                                                                                                                       | % of Net Assets   |
|-----------------------------------------------------------------------------------------------------------------------------------|-------------------|
| Investment Management & Advisory Fee                                                                                              | Upto 1.00%        |
| Audit fees/fees and expenses of trustees                                                                                          |                   |
| Custodial Fees                                                                                                                    |                   |
| Registrar & Transfer Agent Fees including cost of providing account statements / IDCW / redemption cheques/ warrants              |                   |
| Marketing & Selling Expenses including Agents Commission and statutory Advertisement                                              |                   |
| Costs related to investor communications                                                                                          |                   |
| Costs of fund transfer from location to location                                                                                  |                   |
| Cost towards investor education & awareness (at least 1 bps)                                                                      |                   |
| Brokerage & transaction cost pertaining to distribution of units                                                                  |                   |
| Goods & Service Tax on expenses other than investment and advisory fees                                                           |                   |
| Brokerage and transaction cost (Including GST) over and above 12 bps and 5 bps for cash and derivative market trades respectively |                   |
| Other Expenses #                                                                                                                  |                   |
| <b>Maximum total expense ratio (TER) permissible under Regulation 52 (6) (b)</b>                                                  | <b>Upto 1.00%</b> |
| Additional expenses under Section 52 (6A) (b) for gross new inflows from specified investors and cities                           | Upto 0.30%        |

(# Expenses charged under the said parameters shall be in line with the Regulation 52 of SEBI (MF) Regulations or such other basis as specified by SEBI from time to time.)

| <b>Illustration – Impact of Expense Ratio on the Returns</b> |                                     |             |
|--------------------------------------------------------------|-------------------------------------|-------------|
| Particulars                                                  | Regular Plan/Other than Direct Plan | Direct Plan |
| Amount Invested at the beginning of the year                 | 10,000                              | 10,000      |
| Returns before Expenses                                      | 1,500                               | 1,500       |
| Expenses other than Distribution Expenses                    | 150                                 | 150         |
| Distribution Expenses                                        | 50                                  | -           |
| Returns after Expenses at the end of the Year                | 1,300                               | 1350        |
| Returns                                                      | 13.00%                              | 13.50%      |

**Note:** Please note that the above is an approximate illustration of the impact of expenses on the returns, where the Returns before Expenses have been simply reduced to the extent of the expenses. The actual impact would vary depending on the path of returns over the period of consideration. Expenses will be charged on daily net assets..

These estimates have been made in good faith as per the information available to the Investment Manager based on past experience and are subject to change inter-se as per actual but the total expenses shall not exceed the limits permitted by SEBI. Types of expenses charged shall be as per the SEBI (MF) Regulations. The purpose of the above table is to assist the investor in understanding the various costs and expenses that an investor in the scheme will bear directly or indirectly.

Mutual funds /AMCs may charge Goods & Service Tax on investment and advisory fees to the scheme in addition to the maximum limit as prescribed in regulation 52 of the SEBI Regulations.

Goods & Service Tax on other than investment and advisory fees, if any, shall be borne by the scheme within the maximum limit as per regulation 52 of the SEBI Regulations.

Mutual Funds/AMCs will annually set apart 1 basis points on daily net assets within the maximum limit as per regulation 52 of the SEBI Regulations for investor education and awareness initiatives.

Direct Plan shall have a lower expense ratio excluding distribution expenses, commission, and no commission shall be paid from such plan. Further, the NAV of Direct Plan shall be different from the NAV of Regular Plan given the two plans carry different Total Expense Ratio (TER).

However, no Investment Management fees would be charged on NAM India's investment in the Scheme. The Trustee Company, shall be entitled to receive a sum computed @ 0.05% of the Unit Capital of all the Schemes of NIMF on 1st April each year or a sum of Rs.5,00,000/- which ever is lower or such other sum as may be agreed from time to time in accordance with the SEBI Regulations or any other authority, from time to time.

The investors in the Nippon India CRISIL-IBX AAA Financial Services - Dec 2026 Index Fund will be charged a maximum of 1.00% of the daily net assets excluding additional expenses as allowed by sub regulation 6A of regulation 52.

The above expenses are fungible within the overall maximum limit prescribed under SEBI (Mutual Funds) Regulations, 1996, which means there will be no internal sub-limits on expenses and AMC is free to allocate them within the overall TER.

In terms of Regulation 52(1) of SEBI (Mutual Funds) Regulations, 1996, all scheme related expenses including commission paid to distributors, by whatever name it may be called and in whatever manner it may be paid, will necessarily be paid from the scheme only within the regulatory limits and not from the books of AMC, its associate, sponsor, trustee or any other entity through any route. Provided that the expenses that are very small in value but high in volume may be paid out of AMC's books. Such expenses shall be paid out of AMC books at actuals or not exceeding 2 bps of respective scheme AUM, whichever is lower. List of such miscellaneous expenses may be provided by AMFI in consultation with SEBI or as specified/amended by AMFI/SEBI from time to time.

In addition to the limits specified in regulation 52(6), the following costs or expenses may be charged to the scheme as per new sub regulation 6A, namely-

- (a) Brokerage and Transaction costs (Including GST) incurred for the execution of trades may be expensed out in the scheme to the extent of 0.12 per cent of the value of trades in case of cash market transactions and 0.05 per cent of the value of trades in case of derivatives transactions. Any payment towards brokerage and transaction costs incurred for the execution of trades, over and above the said 0.12 per cent and 0.05 per cent for cash market transactions and derivatives transactions respectively may be charged to the scheme within the maximum limit of Total Expense Ratio (TER) as prescribed under Regulation 52 of the SEBI (Mutual Funds) Regulations, 1996. Any expenditure in excess of the said prescribed limit (including brokerage and transaction costs, if any) shall be borne by the AMC or by the Trustee or Sponsors.;
- (b) expenses not exceeding of 0.30 per cent of daily net assets, if the new inflows from such investors and cities as specified by SEBI from time to time are at least -
  - (i) 30 per cent of gross new inflows in the scheme, or;
  - (ii) 15 per cent of the average assets under management (year to date) of the scheme, whichever is higher:

Note: In line with AMFI communication no.35P/MEM-COR/85-a/2022-23 dated March 2, 2023 and SEBI letter no. SEBI/HO/IMD/IMD-SEC-3/P/OW/2023/5823/1 dated February 24, 2023, the B-30 incentive structure is kept in abeyance from March 1, 2023, till any further guidelines regarding necessary safeguards are issued by SEBI

Provided that if inflows from such cities is less than the higher of sub-clause (i) or sub-clause (ii), such expenses on daily net assets of the scheme shall be charged on proportionate basis:

Provided further that expenses charged under this clause shall be utilised for distribution expenses incurred for bringing inflows from such cities.

Provided further that amount incurred as expense on account of inflows from such cities shall be credited back to the scheme in case the said inflows are redeemed within a period of one year from the date of investment;

The Fund will strive to reduce the level of these expenses so as to keep them well within the maximum limits allowed by SEBI. Expenses on an ongoing basis will not exceed the percentage of the daily net assets or such maximum limits as may be specified by SEBI Regulations from time to time.

The recurring expenses incurred in excess of the limits specified by SEBI (MF) Regulations will be borne by the AMC or by the Trustee or the Sponsor

#### D. LOAD STRUCTURE

Exit Load is an amount which is paid by the investor to redeem the units from the scheme. This amount is used by the AMC to pay commissions to the distributor and to take care of other marketing and selling expenses. Load amounts are variable and are subject to change from time to time. For the current applicable structure, please refer to the website of the AMC [mf.nipponindiaim.com](http://mf.nipponindiaim.com) or may call at Customer Service Centre 1860-266-0111 (charges applicable), and Investors outside India can call at 91-22-69259696 (charges applicable) or your distributor.

| Type of Load | Load chargeable (as a % of NAV)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
|--------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Exit         | <ul style="list-style-type: none"> <li>a) Exit Load: Nil</li> <li>b) <b>Switchover Facility:</b> Available, subject to minimum application amount in switch-in scheme (for opening a new folio/account) and minimum additional investment amount in switch-in scheme for switch-ins thereafter.</li> <li>c) <b>Inter Scheme Switch:</b> At the applicable exit loads in the respective schemes.</li> <li>d) <b>Inter Plan/Inter Option Switch/Systematic Transfer Plans (STP):</b> <ul style="list-style-type: none"> <li>a) Switch / Systematic transfer of investments made with ARN code, from Regular Plan to Direct Plan of a Scheme shall be subject to applicable exit load, if any.</li> <li>b) No Exit Load shall be levied for switch / Systematic transfer of investments made without ARN code, from Regular Plan to Direct Plan of the Scheme or vice versa.↵</li> </ul> </li> </ul> <p>No load shall be applicable for Inter Option Switch/systematic transfer of investments within the same plan under the scheme (for e.g. Growth option to Income Distribution cum Capital Withdrawal option and vice versa).</p> |

Further, the Trustees shall have a right to prescribe or modify the load structure with prospective effect subject to a maximum prescribed under the Regulations. For any change in load structure NAM India will publish an addendum in the newspaper(s) and display it on the website/Investor Service Centres.

## SECTION II

### I. INTRODUCTION

#### A. Definitions/interpretation

For definition details please visit <https://mf.nipponindiaim.com/investor-service/downloads/scheme-information-document>

#### B. Risk Factors

#### SCHEME SPECIFIC RISK FACTORS

##### (a) Risks associated with investing in Fixed Income Securities

Investment in Fixed Income Securities is subject to price, credit, and interest rate risk. The NAV of the Scheme may be affected, inter alia, by changes in the market conditions, interest rates, trading volumes, settlement periods and transfer procedures.

Fixed Income Securities are subject to the risk of an issuer's inability to meet interest and principal payments on its debt obligations (credit risk). Fixed Income Securities may also be subject to price volatility due to factors such as changes in interest rates, general level of market liquidity and market perception of the creditworthiness of the issuer, among others (market risk). The Investment Manager will endeavor to manage credit risk through in-house credit analysis. The Scheme may also use various hedging products from time to time, as are available and permitted by SEBI, to attempt to reduce the impact of undue market volatility on the Scheme's portfolio.

The NAV of the Scheme's Units, to the extent that the Scheme is invested in fixed income securities, will be affected by changes in the general level of interest rates. When interest rates decline, the value of a portfolio of fixed income securities can be expected to rise. Conversely, when interest rates rise, the value of a portfolio of fixed income securities can be expected to decline. Investing in Fixed Income securities are subject to the risk of an Issuer's inability to meet principal and interest payments obligation (credit risk) and may also be subject to price volatility due to such factors as interest rate sensitivity, market perception of the creditworthiness of the issuer and general market liquidity (market risk).

The timing of transactions in debt obligations, which will often depend on the timing of the Purchases and Redemptions in the Scheme, may result in capital appreciation or depreciation because the value of debt obligations generally varies inversely with the prevailing interest rates.

**Interest Rate Risk:** As with all debt securities, changes in interest rates will affect the Scheme's Net Asset Value as the prices of securities generally increase as interest rates decline and generally decrease as interest rates rise. Prices of longer-term securities generally fluctuate more in response to interest rate changes than do shorter-term securities. Interest rate movements in the Indian debt markets can be volatile leading to the possibility of large price movements up or down in debt and money market securities and thereby to possibly large movements in the NAV.

**Credit Risk:** Credit risk or default risk refers to the risk which may arise due to default on the part of the issuer of the fixed income security (i.e. will be unable to make timely principal and interest payments on the security). Because of this risk debentures are sold at a yield spread above those offered on Treasury securities, which are sovereign obligations and generally considered to be free of credit risk. Normally, the value of a fixed income security will fluctuate depending upon the actual changes in the perceived level of credit risk as well as the actual event of default.

**Liquidity or Marketability Risk:** This refers to the ease at which a security can be sold at or near its true value. The primary measure of liquidity risk is the spread between the bid price and the offer price quoted by a dealer. Liquidity risk is characteristic of the Indian fixed income market.

**Reinvestment Risk:** This risk refers to the interest rate levels at which cash flows received from the securities in the Scheme or from maturities in the Scheme are reinvested. The additional income from reinvestment is the "interest on interest" component. The risk refers to the fall in the rate for reinvestment of interim cash flows.

#### Risks associated with various types of securities

|           | Credit Risk                              | Liquidity Risk  | Price Risk                        |
|-----------|------------------------------------------|-----------------|-----------------------------------|
| Listed    | Depends on credit quality                | Relatively Low  | Depends on duration of instrument |
| Unlisted  | Depends on credit quality                | Relatively High | Depends on duration of instrument |
| Secured   | Relatively low                           | Relatively Low  | Depends on duration of instrument |
| Unsecured | Relatively high                          | Relatively High | Depends on duration of instrument |
| Rated     | Relatively low and depends on the rating | Relatively Low  | Depends on duration of instrument |
| Unrated   | Relatively high                          | Relatively High | Depends on duration of instrument |

Different types of securities in which the scheme would invest as given in the Scheme Information Document carry different levels and types of risk. Accordingly, the scheme's risk may increase or decrease depending upon its investment pattern e.g. corporate bonds, carry a higher level of risk than Government securities. Further even among corporate bonds, bonds which are AAA rated are comparatively less risky than bonds which are AA rated.

**(b) Risk associated with G-Sec**

Investment in Government securities like all other debt instruments is subject to price and interest rate risk. Generally, when interest rates rise, prices of fixed income securities fall and when interest rates drop, the prices increase. The extent of fall or rise in prices is a function of the existing coupon, days to maturity and the increase or decrease in interest rates. Price-risk is not unique to Government securities but is true for all fixed income securities. Despite a high degree of liquidity in comparison with other debt instruments on occasions, there could be difficulties in transacting in the market due to extreme volatility or unusual constriction in market volumes or on occasions when an unusually large transaction has to be put through.

**(c) Market Trading Risks**

1. Political Risks: Whereas the Indian market was formerly restrictive, a process of deregulation has been taking place over recent years. This process has involved removal of trade barriers and protectionist measures, which could adversely affect the value of investments. It is possible that the future changes in the Indian political situation, including political, social or economic instability, diplomatic developments and changes in laws and regulations could have an effect on the value of investments. Expropriation, confiscatory taxation or other relevant developments could affect the value of investments.
2. Right to Limit Redemptions: The Trustee, in the general interest of the unit holders of the Scheme offered under this Scheme Information Document and keeping in view of the unforeseen circumstances/unusual market conditions, may limit the total number of Units which can be redeemed on any Business Day depending on the total "Saleable Underlying Stock" available with the fund.
3. Asset Class Risk: The returns from the types of securities in which a Scheme invests may underperform returns from the various general securities markets or different asset classes. Different types of securities tend to go through cycles of out-performance and under performance in comparison of the general securities markets.
4. Passive Investments: As Nippon India CRISIL-IBX AAA Financial Services – Dec 2026 Index Fund is not actively managed, the underlying investments may be affected by a general decline in the Indian markets relating to its Underlying Index. The scheme invests in the securities included in its underlying index regardless of their investment merit. The AMC does not attempt to take defensive positions in declining markets. Further, the fund manager does not make any judgment about the investment merit nor shall attempt to apply any economic, financial or market analysis.

**(d) Risks associated with segregated portfolio**

**Liquidity risk**

1. Investor holding units of segregated portfolio may not able to liquidate their holding till the time recovery of money from the issuer.
2. Listing of units of segregated portfolio in recognised stock exchange does not necessarily guarantee their liquidity. There may not be active trading of units in the stock market. Further trading price of units on the stock market may be significantly lower than the prevailing NAV.

**Credit risk**

3. Security comprises of segregated portfolio may not realise any value.

**(e) Tracking Error and Tracking Difference Risk**

Tracking error is defined as the annualized standard deviation of the difference in the daily returns between the Underlying Index and the NAV. Tracking Difference is defined as the annualized difference of returns between the underlying index and the NAV of the scheme. Theoretically, the corpus of the Scheme has to be fully invested in the securities comprising the Underlying Index in the same proportion of weights as the securities have in the Underlying Index. However, deviations from the stated index replication may occur due to reason that the Scheme has to incur expenses, corporate actions pertaining to the Index including changes to the constituents, regulatory policies, ability of the Fund Manager to closely replicate the Underlying Index, delay in purchase or nonavailability of underlying securities forming part of the index etc. Tracking Error/ Tracking Difference may arise including but not limited to the following reasons:

1. Delay in purchase or non-availability of underlying securities forming part of the index
2. Delay in liquidation of securities which have been removed by the Index.
3. Fees and expenses of the Scheme.
4. Cash balance held by the Scheme due to interest received during subscriptions, redemption, etc.
5. Due to over-weight / under-weight investment in issuances which are part of the Index. Due to mismatch in the weight of the issuers forming part of the Index and the Scheme throughout life of the Scheme.
6. Corporate actions
7. The Scheme has to invest in the securities in whole numbers and has to round off the quantity of securities. And due to lack of availability of commensurate quantity /trading volumes of the securities qualifying for the Underlying Index, the fund may face higher impact cost while deploying inflows /generating cashflows.
8. Dividend/Interest payout.
9. Difference in valuation of underlying securities by the Index Provider and AMC's valuation providers.

10. Changes in the constituents of the underlying Index. Whenever there are any changes, the Scheme has to reallocate its investment as per the revised Index but market conditions may not offer an opportunity to rebalance its portfolio to match the Index and such delay may affect the NAV of the Scheme.

The AMC would monitor the tracking error and tracking difference of the Scheme on an ongoing basis and would seek to minimize tracking error and tracking difference to the maximum extent possible. The annualized tracking difference averaged over one year period shall not exceed 1.25%. In case the average annualized tracking difference over one year period for the Scheme is higher than 1.25%, the same will be brought to the notice of trustees with corrective actions taken by the AMC, if any.

**(f) Risks associated with investing in Tri Party Repo on Government securities or Treasury bills through CCIL (TREPS):**

The mutual fund is a member of securities segment and Tri-party Repo on Government securities or Treasury bills trade settlement of the Clearing Corporation of India (CCIL). All transactions of the mutual fund in government securities and in Tri-party Repo on Government securities or Treasury bills trades are settled centrally through the infrastructure and settlement systems provided by CCIL; thus reducing the settlement and counterparty risks considerably for transactions in the said segments.

CCIL maintains prefunded resources in all the clearing segments to cover potential losses arising from the default member. In the event of a clearing member failing to honour his settlement obligations, the default Fund is utilized to complete the settlement. The sequence in which the above resources are used is known as the "Default Waterfall".

As per the waterfall mechanism, after the defaulter's margins and the defaulter's contribution to the default fund have been appropriated, CCIL's contribution is used to meet the losses. Post utilization of CCIL's contribution if there is a residual loss, it is appropriated from the default fund contributions of the non-defaulting members.

Thus the scheme is subject to risk of the initial margin and default fund contribution being invoked in the event of failure of any settlement obligations. In addition, the fund contribution is allowed to be used to meet the residual loss in case of default by the other clearing member (the defaulting member).

However, it may be noted that a member shall have the right to submit resignation from the membership of the Security segment if it has taken a loss through replenishment of its contribution to the default fund for the segments and a loss threshold as notified have been reached. The maximum contribution of a member towards replenishment of its contribution to the default fund in the 7 days (30 days in case of securities segment) period immediately after the afore-mentioned loss threshold having been reached shall not exceed 5 times of its contribution to the Default Fund based on the last re-computation of the Default Fund or specified amount, whichever is lower.

Further, it may be noted that, CCIL periodically prescribes a list of securities eligible for contributions as collateral by members. Presently, all Central Government securities and Treasury bills are accepted as collateral by CCIL. The risk factors may undergo change in case the CCIL notifies securities other than Government of India securities as eligible for contribution as collateral.

**(g) Other Scheme Specific Risk factors**

1. The liquidity of the Scheme's investments may be inherently restricted by trading volumes, settlement periods and transfer procedures. In the event of an inordinately large number of redemption requests, or of a re-structuring of the Scheme's investment portfolio, these periods may become significant.

Although, the objective of the Fund is to generate optimal returns, the objective may or may not be achieved. The investors may note that if the AMC/Investment Manager is not able to make right decision regarding the timing of increasing exposure in debt securities in times of falling equity market, it may result in negative returns. Given the nature of scheme, the portfolio turnover ratio may be on the higher side commensurate with the investment decisions and Asset Allocation of the Scheme. At times, such churning of portfolio may lead to losses due to subsequently negative or unfavorable market movements.

2. Credit And Rating Downgrade Risk, Prepayment And Foreclosures Risk for Senior PTC Series, Prepayment And Foreclosures Risk for Senior PTC Series, Servicing Agent Risk, Co-mingling Risk, Bankruptcy of the Seller.
3. The NAV of the scheme to the extent invested in Debt and Money market securities are likely to be affected by changes in the prevailing rates of interest and are likely to affect the value of the Scheme's holdings and thus the value of the Scheme's Units.
4. The AMC may, considering the overall level of risk of the portfolio, invest in lower rated/ unrated securities offering higher yields. This may increase the risk of the portfolio.
5. Securities which are not quoted on the stock exchanges are inherently illiquid in nature and carry a larger amount of liquidity risk, in comparison to securities that are listed on the exchanges or offer other exit options to the investor, including a put option. The AMC may choose to invest in unlisted securities that offer attractive yields. This may increase the risk of the portfolio.
6. While securities that are listed on the stock exchange carry lower liquidity risk, the ability to sell these investments is limited by the overall trading volume on the stock exchanges. Money market securities, while fairly liquid, lack a well-developed secondary market, which may restrict the selling ability of the Scheme and may lead to the Scheme incurring losses till the security is finally sold.
7. Investment decisions made by the AMC may not always be profitable, even though it is intended to generate capital appreciation and maximize the returns by actively investing in equity and equity related securities.
8. The AMC carries out valuation of investments made by the Scheme. The AMC values Securities and assets in the Scheme according to the valuation policies described in the Statement of Additional Information.
9. The tax benefits available under the scheme are as available under the present taxation laws and are available only to certain specified categories of investors and that is subject to fulfillment of the relevant conditions. The information given is included for

general purposes only and is based on advice that the AMC has received regarding the law and the practice that is currently in force in India and the investors and the Unitholders should be aware that the relevant fiscal rules and their interpretation may change. As is the case with any investment, there can be no guarantee that the tax position or the proposed tax position prevailing at the time of investment in the Scheme will endure indefinitely. In view of the individual nature of tax consequences, each Investor/Unitholder is advised to consult his/her own professional tax advisor.

Past performance of the Sponsor/ the AMC/ the Mutual Fund is not indicative of the future performance of the Scheme. Nippon India CRISIL-IBX AAA Financial Services – Dec 2026 Index Fund is the name of the Scheme and does not in any manner indicate either the quality of the Scheme; its future prospects or returns.

All IDCW distributions are subject to the availability of distributable surplus in the Scheme. When an investor switches from this scheme to another scheme on a future date, the scheme specific risk factors applicable to such scheme into which he switches, will apply.

#### (h) Tax Issues

The tax benefits described in this Scheme information document are as available under the present taxation laws and are available subject to relevant conditions. The information given is included only for general purpose and is based on advice received by the AMC regarding the law and practice currently in force in India and the Unit holders should be aware that the relevant fiscal rules or their interpretation may change. As is the case with any investment, there can be no guarantee that the tax position or the proposed tax position prevailing at the time of an investment or redemption in the Scheme will endure indefinitely. In view of the individual nature of tax consequences, each investor is advised to consult his / her own professional tax advisor

### C. Risk mitigation strategies

#### Risk mitigation measures for portfolio volatility and portfolio concentration:

Index Fund being a passive investment carries less risk as compared to active fund management. The portfolio follows the index and therefore the level of stock concentration in the portfolio and its volatility would be the same as that of the index, subject to tracking error. Thus, there is no additional element of volatility or stock concentration on account of fund manager decisions. The Risk Mitigation strategy revolves around minimizing the Tracking error to the least possible through regular rebalancing of the portfolio, taking into account the change in weights of stocks in the Underlying Index as well as the incremental collections into / redemptions from the Scheme.

#### Risk mitigation measures for managing liquidity:

As per data from NSE more than half of market liquidity remains in the index. Therefore, the scheme does not envisage liquidity issues. The scheme may take exposure to equity derivatives of the index itself or its constituent stocks, when equity shares are unavailable, insufficient or for rebalancing in case of corporate actions for a temporary period.

| Type of Risks                            | Measures/ Strategies to control risks                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
|------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Debt and Money Market instruments</b> | <ul style="list-style-type: none"> <li>• Credit Risk: Management analysis will be used for identifying company specific risks. Management's past track record will also be studied. In order to assess financial risk a detailed assessment of the issuer's financial statements will be undertaken.</li> <li>• Price-Risk or Interest-Rate Risk: The Scheme may primarily invest the debt portion of the portfolio in short term debt &amp; money market instruments, units of Liquid and Overnight schemes thereby mitigating the price volatility due to interest rate changes generally associated with long-term securities.</li> <li>• Risk of Rating Migration: The Scheme may primarily invest the debt portion of the portfolio in short-term debt &amp; money market instruments, units of Liquid and Overnight schemes thereby mitigating the risk of rating migration generally associated with long-term securities.</li> <li>• Basis Risk: The debt allocation of scheme is primarily as a cash management strategy and such strategy returns are expected to reflect the very short term interest rate hence investment is done in short term debt and money market instruments.</li> <li>• Spread Risk: The Scheme may primarily invest the debt portion of the portfolio in short-term debt &amp; money market instruments, units of Liquid and Overnight schemes thereby mitigating the risk of spread expansion which is generally associated with long-term securities.</li> <li>• Reinvestment Risk: The debt allocation of scheme is primarily as a cash management strategy and such strategy returns are expected to reflect the very short term interest rate hence investment is done in short term debt and money market instruments. Reinvestment risks will be limited to the extent of debt instruments, which will be a very small portion of the overall portfolio value.</li> <li>• Liquidity Risk: The Scheme may, however, endeavor to minimize liquidity risk by- primarily investing the debt portion of the portfolio in relatively liquid short-term debt &amp; money market instruments, units of Liquid and Overnight schemes.</li> </ul> |
| <b>Derivatives</b>                       | <p>The Scheme may invest in derivative for the purpose of hedging, portfolio balancing and other purposes as may be permitted under the Regulations. Derivatives can be either exchange traded or can be over the counter</p> <p>(OTC). Exchange traded derivatives are listed and traded on stock exchanges whereas OTC derivative transactions are generally structured between two counterparties. Exposure with respect to derivatives shall be in line with regulatory limits and the limits specified in the SID.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
| <b>Securities Lending</b>                | <p>The SLB shall be operated through Clearing Corporation/Clearing House of stock exchanges having nation-wide terminals who are registered as Approved Intermediaries (AIs)." The risk is adequately covered as Securities Lending &amp; Borrowing (SLB) is an Exchange traded product. Exchange offers an anonymous trading platform and gives the players the advantage of settlement guarantee without the worries of counter party default. However, the Fund may not be able to sell such lent securities</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |

|                                                                                            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
|--------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|                                                                                            | during contract period or have to recall the securities which may be at higher than the premium at which the security is lent.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
| <b>Currency</b>                                                                            | <p>The scheme subject to applicable regulations shall have the option to enter into forward contracts for the purposes of hedging against the foreign exchange fluctuations. The Schemes may employ various measures (as permitted by SEBI/RBI) including but not restricted to currency hedging (such as currency options and forward currency exchange contracts, currency futures, written call options and purchased put options on currencies and currency swaps), to manage foreign exchange movements arising out of investment in foreign securities.</p> <p>All currency derivatives trade, if any will be done only through the stock exchange platform.</p> |
| <b>Repo Transactions</b>                                                                   | This risk is largely mitigated, as the choice of counterparties is largely restricted and their credit rating is taken into account before entering into such transactions. Also, operational risks are lower as such trades are settled on a DVP basis. In the event the counterparty is unable to pay back the money to the scheme as contracted on maturity, the scheme may dispose of the assets (as they have sufficient margin) and the net proceeds may be refunded to the counterparty.                                                                                                                                                                        |
| <b>Securitized Debt</b>                                                                    | In addition to careful scrutiny of credit profile of borrower/pool additional security in the form of adequate cash collaterals and other securities may be obtained.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| <b>REITs and InvITS</b>                                                                    | The fund will comply with the prescribed SEBI limits on exposure. The scheme will endeavor to invest in liquid REITs & InvITS.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
| <b>Structured Obligation (SO) &amp; Credit Enhancement (CE) rated securities</b>           | Scheme wise investments as prescribed by the regulations limits the exposure to such securities. Additionally, covenants of such structured papers are reviewed periodically for adequate maintenance of covers as prescribed in the Information Memorandum of such papers.                                                                                                                                                                                                                                                                                                                                                                                            |
| <b>Segregated Portfolio</b>                                                                | In such an eventuality it will be AMC's endeavor to realise the segregated holding in the best interest of the investor at the earliest.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
| <b>Government securities and Triparty repo on Government securities or treasury bills:</b> | As a member of securities segment and Triparty repo segment, maintenance of sufficient margin is a mandatory requirement. CCIL monitors these on a real time basis and requests the participants to provide sufficient margin to enable the trades etc. Also, there are stringent conditions / requirements before registering any participants by CCIL in these segments. Since settlement is guaranteed the loss on this account could be minimal though there could be an opportunity loss.                                                                                                                                                                         |
| <b>Units of mutual fund schemes</b>                                                        | Mutual Fund portfolios are generally well diversified and typically endeavor to provide liquidity on a T+1/T+2 basis and aim to mitigate any risks arising out of underlying investments. Commodity ETF's are quite liquid as they can either be created / redeemed with the fund house or traded on the exchange.                                                                                                                                                                                                                                                                                                                                                     |
| <b>Market/Volatility Risk</b>                                                              | The Scheme, being a Target Maturity Date Index structure, is expected to follow a Buy and Hold investment strategy in a passive manner. Based on that, we expect to mitigate intermittent price volatility in the underlying assets. Investors who remain invested until the maturity of the Scheme is expected to mitigate market / volatility risk to large extent.                                                                                                                                                                                                                                                                                                  |
| <b>Credit risk</b>                                                                         | Management analysis will be used for identifying company specific risks. Management's past track record will also be studied. In order to assess financial risk a detailed assessment of the issuer's financial statements will be undertaken.                                                                                                                                                                                                                                                                                                                                                                                                                         |
| <b>Liquidity risk</b>                                                                      | The Scheme may, however, endeavor to minimize liquidity risk by- primarily investing the debt portion of the portfolio in relatively liquid short-term debt & money market instruments, units of Liquid and Overnight schemes.                                                                                                                                                                                                                                                                                                                                                                                                                                         |
| <b>Interest rate risk</b>                                                                  | The Scheme, being a Target Maturity Date Index structure, is expected to follow a Buy and Hold investment strategy in a passive manner. All investments will be in line with the maturity date of the Scheme and the underlying Index. This should help mitigate the interest rate risk.                                                                                                                                                                                                                                                                                                                                                                               |
| <b>Tracking errors</b>                                                                     | Over a short period, the Scheme may carry the risk of variance between portfolio composition and Benchmark. The objective of the Scheme is to closely track the performance of the Underlying Index over the same period, subject to tracking error. The Scheme would endeavor to maintain a low tracking error by actively aligning the portfolio in line with the Index.                                                                                                                                                                                                                                                                                             |

While these measures are expected to mitigate the above risks to a large extent, there can be no assurance that these risks would be completely eliminated.

The measures mentioned above is based on current market conditions and may change from time to time based on changes in such conditions, regulatory changes and other relevant factors. Accordingly, our investment strategy, risk mitigation measures and other information contained herein may change in response to the same.

**Risk Control:** Index Fund being a passive investment and portfolio follows the index and therefore the level of stock concentration in the portfolio and its volatility would be the same as that of the index, subject to tracking error. Thus, there is no additional element of volatility or stock concentration on account of fund manager decisions. The Risk Mitigation strategy revolves around minimizing the Tracking error to the least possible through regular rebalancing of the portfolio, taking into account the change in weights of stocks in the Underlying Index as well as the incremental collections into / redemptions from the Scheme.

## II. Information about the scheme:

### A. Where will the scheme invest

| Sr. No. | Instruments in which the scheme will invest                                                                                                                                                                                                                                                                                |
|---------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1       | Instruments representing the CRISIL-IBX AAA Financial Services Index – Dec 2026                                                                                                                                                                                                                                            |
| 2       | Cash & Cash Equivalents including Government Securities, T-Bills and Repo on Government Securities having residual maturity of less than 91 days                                                                                                                                                                           |
| 3       | Unrated debt and Money Market Instruments including Tri-Party Repo/ Repo/Reverse Repo, certificate of deposit, commercial papers, commercial bills, treasury bills, Government securities issued by Central and/or State Government having an unexpired maturity up to one year, call or notice money, usance bills (BRDS) |
| 4       | Schemes which invest in the money market securities or Liquid Schemes                                                                                                                                                                                                                                                      |

**Investment in Instruments forming part of CRISIL-IBX AAA Financial Services Index – Dec 2026:** The Scheme will invest in instruments representing the CRISIL-IBX AAA Financial Services Index – Dec 2026

**Investment in Cash & Cash Equivalents:** The Scheme may invest in Cash and Cash Equivalents which include Government Securities, T-Bills and Repo on Government Securities having residual maturity of less than 91 days

**Investment in unrated debt and money market instrument:** The Scheme may also invest in Money market instruments including Tri-Party Repo/ Repo/Reverse Repo, certificate of deposit, commercial papers, commercial bills, treasury bills, Government securities issued by Central and/or State Government having an unexpired maturity up to one year, call or notice money, usance bills (BRDS) and any other similar instruments as specified by the RBI/SEBI from time to time.

**Investment in Schemes which invest in the money market securities or Liquid Schemes:** The Scheme may also invest in Schemes which invest in the money market securities or Liquid Schemes. The Scheme may invest upto 5% net assets in money market / liquid schemes without charging any fees, provided that aggregate inter-scheme investment made by all schemes under the same management company or in schemes under the management of any other AMC shall not exceed 5% of the NAV of the Mutual Fund in accordance with Clause 4 of Seventh Schedule of SEBI (Mutual Funds) Regulations, 1996

The Scheme shall replicate the underlying debt index subject to the requirements as specified under para 3.5 of SEBI Master Circular on Mutual Funds dated June 27, 2024

In case of non-availability of the securities forming part of Index, the Scheme shall invest in issuances of issuer(s) not forming part of the index with duration, yield and credit rating in line with that of the non-available issuances of issuer(s) forming part of the index. Such investment in issuances of issuer(s) not forming part of the index shall be maximum of 20% of the aggregate portfolio of the Scheme.

#### Debt market in India

At present, the Indian debt market has following types of Issuers / Instruments. Their listing status, current yield, liquidity Status and risk profile is tabled below

Brief details about the instruments are given below as on Oct 1, 2024.

| Instruments                      | Listed/ Unlisted | Current Yield Range As on Oct 1, 2024 | Liquidity | Risk profile |
|----------------------------------|------------------|---------------------------------------|-----------|--------------|
| Central Government Securities    | Listed           | 6.53% - 6.95%                         | High      | Low          |
| Corporate Debentures / PSU Bonds | Listed           | 7.24%-7.69%                           | Moderate  | Low          |
| CDs (short term)                 | Unlisted         | 7.00% - 7.58%                         | High      | Low          |
| Call Money                       | Unlisted         | 5.10%- 6.55%                          | High      | Low          |
| Mibor linked Papers*             | Listed           | 100-140 bps                           | Low       | Low          |

#### \* Range of spread of 5 year AAA Corporate bond and OIS papers of similar maturity

A brief description about yields presently available on Central Govt. Securities /Bonds & Debentures of various maturities is as follows:

Annualised yields (as on Oct 1, 2024) are:

| Yrs                            | =< 1yr      | 1yr - 5yr   | 5yr - 10yrs | 10yr - 30 yrs |
|--------------------------------|-------------|-------------|-------------|---------------|
| Central Government securities  | 6.64-6.76%  | 6.75%-6.92% | 6.76%-6.89% | 6.88%-7.07%   |
| Debentures / Bonds (AAA rated) | 7.65%-7.69% | 7.36%-7.64% | 7.24%-7.40% | -             |

THE PRICE AND YIELD ON VARIOUS DEBT INSTRUMENTS FLUCTUATE FROM TIME TO TIME DEPENDING UPON THE MACRO ECONOMIC SITUATION, INFLATION RATE, OVERALL LIQUIDITY POSITION, FOREIGN EXCHANGE SCENARIO, ETC. ALSO, THE PRICE AND YIELD VARIES ACCORDING TO MATURITY PROFILE, CREDIT RISK ETC.

### B. What are the investment restrictions?

The investment policy of the scheme complies with the rules, regulations and guidelines laid out in SEBI (Mutual Funds) Regulations, 1996. As per the Regulations, specifically the Seventh Schedule, the following investment limitations are currently applicable:

- Transfers of investments from one scheme to another scheme in the Mutual Fund shall be allowed only if:
  - Such transfers are done at the prevailing market price for quoted instruments on spot basis;
  - The securities so transferred shall be in conformity with the investment objectives & policies of the Scheme to which such transfer has been made.

Such transfer would be in accordance with the Clause 12.30 of SEBI Master Circular dated June 27, 2024 or any other circular issued by SEBI from time to time.

2. The Scheme may invest in another scheme under the same asset management company or in any other mutual fund without charging any fees, provided the aggregate inter scheme investments made by all Schemes under the same management company or in schemes under the management of any other AMC shall not exceed 5% of NAV of the Mutual Fund. [Provided that this clause shall not apply to any fund of funds scheme.]
3. The Mutual Fund shall buy and sell securities on the basis of deliveries and shall in all cases of purchases, take delivery of relative securities and in all cases of sale, deliver the securities and shall in no case put itself in a position whereby it has to make short sale or carry forward transactions or engage in badla finance.
4. The Fund shall get the securities purchased or transferred in the name of the Fund on account of the concerned scheme, wherever investments are intended to be of a long-term nature.
5. The fund's schemes shall not make any investment in:
  - a) Any unlisted security of an associate or group company of the sponsor
  - b) Any security issued by way of private placement by an associate or group company of the sponsor
6. The Scheme shall not invest in a fund of funds scheme.
7. Pursuant to Clause 3.5 of SEBI Master Circular dated June 27, 2024 the scheme shall be considered to be replicating the underlying index, provided For portion of the portfolio comprising of corporate debt securities
  - i. Investment in securities of issuers accounting for at least 60% of weight in the index, represents at least 80% of net asset value (NAV) of the ETF/ Index Fund.
  - ii. At no point of time the securities of issuers not forming part of the index exceed 20% of NAV of the ETF/ Index Fund.
  - iii. The investment in various securities are aggregated at issuer level for the purpose of exposure limits.
  - iv. Further, the exposure limit to a single issuer by the ETF/ Index Fund shall be as under:
    - a) For AAA rated securities, exposure to a single issuer by the ETF/ Index Fund shall not have more than 15% weight in the portfolio.
    - b) For AA rated securities, exposure to a single issuer by the ETF/ Index Fund shall not have more than 12.5% weight in the portfolio.
    - c) For A and below rated issuances, exposure to a single issuer by the ETF/ Index Fund shall not have more than 10% weight in the portfolio.
  - v. Total exposure of the ETF/ Index Fund in a particular group (excluding investments in securities issued by PSUs, PFIs and PSBs) shall not exceed 25% of NAV of the scheme. For the purpose of this provision, 'group' shall have the same meaning as defined in Clause 12.9.3.3 of SEBI Master Circular dated June 27, 2024.
  - vi. Total exposure of the ETF/ Index Fund in a particular sector (excluding G-sec, t-Bills, SDLs and AAA rated securities issued by PSUs, PFIs and PSBs) shall not exceed 25% of the NAV of the scheme. However, this provision shall not be applicable for schemes based on sectoral or thematic debt indices.
  - vii. The Macaulay Duration (hereinafter referred as "duration") of the portfolio of the ETF/ Index Fund replicates the duration of the underlying index within a maximum permissible deviation of +/- 10%.  
In case of Target Maturity (or Target Date) ETFs/ Index Funds, the following norms for permissible deviation in duration shall apply:
    - a) For portfolio with residual maturity of greater than 5 years: Either +/- 6 months or +/- 10% of duration, whichever is higher.
    - b) For a portfolio with residual maturity of up to 5 years: Either +/- 3 months or +/- 10% of duration, whichever is higher.
    - c) However, at no point of time, the residual maturity of any security forming part of the portfolio shall be beyond the target maturity date of the ETF/ Index Fund.
  - viii. The rating wise weightage of debt securities in the portfolio of ETF/ Index Fund replicates the underlying index. However, greater allocation of up to 10% of the portfolio may be made to higher rated debt securities.
  - ix. Rebalancing Period:

For rebalancing the portfolio of the ETF/ Index Fund, the following norms shall apply:

- a) In case of change in constituents of the index due to periodic review, the portfolio of ETF/ Index Funds be rebalanced within 7 calendar days.
- b) In case the rating of any security is downgraded to below the rating mandated in the index methodology (including downgrade to below investment grade), the portfolio be rebalanced within 30 calendar days.
- c) In case the rating of any security is downgraded to below investment grade, the said security may be segregated in accordance with Clause 4.4 of SEBI Master Circular dated June 27, 2024 on "Creation of segregated portfolio in mutual fund schemes.
8. Pending deployment of funds of the scheme in securities in terms of the investment objectives and policies of the scheme, the Mutual Fund can invest the fund of the scheme in short term deposits of scheduled commercial banks subject to the guidelines as applicable from time to time.

Pursuant to the Clause 12.16 of SEBI Master Circular dated June 27, 2024, where the cash in the scheme is parked in short term deposits of Scheduled Commercial Banks pending deployment, the scheme shall abide by the following guidelines:

- “Short Term” for parking of funds shall be treated as a period not exceeding 91 days.
  - Such short-term deposits shall be held in the name of the Scheme.
  - The Scheme shall not park more than 15% of the net assets in short term deposit(s) of all the scheduled commercial banks put together. However, such limit may be raised to 20% with prior approval of the Trustee.
  - Parking of funds in short term deposits of associate and sponsor scheduled commercial banks together shall not exceed 20% of total deployment by the Mutual Fund in short term deposits.
  - The scheme shall not park more than 10% of the net assets in short term deposit(s), with any one scheduled commercial bank including its subsidiaries.
  - The scheme shall not park funds in short term deposit of a bank, which has invested in the Scheme. Further, the bank in which a scheme has short term deposit will not invest in the said scheme until the scheme has short term deposit with the bank.
  - NAM India will not charge any investment management and advisory fees for parking of funds in short term deposits of scheduled commercial banks.
9. In case any company has invested more than 5% of the net asset value of a scheme, the investment made by that scheme or by any other scheme of the same Mutual Fund in that company or its subsidiaries, if any, shall be brought to the notice of the Trustees by NAM India and be disclosed in the half-yearly and annual accounts with justification for such investment provided that the latter investment has been made within one year of the date of the former investment calculated on either side.
10. The Scheme will comply with any other regulations applicable to the investments of mutual funds from time to time.
11. The cumulative gross exposure through Money Market instruments shall not exceed 100% of the net assets of the scheme as per Clauses 12.24 and 12.25 of SEBI Master Circular dated June 27, 2024.
12. The Fund shall not borrow except to meet temporary liquidity needs of the Fund for the purpose of repurchase / Redemption of Units or payment of interest and IDCW to the Unitholders.

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

In case of borrowing through repo transactions the tenure of such transaction shall not exceed a period of six months.

13. The Scheme shall not invest in unlisted debt instruments including commercial papers (CPs), other than (a) government securities, (b) other money market instruments and (c) derivative products such as Interest Rate Swaps (IRS), Interest Rate Futures (IRF), etc. which are used by mutual funds for hedging.

However, mutual fund schemes may invest in unlisted Non-Convertible Debentures (NCDs) not exceeding 10% of the debt portfolio of the scheme subject to the condition that such unlisted NCDs have a simple structure (i.e. with fixed and uniform coupon, fixed maturity period, without any options, fully paid up upfront, without any credit enhancements or structured obligations) and are rated and secured with coupon payment frequency on monthly basis.

At NIMF, to ensure robust risk management and adequate portfolio diversification internal Investment policy for various schemes have been framed. The investment policy at NIMF specifies limits both on overall basis (across all schemes) as well as on individual scheme level

All investment restrictions stated above shall be applicable at the time of making investment. The Scheme will not enter into any transaction, which exposes it to unlimited liabilities or results in the encumbering of its assets in any way so as to expose them to unlimited liability.

These investment limitations / parameters as expressed / linked to the net asset / net asset value / capital, shall in the ordinary course, apply as at the date of the most recent transaction or commitment to invest. Changes do not have to be effected merely because of appreciation or depreciation in value or by reason of the receipt of any rights, bonuses or benefits in the nature of capital or of any scheme of arrangement or for amalgamation, reconstruction or exchange, or at any repayment or redemption or other reason outside the control of the Fund, any such limits would thereby be breached. If these limits are exceeded for reasons beyond its control, AMC shall adopt as a priority objective the remedying of that situation, taking due account of the interests of the Unitholders. However, all investments of the scheme will be made in accordance with the Regulations including Schedule VII thereof and the Fundamental Attributes of this Scheme. The Trustee Company in consultation with AMC may alter these above stated limitations from time to time, and also to the extent the Regulations change, so as to permit the Scheme to make its investments in the full spectrum of permitted investments in order to achieve its investment objectives & policies. As such, all investments of the Scheme will be made in accordance with the Regulations including Schedule VII thereof and the Fundamental Attributes of this Scheme.

**Investment by the AMC in the Scheme:** In terms of sub-regulation 16(A) in Regulation 25 of SEBI (Mutual Funds) Regulations, 1996 read along with Clause 6.9 of the SEBI Master Circular dated June 27, 2024 and AMFI Best Practice Guidelines Circular No.100 /2022-23 dated April 26, 2022 on ‘Alignment of interest of AMCs with the Unitholders of the Mutual Fund schemes’, the AMC shall invest its own funds in the scheme(s) based on the risks associated with the schemes, as may be specified by the SEBI from time to time. Further, the AMC shall not charge any fees on its investment in the Scheme (s), unless allowed to do so under SEBI Regulations in the future.

#### C. Fundamental Attributes:

Following are the Fundamental Attributes of the scheme, in terms of Clause 1.14 of SEBI Master Circular for Mutual Funds dated June 27, 2024:

- (i) **Type of a scheme** - An open-ended Target Maturity Index Fund investing in constituents of CRISIL-IBX AAA Financial Services Index – Dec 2026. A Moderate Interest Rate Risk and Relatively Low Credit Risk.

(ii) **Investment Objective**

- **Main Objective:-** The investment objective of the scheme is to provide investment returns that are commensurate with the total returns of the securities as represented by the CRISIL-IBX AAA Financial Services Index – Dec 2026 before expenses, subject to tracking errors. There is no assurance that the investment objective of the Scheme will be achieved.
- **Investment pattern:-** For Detailed description, please refer to Section I - Part II – B (HOW WILL THE SCHEME ALLOCATE ITS ASSETS?)

(iii) **Terms of Issue**

- **Liquidity provisions such as listing, repurchase, redemption.**

Being an open-ended scheme, the Units of the Scheme will not be listed on any stock exchange, at present. The Trustee may, at its sole discretion, cause the Units under the Scheme to be listed on one or more Stock Exchanges.

The Scheme will offer for Subscription/ Switch-in and Redemption / Switch-out of Units on every Business Day on an ongoing basis, within five business days of allotment. The redemption or repurchase proceeds shall be transferred to the unitholders within 3 working Days from the date of redemption or repurchase.

- **Aggregate fees and expenses charged to the scheme.**

- i) New Fund Offer (NFO) Expenses : Refer to Section I - Part-III - B
- ii) Annual Scheme Recurring Expenses : Refer to Section I - Part-III - C

- **Any safety net or guarantee provided. – Not Applicable**

In accordance with Regulation 18(15A) of the SEBI (MF) Regulations and Clause 1.14.1.4 of SEBI Master Circular for Mutual Funds dated June 27, 2024, the trustees shall ensure that no change in the fundamental attributes of the Scheme, the fee and expenses payable or any other change which would modify the Scheme and affect the interests of Unitholders is carried out by the AMC, unless it complies with sub-regulation (26) of Regulation 25 of the SEBI (MF) Regulations.

Further, in accordance with Regulation 25 (26) of the SEBI (MF) Regulations, the AMC shall ensure that no change in the fundamental attributes of the Scheme or the trust or fee and expenses payable or any other change which would modify the Scheme and affect the interests of Unitholders shall be carried out unless:

- (i) A written communication about the proposed change is sent to each Unitholder and an advertisement is issued in one English daily newspaper having nationwide circulation as well as in a newspaper published in the language of the region where the Head Office of the Mutual Fund is situated; and
- (ii) The Unitholders are given an option for a period of atleast 30 calendar days to exit at the prevailing Net Asset Value without any exit load.

In addition to the above, for bringing change in the fundamental attributes of the scheme, the comments shall be taken from SEBI before bringing such change(s).

**D. Index methodology (for index funds, ETFs and FOFs having one underlying domestic ETF):**

**About the Index**  
**Introduction**

|                  |                                                                 |
|------------------|-----------------------------------------------------------------|
| Target Date      | 31st December 2026                                              |
| Eligible Period  | Securities maturing in 6-month period ending 31st December 2026 |
| Asset Allocation | AAA - Corporate Bonds: 100%                                     |
| Base Date        | 6 <sup>th</sup> October 2024                                    |
| Base Index Value | 1000                                                            |

The index seeks to track the performance of AAA issuers from the financial services sector maturing near target date of the index. This is a sectoral index consisting of only issuers from financial services sector

**Methodology**

**Eligibility criteria:**

- AAA-rated corporate bond issuers in the financial services sector with conservative rating of AAA only.
- Perpetual bonds, Floating rate bonds, Tax free bonds, CE/SO Rated, Partly Paid, Partial Redemption, Securitized debt and bonds with embedded call/put options are excluded from the universe of bonds.
- Issuing entity should be domiciled in India and should satisfy either of the following amount outstanding criteria:
  1. HFC issuers as available in the list mentioned on the nhb.org.in website with minimum outstanding amount of Rs.7000 Cr in all the bonds of the issuer across maturity.
  2. NBFC issuers as available in the RBI list of Non-Banking Financial Companies (NBFCs) with minimum Outstanding amount of Rs.7000 Cr in all the bonds of the issuer across maturity.
  3. Public Financial Institutions (PFIs) owned and managed by GOI as available in the RBI list of Public Financial Institutions (PFIs) with minimum outstanding amount of Rs.7000 Cr in all the bonds of the issuer across maturity.
  4. Private and public sector banks as per RBI with minimum outstanding amount of Rs.3,30,000 Cr in all the bonds of the issuer across maturity.

## Securities Selection Methodology:

### Issuer Selection:

1. All eligible financial services corporate bond issuers as per the eligibility criteria listed above and having bonds maturing in the eligible period will be shortlisted as on 27th September 2024.
2. Up to 20 most liquid issuers will be selected based on liquidity score. If less than 8 issuers are available, remaining issuers will be selected based on the total amount outstanding of issuers having securities in the eligible period.
3. Liquidity score for issuers will be calculated based on the volume traded (70%), number of trades (15%) and days traded (15%), for all the securities of the issuer across maturity, in the previous 12 months, as on 27th September 2024.

### Security Selection:

1. Only listed securities will be eligible to be part of the Index.
2. For each issuer selected, one security having maturity nearest to the target date as evaluated during the inception date of the index shall be selected, from securities maturing in eligible period, with minimum amount outstanding of Rs. 100 crores.

### Weighing Approach:

1. Weights to individual securities will be divided equally.
2. Weights to the issuers will be subject to group caps of 25% each as evaluated during the inception date of the index. The 25% group caps are not applicable to PSUs, PFIs and PSBs as mentioned in the SEBI circular SEBI/HO/IMD/DOF2/P/CIR/2022/69
3. The weights of the issuers may change due to relative price movements which will be reset on a semi annual basis (on the first business day of the semi annual period).
4. Any cash flows accruing to the index on account of coupon cash flows, will be reinvested on the same day in the index in the proportion of existing weights.
5. Each issuer will be subject to a cap of 15%

### Rebalancing and Downgrade:

- The rebalancing review will be done on a semi-annual basis (April, October).
  - During the semi-annual rebalancing, if the count of issuers is below 20 and a new issuer meets the eligibility criteria as mentioned above and comes within the top 8 rank based on liquidity score of previous 12 months, then only it will be added to the index till the count becomes 20. The weights of the issuers will be reset as mentioned above during the semi-annual rebalancing (subject to group and issuer caps)
  - The security of the newly added issuer within the eligibility period and nearest to the target date of the index will be selected.
  - The selected securities of each issuer in the index will be held till maturity unless there is another security of the same issuer with maturity date nearer to the target date of the index during semiannual rebalancing in which case it will be replaced by the later.
  - If the issuer cap or group cap is being breached, additional / excess amount may be proportionately invested in the rest of the securities of the index.
  - In case if any AAA issuer gets downgraded, such issuer shall be excluded from the index within 5 working days.
  - When the issuer is excluded in between rebalancing, the weight of the issuer will be redistributed proportionally in rest of the issuers of the index, subject to the caps. If an issuer gets excluded in between rebalancing, new issuer will be added during the next rebalancing based on the issuer addition criteria mentioned above.
1. As the index includes securities that shall mature during the six month period ending on the final maturity date of the index, any proceeds from the redemption of securities prior to the final maturity date of the index shall be reinvested according to following waterfall approach: -
    - a. The proceeds from security redemption will be reinvested in the longest maturity outstanding security issued by the same issuer (SDL in case of state/UT and Bond/money market instrument in case of corporate bond) and maturing on or just before the index maturity date with the same weightage. This will be subject to single issuer limit in compliance with the Norms for Debt Exchange Traded Funds (ETFs)/Index Funds announced by SEBI vide circular no. SEBI/HO/IMD/DOF2/P/CIR/2022/69 on May 23, 2022.
    - b. In case a replacement in the form of outstanding security of the same issuer cannot be found for reinvestment then the proceeds from such redemption shall be reinvested in the remaining portfolio on the same date in the proportion of the existing weights. This will be subject to single issuer limit in compliance with the Norms for Debt Exchange Traded Funds (ETFs)/Index Funds announced by SEBI vide circular no. SEBI/HO/IMD/DOF2/P/CIR/2022/69 on May 23, 2022
    - c. In case due to any reason, it is not possible to meet any norms as prescribed by SEBI vide circular no. SEBI/HO/IMD/DOF2/P/CIR/2022/69 dated May 23, 2022, then the proceeds from such redemption shall be reinvested in a T-Bill maturing on or just before the index maturity date
    - d. If the last outstanding security (including T-Bill) in the index matures before the final index maturity date, all redemption proceeds shall be re-invested in The Clearing Corporation of India Ltd.'s (CCIL) TREPS overnight rate tracked by CRISIL Overnight index for any subsequent days till the maturity of the index.

The effective date of rebalancing shall be first working day of the rebalancing Period.

Any index having maturity date on a weekend (Saturday or Sunday), on a holiday, or on an unplanned market off, will mature on the next working day.

When the securities in the scheme's portfolio are nearing maturity, the scheme must adhere to a waterfall mechanism. Due to corporate bonds entering a non-trading phase from the record date until maturity, fund managers are unable to sell these securities during this period. To manage liquidity and ensure smooth fund operations and fund redemption if any reported during the shut period of the bond part of the portfolio, the fund manager would follow the waterfall mechanism as outlined in the index methodology prior to shut period of the securities instead of after maturity of such bonds.

To achieve this, the fund manager must sell these securities before the record date and reinvest the proceeds as per the waterfall mechanism provided in the Index methodology provided by the index provider.

This approach is intended to effectively manage liquidity and maintain seamless fund operations during redemption periods in target maturity index funds and ETFs nearing final maturity.

**Index Service Provider: CRISIL Research**

**Constituents as on September 30, 2024:**

| Sr. No. | ISIN         | Issuer                                            | Maturity date | Index Weightage (%) | Category  | Sector                               |
|---------|--------------|---------------------------------------------------|---------------|---------------------|-----------|--------------------------------------|
| 1       | INE261F08ED0 | National Bank for Agriculture & Rural Development | 30-Dec-26     | 5.00%               | AAA Bonds | FINANCIAL INSTITUTION                |
| 2       | INE556F08KJ7 | Small Industries Development Bank Of India        | 22-Sep-26     | 5.00%               | AAA Bonds | FINANCIAL INSTITUTION                |
| 3       | INE020B08AC9 | Rural Electrification Corporation Ltd.            | 30-Dec-26     | 5.00%               | AAA Bonds | FINANCIAL INSTITUTION                |
| 4       | INE134E08IL6 | Power Finance Corporation Ltd.                    | 25-Sep-26     | 5.00%               | AAA Bonds | FINANCIAL INSTITUTION                |
| 5       | INE115A07KY4 | LIC Housing Finance Ltd.                          | 16-Dec-26     | 5.00%               | AAA Bonds | HOUSING FINANCE COMPANY              |
| 6       | INE053F08338 | Indian Railway Finance Corporation Ltd.           | 24-Nov-26     | 5.00%               | AAA Bonds | FINANCIAL INSTITUTION                |
| 7       | INE756I07EU9 | HDB Financial Services Ltd.                       | 08-Dec-26     | 5.00%               | AAA Bonds | NON BANKING FINANCIAL COMPANY (NBFC) |
| 8       | INE296A08821 | Bajaj Finance Ltd.                                | 02-Dec-26     | 5.00%               | AAA Bonds | NON BANKING FINANCIAL COMPANY (NBFC) |
| 9       | INE860H08DW7 | Aditya Birla Finance Ltd.                         | 20-Nov-26     | 5.00%               | AAA Bonds | NON BANKING FINANCIAL COMPANY (NBFC) |
| 10      | INE306N08193 | Tata Capital Ltd.                                 | 11-Aug-26     | 5.00%               | AAA Bonds | NON BANKING FINANCIAL COMPANY (NBFC) |
| 11      | INE916DA7SP4 | Kotak Mahindra Prime Ltd.                         | 21-Dec-26     | 5.00%               | AAA Bonds | NON BANKING FINANCIAL COMPANY (NBFC) |
| 12      | INE557F08FR8 | National Housing Bank                             | 23-Jul-26     | 5.00%               | AAA Bonds | FINANCIAL INSTITUTION                |
| 13      | INE774D07VD3 | Mahindra & Mahindra Financial Services Ltd.       | 15-Sep-26     | 5.00%               | AAA Bonds | NON BANKING FINANCIAL COMPANY (NBFC) |
| 14      | INE891K07879 | Axis Finance Ltd.                                 | 11-Dec-26     | 5.00%               | AAA Bonds | NON BANKING FINANCIAL COMPANY (NBFC) |
| 15      | INE377Y07490 | Bajaj Housing Finance Ltd.                        | 09-Sep-26     | 5.00%               | AAA Bonds | HOUSING FINANCE COMPANY              |
| 16      | INE033L07IC6 | Tata Capital Housing Finance Ltd.                 | 18-Sep-26     | 5.00%               | AAA Bonds | HOUSING FINANCE COMPANY              |
| 17      | INE027E07BC8 | L&T Finance Ltd.                                  | 23-Dec-26     | 5.00%               | AAA Bonds | NON BANKING FINANCIAL COMPANY (NBFC) |
| 18      | INE660A07RQ0 | Sundaram Finance Ltd.                             | 26-Oct-26     | 5.00%               | AAA Bonds | NON BANKING FINANCIAL COMPANY (NBFC) |
| 19      | INE975F07IO5 | Kotak Mahindra Investments Ltd.                   | 27-Nov-26     | 5.00%               | AAA Bonds | NON BANKING FINANCIAL COMPANY (NBFC) |
| 20      | INE514E08FG5 | Export Import Bank Of India                       | 01-Sep-26     | 5.00%               | AAA Bonds | FINANCIAL INSTITUTION                |

**Source: CRISIL**

- E. Principles of incentive structure for market makers (for ETFs) - Not Applicable.**
- F. Floors and ceiling within a range of 5% of the intended allocation against each sub class of asset, as per clause 13.6.2 of SEBI master circular for mutual funds dated June 27, 2024 (only for close ended debt schemes) - Not Applicable.**
- G. Other Scheme Specific Disclosures:**

|                                      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
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| <b>Listing and transfer of units</b> | <p><b>Listing:-</b></p> <p>Being an open-ended scheme, the Units of the Scheme will not be listed on any stock exchange, at present. The Trustee may, at its sole discretion, cause the Units under the Scheme to be listed on one or more Stock Exchanges</p> <p><b>Transfer of units:-</b></p> <p>Units held by way of an Account Statement can be transferred. Units held in non demat form / by way of an Account Statement can be transferred. For units held in non - demat form, unit holders intending to transfer units will have to get the units Certified by submitting designated form. On receipt of the said request, RTA will mark the underlying units as Certified Units and will issue a Certified SOA for those units. The AMC / RTA, on production of Designated Transfer Form together with relevant Certified SOA and requisite documents, register the transfer and provide the Certified SOA to the transferee within 10 business days from the date of such production. Investors may note that stamp duty and other statutory levies, if any, as applicable from time to time shall be borne by the transferee.</p> <p>If a person becomes a holder of the Units consequent to operation of law, or upon enforcement of a pledge, the Fund will, subject to production of satisfactory evidence, effect the transfer, if the transferee is otherwise eligible to hold the Units. Similarly, in</p> |
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|                                                                                                                                                                                                                               | <p>cases of transfers taking place consequent to death, insolvency etc., the transferee's name will be recorded by the Fund subject to production of satisfactory evidence.</p> <p>Units held in Demat form are transferable in accordance with the provisions of SEBI (Depositories and Participants) Regulations, as may be amended from time to time. Transfer can be made only in favor of transferees who are eligible of holding units and having a Demat Account.</p> <p>The delivery instructions for transfer of units will have to be lodged with the DP in requisite form as may be required from time to time and transfer will be effected in accordance with such rules / regulations as may be in force governing transfer of securities in dematerialized mode.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
| <b>Dematerialization of units</b>                                                                                                                                                                                             | <p>The Unit holders are given an Option to hold the units by way of an Account Statement (Physical form) or in Dematerialized ('Demat/ non demat') form.</p> <p><b>PHYSICAL:</b></p> <p>Mode of holding shall be clearly specified in the KIM cum application form.</p> <p><b>DEMAT:</b></p> <p>Unit holders opting to hold the units in demat form must provide their Demat Account details in the specified section of the application form. The Unit holder intending to hold the units in Demat form are required to have a beneficiary account with the Depository Participant (DP) (registered with NSDL / CDSL as may be indicated by the Fund at the time of launch of the Plan) and will be required to indicate in the application the DP's name, DP ID Number and the beneficiary account number of the applicant with the DP.</p> <p>In case of subscription is through SIP the units will be allotted based on the applicable NAV as per the SID and will be credited to investors Demat account on weekly basis upon realization of funds. For e.g. Units will be credited to investors Demat account every Monday for realization status received in last week from Monday to Friday. This Option shall be available in accordance with the provision laid down in the respective schemes and in terms of guidelines/ procedural requirements as laid by the Depositories (NSDL/CDSL) / Stock Exchanges (NSE / BSE) from time to time.</p> <p>In case, the Unit holder desires to hold the Units in a Dematerialized /Rematerialized form at a later date, the request for conversion of units held in non-demat form into Demat (electronic) form or vice-versa should be submitted alongwith a Demat/Remat Request Form to their Depository Participants.</p> <p>Units held in demat form will be transferable (except in case of Equity Linked Savings Schemes)</p> <p>Demat option will not be available for subscription through Micro SIP.</p> |
| <b>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.)</b> | Rs. 10 Crores                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
| <b>Maximum Amount to be raised (if any)</b>                                                                                                                                                                                   | Not Applicable                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
| <b>Dividend Policy (IDCW)</b>                                                                                                                                                                                                 | <p>When IDCWs are declared with respect to the Scheme, the net assets attributable to Unitholders in the respective Income Distribution cum Capital Withdrawal Plan/option will stand reduced by an amount equivalent to the product of the number of units eligible for IDCW and the gross amount of IDCW per unit declared on the record date. The NAV of the Unitholders in the Growth option will remain unaffected by the payment of IDCWs.</p> <p>NAM India, in consultation with the Trustees reserves the right to discontinue/ add more plans/ options at a later date subject to complying with the prevailing SEBI guidelines and Regulations.</p> <p><b>Process for declaration of IDCW in Unlisted Schemes/Plans</b></p> <ol style="list-style-type: none"> <li>1. Quantum of IDCW and the record date shall be fixed by the trustees in their meeting. IDCW so decided shall be paid, subject to availability of distributable surplus. The IDCW amounts can be distributed out of investors capital (Equalization Reserve), which is part of sale price that represents realized gains.</li> <li>2. Record date shall be the date which will be considered for the purpose of determining the eligibility of investors whose names appear on the register of unit holders for receiving IDCWs. Further, the NAV shall be adjusted to the extent of IDCW distribution and statutory levy, if any, at the close of business hours on record date.</li> <li>3. Within one calendar day of the decision by the trustees, AMC shall issue notice to the public communicating the decision including the record date.</li> <li>4. The record date shall be 2 working days from the date of publication in at least one English newspaper or in a newspaper published in the language of the region where the Head Office of the mutual fund is situated, whichever is issued earlier.</li> </ol>                                                           |

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|                                                                                                                                                                                      | <p>5. Before the issue of such notice, no communication indicating the probable date of IDCW declaration in any manner whatsoever may be issued by any mutual fund or distributors of its products.</p> <p>IDCWs as and when declared will be paid to eligible unitholders, within 7 working days from the record date. In the event of failure to initiate of IDCW payments within 7 working days from the record date, the AMC shall pay an interest @ 15 per cent per annum of the relevant IDCW amount to the applicable Unit holders. Interest for the delayed payment of IDCW shall be calculated from the record date.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| <b>Allotment (Detailed procedure)</b>                                                                                                                                                | <p>All the applicants whose subscription proceeds have been realised will receive full and firm allotment of Units, provided their applications are valid in all other respects. NAM India retains the discretion to reject any application, subject to applicable SEBI / AMFI guidelines, circulars.</p> <p>NAM India shall allot the units to the applicant whose Purchase or Switch application has been accepted and also send confirmation specifying the number of units allotted to the applicant by way of email and/or SMS's to the applicant's registered email address and/or mobile number as soon as possible but not later than five working days from the date of closure of the new fund offer period.</p> <p>Where units are held by investor in dematerialised form, the demat statement issued by the DP would be deemed adequate compliance with the requirements in respect of dispatch of statements of account.</p> <p>All Units will rank pari passu amongst Units within the same Scheme / Plan as to assets, earnings and the receipt of IDCW distribution, if any.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| <b>Refund</b>                                                                                                                                                                        | <p>If any subscription/ switch application is rejected, full amount will be refunded within five business days of closure of the NFO. No interest will be payable on any subscription money refunded within five business days from the closure of NFO.</p> <p>If refunded later than five business days, interest @ 15% p.a. for the delay period will be paid to the applicant and borne by the AMC for the period from the day following the date of expiry of five business days until the actual date of the refund.</p> <p>Refund will be initiated in the name of the applicant in the case of a sole applicant and in the name of the first applicant in all other cases. In both cases, the bank account number and bank name, as specified in the application, will be considered for refund. The bank and/ or collection charges, if any, will be borne by the applicant. All the refund payments will be initiated in the manner as may be specified by SEBI from time to time.</p> <p>The bank and/ or collection charges, if any, will be borne by the applicant. All the refund payments will be sent by registered post or courier service or as required under The Regulations.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
| <b>Who can invest</b><br><br><b>This is an indicative list and investors shall consult their financial advisor to ascertain whether the scheme is suitable to their risk profile</b> | <p>The following persons (subject, wherever relevant, to purchase of units being permitted under their respective constitutions and relevant State Regulations) are eligible to subscribe to the units</p> <ol style="list-style-type: none"> <li>1. Resident adult individuals, either singly or jointly (not exceeding three) or on anyone or survivor basis.</li> <li>2. Minors* through parents / lawful guardian.</li> <li>3. Hindu Undivided Family ("HUF") in the name of HUF or Karta</li> <li>4. Partnership firms.</li> <li>5. Companies (including Public Sector Undertakings), bodies corporate, Cooperative societies, association of persons, body of individuals and public sector undertakings registered in India if authorized and permitted to invest under applicable Laws and regulations.</li> <li>6. Banks (including co-operative banks and regional rural banks), financial institutions and investment institutions incorporated in India or the Indian branches of banks incorporated outside India.</li> <li>7. Non-Resident Indians (NRIs) / Persons of Indian Origin (PIOs) residing abroad on repatriation basis and on non-repatriation basis.</li> <li>8. Mutual Funds registered with SEBI.</li> <li>9. FPIs (subject to regulations / directions prescribed by the RBI/SEBI from time to time relating to FPI investments in mutual fund schemes).</li> <li>10. Charitable or religious trusts, wakf boards or endowments and registered societies (including registered cooperative societies) and private trusts authorized to invest in Units of mutual fund schemes under their trust deeds.</li> <li>11. Army/Navy/Air Force / Para Military Units and other eligible institutions</li> <li>12. Scientific and industrial research organizations.</li> <li>13. Multilateral funding agencies or bodies corporate incorporated outside India with the permission of GOI / RBI.</li> </ol> |

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|  | <p>14. Overseas financial organizations which have entered into an arrangement for investment in India, inter alia with a mutual fund registered with SEBI and which arrangement is approved by GOI.</p> <p>15. Provident / pension / gratuity / superannuation and such other retirement and employee benefit and other similar funds as and when permitted to invest.</p> <p>16. Special Purpose Vehicles (SPVs) approved by appropriate authority (subject to RBI approval)</p> <p>17. Unincorporated body of persons as may be accepted by Nippon Life India Trustee Limited</p> <p>18. Trustee, AMC or Sponsor or their associates may subscribe to Units under the Schemes</p> <p>19. Such other individuals / institutions / body corporate etc., as may be decided by the AMC from time to time, so long as wherever applicable they are in conformity with SEBI Regulations.</p> <p>20. Insurers, insurance companies / corporations registered with the Insurance Regulatory Development Authority.</p> <p>21. Apart from the above, all other categories of Investors permitted at present and in future are eligible to invest in the Scheme.</p> <p>All cheques and bank drafts accompanying the Application Form should contain the Application Form number / folio number and the name of the sole / 1st applicant / Unit holder on its reverse. It is mandatory for every applicant to provide the name of the bank, branch, address, account type and number as per SEBI requirements and any Application Form without these details will be treated as incomplete. Such incomplete applications are liable to be rejected. The Registrar / AMC may ask the Investor to provide a blank cancelled cheque for the purpose of verifying the bank account number.</p> <p>Applications without relevant details of the applicant's Depository account are liable to be rejected</p> <p>* Process for Investments made in the name of a Minor through a Guardian:</p> <ul style="list-style-type: none"> <li>• Payment for investment by means of Cheque shall be accepted from the bank account of the minor / Minor with guardian or from a joint account of the minor with the guardian only. For existing folios, in case the pay-out bank mandate is not held solely by minor or jointly by minor and guardian, the investors are requested to provide a change of Pay-out Bank mandate request before providing redemption request.</li> <li>• In Partial modification, SEBI through its clause 17.6.1 of its Master circular dated June 27, 2024 mandated the following change<br/>Payment for Investment by any mode shall be accepted from the bank account of the minor, parent or legal guardian of the minor, or from a joint account of the minor with the parent or legal guardian.</li> <li>• Upon the minor attaining the status of major, the minor in whose name the investment was made, shall be required to provide all the KYC / FATCA details, updated bank account details including cancelled original cheque leaf of the new account and his/her specimen signature duly authenticated by banker/guardian. Investors shall additionally note that, upon the minor attaining the status of major, no further transactions shall be allowed till the status of the minor is changed to major.</li> <li>• Investors are also requested to note that the process of transmission of units shall be in line with Clause 17.6 of SEBI Master circular dated June 27, 2024 and guidelines issued by SEBI in this regard from time to time.</li> </ul> <p>Note :</p> <ol style="list-style-type: none"> <li>1. Non Resident Indians (NRIs) and Persons of Indian Origin (PIOs) residing abroad / Foreign Portfolio Investors (FPIs) have been granted a general permission by Reserve Bank of India Schedule 5 of the Foreign Exchange Management (Transfer or Issue of Security by a Person Resident Outside India) Regulations, 2000 for investing in / redeeming units of the mutual funds subject to conditions set out in the aforesaid regulations.</li> <li>2. In case of application under a Power of Attorney or by a limited company or a corporate body or an eligible institution or a registered society or a trust fund, the original Power of Attorney or a certified true copy duly notarised or the relevant resolution or authority to make the application as the case may be, or duly notarised copy thereof, alongwith a certified copy of the Memorandum and Articles of</li> </ol> |
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|  | <p>Association and/or bye-laws and / or trust deed and / or partnership deed and Certificate of Registration should be submitted. The officials should sign the application under their official designation. A list of specimen signatures of the authorised officials, duly certified / attested should also be attached to the Application Form. In case of a Trust / Fund it shall submit a resolution from the Trustee(s) authorising such purchases and redemptions.</p> <ol style="list-style-type: none"> <li>3. In line with SEBI Regulations and circulars issued by SEBI from time to time, the AMC may invest its own funds in the scheme(s). Further, the AMC shall not charge any fees on its investment in the Scheme(s), unless allowed to do so under SEBI Regulations in the future.</li> <li>4. It is expressly understood that at the time of investment, the investor/unitholder has the express authority to invest in units of the Scheme and the onus of the investment being compliant with the relevant constitution is on the investor.</li> <li>5. NAM India reserves the right to include / exclude new / existing categories of investors to invest in this Scheme from time to time, subject to the Regulations, if any.</li> <li>6. Neither this Scheme Information Document ("SID")/ Key Information Document ("KIM")/ Statement of Additional Information ("SAI") ["Scheme Related Documents"] nor the units of the scheme(s) have been registered under the relevant laws, as applicable in the territorial jurisdiction of United States of America nor in any provincial/ territorial jurisdiction in Canada. It is being clearly stated that the Scheme Related Documents and/or the units of the schemes of Nippon India Mutual Fund have been filed only with the regulator(s) having jurisdiction in the Republic of India. The distribution of these Scheme Related Documents in certain jurisdictions may be restricted or subject to registration requirements and, accordingly, persons who come into possession of these Scheme Related Documents are required to inform themselves about, and to observe any such restrictions.</li> </ol> <p>No persons receiving a copy of these Scheme Related Documents or any KIM accompanying application form jurisdiction may treat such Scheme Related Documents as an invitation to them to subscribe for units, nor should they in any event use any such application form, unless in the relevant jurisdiction such an invitation could lawfully be made to them and such application form could lawfully be used without compliance with any registration or other legal requirements. Accordingly these Scheme Related Documents do not constitute an offer or solicitation by anyone in any jurisdiction in which such offer or solicitation is not lawful or in which the person making such offer or solicitation is not qualified to do so or to anyone to whom it is unlawful to make such offer or solicitation. It is the responsibility of such persons in possession of the Scheme Related Documents and any persons wishing to apply for units pursuant to these Scheme Related Documents to inform themselves of and to observe, all applicable laws and Regulations of such relevant jurisdiction.</p> <p>The NAM India shall accept such investments subject to the applicable laws and such other terms and conditions as may be notified by the NAM India . The investor shall be responsible for complying with all the applicable laws for such investments.</p> <p>The NAM India reserves the right to put the transaction requests on hold/reject the transaction request/reverse allotted units, as the case may be, as and when identified by the NAM India, which are not in compliance with the terms and conditions notified in this regard.</p> <p>In terms of Clause 6.9 of the Master Circular dated June 27, 2024 and sub-regulation 16(A) in Regulation 25 of SEBI (Mutual Funds) Regulations, 1996, NAM India is required to invest such amount in such scheme(s) of the mutual fund, based on the risk associated with the scheme. Further, NAM India shall not charge any fees on its investment in the Scheme (s), unless allowed to do so under SEBI Regulations in the future.</p> <p>It is expressly understood that at the time of investment, the investor/unitholder has the express authority to invest in units of the Scheme and the AMC / Trustee / Mutual Fund will not be responsible if such investment is ultravires the relevant constitution.</p> <p><b>Foreign Account Tax Compliance</b></p> <p>In accordance with the relevant provisions of the Foreign Account Tax Compliance Act ("FATCA") as contained in the United States Hiring Incentives to Restore Employment ("HIRE") Act, 2010, there is a likelihood of withholding tax being levied on certain income/ receipt sourced from the subjects of United States of America ("US") with respect to the schemes, unless such schemes are FATCA compliant.</p> <p>In this regard, the respective governments of India and US have signed an Inter Governmental Agreement-1 (IGA) on July 9, 2015. In the terms of this proposed IGA,</p> |
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|                                 | <p>Nippon India Mutual Fund ("NIMF") and/ or Nippon Life India Asset Management Limited ("NAM India"/ "AMC") classified as a "Foreign Financial Institution" and in which case NIMF and/ or NAM India would be required, from time to time, to (a) undertake the necessary due-diligence process; (b) identify US reportable accounts; (c) collect certain required information/ documentary evidence ("information") with respect to the residential status of the unit holders; and (d) directly or indirectly disclose/ report/ submit such or other relevant information to the appropriate Indian authorities. Such information may include (without limitation) the unit holder's folio detail, identity of the unit holder, details of the beneficial owners and controlling persons etc</p> <p>In this regard and in order to comply with the relevant provisions under FATCA, the unit holders would be required to fully cooperate &amp; furnish the required information to the AMC, as and when deemed necessary by the latter in accordance with IGA and/ or relevant circulars or guidelines etc, which may be issued from time to time by SEBI/AMFI or any other relevant &amp; appropriate authorities.</p> <p>The applications which do not provide the necessary information are liable to be rejected. The applicants/ unit holders/ prospective investors are advised to seek independent advice from their own financial &amp; tax consultants with respect to the possible implications of FATCA on their investments in the scheme(s).</p> <p>The underlying FATCA requirements are applicable from July 1, 2014 or such other date, as may be notified.</p> <p>In case required, NIMF/ NAM India reserves the right to change/ modify the provisions (mentioned above) at a later date.</p> <p>The Fund reserves the right to include / exclude new / existing categories of investors to invest in the Schemes, subject to SEBI Regulations and other prevailing statutory regulations, if any.</p> <p><b>Rejection of the application</b></p> <p>Subject to the SEBI Regulations and applicable Laws, any application for NFO Units may be accepted or rejected at the sole and absolute discretion of the Trustees / AMC. For example and without limitations, the Trustees/AMC may reject any application for the Purchase of NFO Units if the application is received from an Investor to whom the NFO Units cannot be lawfully or validly offered or by whom the NFO Units cannot be lawfully or validly subscribed or if the Investor does not provide information / details required by the</p> <p>Mutual Fund / AMC/ Trustees in relation to KYC, beneficial ownership, FATCA or any other requirements mandated by the Mutual Fund / Trustees / AMC pursuant to any directives of AMFI or any other additional administrative processes required with respect to such Investors or if the application is invalid or incomplete, or if, in its opinion, increasing the size of the Scheme's Unit Capital is not in the general interest of the Unit holders, or if the Trustees/ AMC for any other reason does not believe that it would be in the best interest of the Scheme or its Unit holders to accept such an application.</p> <p><b>Further information request by the AMC/Trustees</b></p> <p>The AMC / Trustees may request Investors / Unit holders to provide verification of their identity or other further details as may be required in the opinion of the AMC / Trustees under applicable Laws and/or pursuant to any directives of AMFI. This may result in a delay in dealing with the applicants, Unit holders, benefits, distribution, etc. and/or even rejection of the application / mandatory Redemption of Units.</p> |
| <p><b>Who cannot invest</b></p> | <ol style="list-style-type: none"> <li>Any individual who is a Foreign National, except for Non –Resident Indians and Persons of Indian Origin and provided such Foreign National has procured all the relevant regulatory approvals applicable and has complied with all applicable laws, including but not limited to and pertaining to anti money laundering, know your customer (KYC), income tax, foreign exchange management (the Foreign Exchange Management Act, 1999 and the Rules and Regulations made thereunder), in the sole discretion and to the sole satisfaction of Nippon Life India Asset Management Ltd (the AMC).</li> </ol> <p>Nippon Life India Asset Management Limited in its capacity as an asset manager to the Nippon India Mutual Fund reserves the right to amend/terminate this facility at any time, keeping in view business/operational exigencies.</p> <ol style="list-style-type: none"> <li>Overseas Corporate Bodies ("OCBs"), i.e. firms and societies which held directly or indirectly to the extent of at least 60% by NRIs and trusts in which at least 60% of the beneficial interest is similarly held irrevocably by such persons without the prior approval of the RBI.</li> <li>NRIs residing in Non-Compliant Countries and Territories ("NCCTs") as determined by the Financial Action Task Force ("FATF"), from time to time.</li> </ol>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |

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|                                                                                                                                                                         | <p>4. Any other person determined by the AMC or the Trustee as not being eligible to invest in the Scheme.</p> <p>The AMC reserves the right to include/exclude new/existing categories of investors to invest in the Scheme from time to time, subject to SEBI Regulations &amp; other prevailing statutory regulations</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
| <b>How to Apply (and other details)</b>                                                                                                                                 | <p><b>Details regarding-</b></p> <ol style="list-style-type: none"> <li>1. The applications filled up and duly signed by the applicants should be submitted at the office of the Collection Centres / DISCs / Official Points of Acceptance or may be downloaded from the website of AMC. The list of the Designated Investor Service Centres (DISCs)/Official Points of Acceptance (OPAs) of the Mutual Fund are available on the website of the AMC i.e. <a href="http://mf.nipponindiaim.com">mf.nipponindiaim.com</a>.</li> <li>2. Please refer to the SAI for detailed procedure and Application form for the instructions.</li> <li>3. .List of official points of acceptance, collecting banker details - Please visit <a href="https://mf.nipponindiaim.com/investor-services/customer-service/locate-a-branch">https://mf.nipponindiaim.com/investor-services/customer-service/locate-a-branch</a></li> </ol> <p>As per the directives issued by SEBI, it is mandatory for an investor to declare his/her bank account number in the application form. This is to safeguard the interest of unitholders from loss or theft of their redemption cheques / DDs. Additionally, if the bank details provided by investors are different from the details available on instrument, AMC may seek additional details from investors to validate the bank details provided by investors.</p> <p>As per the directives issued by SEBI, it is mandatory for an investor to declare his/her bank account number in the application form. This is to safeguard the interest of unitholders from loss or theft of their redemption cheques / DDs. Additionally, if the bank details provided by investors are different from the details available on instrument, AMC may seek additional details from investors to validate the bank details provided by investors.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| <b>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.</b> | <p>The units under the scheme once repurchased, shall not be reissued.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
| <b>Restrictions, if any, on the right to freely retain or dispose of units being offered.</b>                                                                           | <p><b>Right to Limit Redemption</b></p> <p>The Trustee and AMC may, in the general interest of the Unit holders of the Scheme under this Scheme Information Document and keeping in view the unforeseen circumstances / unusual market conditions, limit the total number of Units which may be redeemed on any Working Day for redemption requests of more than Rs. 2 Lakhs per folio at a scheme level. in any Scheme. In line with clause 1.12 of SEBI Master Circular dated June 27, 2024 the following conditions would be applicable.</p> <ol style="list-style-type: none"> <li>a. Restriction may be imposed when there are circumstances leading to a systemic crisis or event that severely constricts market liquidity or the efficient functioning of markets such as: <ol style="list-style-type: none"> <li>i. Liquidity issues - when market at large becomes illiquid and affecting almost all securities.</li> <li>ii. Market failures, exchange closures - when markets are affected by unexpected events which impact the functioning of exchanges or the regular course of transactions. Such unexpected events could also be related to political, economic, military, monetary or other emergencies.</li> <li>iii. Operational issues – when exceptional circumstances are caused by force majeure, unpredictable operational problems and technical failures (e.g. a black out)..</li> </ol> </li> <li>b. Restriction on redemption may be imposed for a specified period of time not exceeding 10 working days in any 90 days period.</li> <li>c. When restriction on redemption is imposed, the following procedure shall be applied: <ol style="list-style-type: none"> <li>i. No redemption requests upto INR 2 lakh shall be subject to such restriction.</li> <li>ii. Where redemption requests are above INR 2 lakh, AMCs shall redeem the first INR 2 lakh without such restriction and remaining part over and above INR 2 lakh shall be subject to such restriction.</li> </ol> </li> </ol> <p>However, suspension or restriction of redemption under any scheme of the Mutual Fund shall be made applicable only after the approval from the Board of Directors of the Asset Management Company and the Trustee Company. The approval from the AMC Board and the Trustees giving details of circumstances and justification for the proposed action shall also be informed to SEBI immediately.</p> |

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|                                                                                                                                                                                                 | <p>NIMF also reserves the right at its sole discretion to withdraw sale of Units in the Scheme temporarily or indefinitely, if the AMC views that increasing the Scheme's size further may prove detrimental to the existing unit holders of the Scheme subject to SEBI Regulations. An order/ request to purchase Units is not binding on and may be rejected by the Trustee, the AMC or their respective agents, unless it has been confirmed in writing by the AMC or its agents and (or) payment has been received</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| <p><b>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.</b></p> | <p>As per Clause 8.4.6.2 of SEBI Master Circular dated June 27, 2024, in respect of purchase of units of mutual fund schemes (except liquid and overnight schemes), closing NAV of the day shall be applicable on which the funds are available for utilization irrespective of the size and time of receipt of such application subject to cut-off timing provisions.</p> <p>Considering the above, cut-off timings with respect to Subscriptions/Purchases including switch – ins shall be as follows:</p> <ol style="list-style-type: none"> <li> <p><b>Purchases / subscriptions (including Switch-in) in the scheme of any amount</b></p> <p>In respect of valid application received before up to 3.00 p.m. and funds for the entire amount of subscription / purchase as per the application are credited to the bank account of the scheme and are available for utilization before the cut-off time of 3.00 p.m., the closing NAV of the day shall be applicable;</p> <p>In respect of valid application received after 3.00 p.m. and funds for the entire amount of subscription / purchase as per the application are credited to the bank account of the scheme either on the same day or before the cut-off time on the next business day i.e. available for utilization before the cut-off time of the next business day, the closing NAV of the next business day shall be applicable;</p> <p>Irrespective of the time of receipt of application, where funds for entire amount are credited to the bank account of the scheme before the cut-off time on any subsequent business day i.e. available for utilization before the cut-off time on any subsequent business day - the closing NAV of such subsequent business day shall be applicable subject to applicability of cut-off timing for application.</p> </li> <li> <p><b>For switch-in in the scheme of any amount:</b></p> <p>The following shall be ensured for determining the applicability of NAV:</p> <ol style="list-style-type: none"> <li>Application for switch-in is received before the applicable cut-off time of 3.00 p.m</li> <li>Funds for the entire amount of subscription/purchase as per the switch-in request are credited to the bank account of the respective switch-in schemes before the cut-off time;</li> <li>The funds are available for utilization before the cut-off time, by the respective switch-in schemes</li> <li>In case of Switch transactions from one scheme (Switch-out scheme) to other scheme (Switch-in scheme), NAV applicability shall be in line with redemption pay-outs of switch-out scheme.</li> </ol> <p>NIMF / NAM India shall reserve the right to change / modify any of the terms with respect to processing of transaction in line with directives specified by Securities &amp; Exchange of Board of India and/or AMFI from time to time.</p> <p><b>Redemptions including switch - outs</b></p> <p>In respect of valid applications received upto 3.00 p.m. by the Mutual Fund, closing NAV of the day of receipt of application, shall be applicable.</p> <p>In respect of valid applications received after 3.00 p.m. by the Mutual Fund, the closing NAV of the next business day shall be applicable.</p> </li> </ol> |
| <p><b>Minimum amount for purchase/redemption/swiches (mention the provisions for ETFs, as may be applicable, for direct subscription/redemption with AMC.</b></p>                               | <p><b>Minimum Application Amount</b></p> <p>Rs.1,000 and in multiples of Re.1 thereafter</p> <p><b>Additional Purchase Amount</b></p> <p>Rs.1,000 and in multiples of Re.1 thereafter</p> <p><b>Minimum Redemption Amount</b></p> <p>Redemptions can be of minimum amount of Rs.100 or any number of units or account balance, whichever is lower</p> <p>Note – For investments made by designated employees in terms of Clause 6.10 of SEBI Master circular dated June 27, 2024, requirement for minimum application/ redemption amount will not be applicable</p> <p><b>Minimum Switch Amount</b></p> <p>Will be as per the minimum application amount in the respective scheme which may have been opted by the Investor for switching the units/amount where the switch facility is available.</p> <p><b>Switch-out facility from applicable ETF schemes to Nippon India CRISIL-IBX AAA Financial Services - Dec 2026 Index Fund</b></p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |

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|                            | <p>For availing this facility, investors are requested to note the following operational modalities:</p> <ol style="list-style-type: none"> <li>Switch-out from the Scheme will be allowed only in terms of Basket size (unit).</li> <li>Switch transaction will be processed subject to availability of all details as per regulatory guidelines.</li> <li>The applicability of the NAV in the transferee Scheme will be the NAV of the business day on which the Funds are realized in Scheme's account before cut-off time.</li> <li>In case of any rejection in Switch-in to the transferee Scheme, the amount will be paid to the investor as redemption proceeds.</li> <li>Investors to note that the pattern and sequence of holding both in the open-ended (Non-ETF) Folio and in demat account (used for ETF unit holding) should be same. However, in case there is no existing Folio, the investor has to provide the details and signatures of all holders for Folio creation in the open-ended (Non-ETF) Scheme.</li> <li>Investors should have the clear balance of ETF units in their demat account for execution of the Switch-out transaction from the selected ETF Scheme.</li> </ol> <p>NIMF/NAM India reserves the right to introduce, change, modify or withdraw any of the features available in this facility from time to time.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
| <b>Accounts Statements</b> | <p>In accordance with Clause 14.4 of SEBI Master Circular dated June 27, 2024 the investor whose transaction has been accepted by the NAM India/NIMF shall receive a confirmation by way of email and/or SMS within 5 Business Days from the date of receipt of transaction request, same will be sent to the Unit holders registered e-mail address and/or mobile number.</p> <p>Thereafter, a Consolidated Account Statement ("CAS") shall be issued in line with the following procedure:</p> <ol style="list-style-type: none"> <li>Consolidation of account statement shall be done on the basis of PAN. In case of multiple holding, it shall be PAN of the first holder and pattern of holding.</li> <li>The CAS shall be generated on a monthly basis and shall be issued on or before 15th of the immediately succeeding month to the unit holder(s) in whose folio(s) transaction(s) has/have taken place during the month.</li> <li>In case there is no transaction in any of the mutual fund folios then CAS detailing holding of investments across all schemes of all Mutual Funds will be issued on half yearly basis [at the end of every six months (i.e. September/ March)] on or before 21st of the immediately succeeding month.</li> <li>Investors having MF investments and holding securities in Demat account shall receive a Consolidated Account Statement containing details of transactions across all Mutual Fund schemes and securities from the Depository by email / physical mode.</li> <li>Investors having MF investments and not having Demat account shall receive a Consolidated Account Statement from the MF Industry containing details of transactions across all Mutual Fund schemes by email / physical mode.</li> </ol> <p>The word 'transaction' shall include purchase, redemption, switch, Payout of IDCW Option, Reinvestment of IDCW Option, systematic investment plan, systematic withdrawal plan, and systematic transfer plan.</p> <p>CAS shall not be received by the Unit holders for the folio(s) wherein the PAN details are not updated. The Unit holders are therefore requested to ensure that the folio(s) are updated with their PAN. For Micro SIP and Sikkim based investors whose PAN details are not mandatorily required to be updated Account Statement will be dispatched by NAM India/NIMF for each calendar month on or before 10th of the immediately succeeding month.</p> <p>The Consolidated Account statement will be in accordance Clause 14.4.3 of SEBI Master Circular dated June 27, 2024.</p> <p>As a green initiative measure, SEBI vide its circular no.SEBI/HO/MRD-PoD2/CIR/P/2024/93 dated July 1, 2024 has specified that the CAS shall be despatched by email to all the investors whose email addresses are registered with the Depositories and AMCs/MF-RTAs. However, where an investor does not wish to receive CAS through email, option shall be given to the investor to receive the CAS in physical form at the address registered with the Depositories and the AMCs/MF-RTAs. The depositories shall also intimate the investor on quarterly basis through the SMS mode specifying the email id on which the CAS is being sent.</p> <p>In case of a specific request received from the Unit holders, NAM India / NIMF will provide the account statement to the investors within 5 Business Days from the receipt of such request.</p> <p>Investors are requested/encouraged to register/update their email id and mobile number of the primary holder with the AMC/RTA through our Designated Investor Service Centres (DISCs) in order to facilitate effective communication.</p> |

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| <b>Dividend/ IDCW</b>                                                | The IDCW payments shall be initiated to the unitholders within 7 working days from the Record date, in compliance to the Clause 11.4 of SEBI Master Circular dated June 27, 2024                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
| <b>Redemption</b>                                                    | <p>The redemption or repurchase proceeds shall be transferred to the unitholders within 3 working Days from the date of redemption or repurchase. However, in case of exceptional circumstances mentioned in para 14.1.3 of SEBI Master Circular dated June 27, 2024, redemption or repurchase proceeds will be transferred / dispatched to Unitholders within the time frame prescribed for such exceptional circumstances.</p> <p>Further, investors are requested to note that processing of Redemption or Repurchase transactions without PAN in respect of Non-PAN-Exempt folios has been restricted with effect from September 30, 2019.</p> <p>For all such Non-PAN-Exempt folios, investors are requested to update PAN by submitting suitable request along with PAN card copy at any of the Designated Investor Service Centre ("DISC") of Nippon India Mutual Fund (NIMF) and then submit Redemption or new Systematic Withdrawal Plans (SWPs) requests.</p> <p>With respect to existing SWPs registered without PAN in Non-PAN-Exempt folios, the same shall be restricted with effect from October 16, 2019 till PAN is updated in the folio.</p> <p>Investors are also requested to note further that it is mandatory to complete the KYC requirements for all unit holders, including for all joint holders and the guardian in case of folio of a minor investor.</p> <p>Accordingly, completion of KYC requirements shall be mandatory and with effect from February 28, 2020, all financial transactions (including redemptions, switches etc.) will be processed only if the KYC requirements are completed.</p> <p>Unit holders are advised to use the applicable KYC Form for completing the KYC requirements and submit the form at the Designated Investor Service Centre ("DISC") of Nippon India Mutual Fund or KFin Technologies Limited</p> <p><b>Suspension of Redemption &amp; Inflows through Subscription, Switch-in &amp; SIP /STP with the Fund</b></p> <p>It may be noted that the scheme will suspend Redemption and inflows through Subscription, Switch, SIP &amp; STP, 10 days before the maturity of the scheme to enable settlement of units which have been subscribed/ redeemed and to determine the unit holders of the scheme as on the maturity date to whom the redemption proceeds shall be sent.</p> <p><b>Maturity of the Scheme</b></p> <p>As a function of the underlying investments of the Scheme, the maturity of the Scheme is 31<sup>st</sup> December, 2026 ("Maturity Date"). Any modification to this date will be conveyed to investors through a notice. If the maturity / payout date falls on a non-business day, the maturity / payout date shall be the next business day. Upon the Maturity Date, the Units of the Scheme will be automatically Redeemed at the NAV applicable on the Maturity Date. The Redemption proceeds will be paid to the Unit holders whose names appear on the register of Unit holders on the Maturity Date.</p> |
| <b>Bank Mandate</b>                                                  | As per the directives issued by SEBI, it is mandatory for an investor to declare his/her bank account number in the application form. This is to safeguard the interest of unitholders from loss or theft of their redemption cheques / DDs. Additionally, if the bank details provided by investors are different from the details available on instrument, AMC may seek additional details from investors to validate the bank details provided by investors.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| <b>Delay in payment of redemption / repurchase proceeds/dividend</b> | <p>The Asset Management Company shall be liable to pay interest to the unitholders at such rate as may be specified by SEBI for the period of such delay (presently @ 15% per annum).</p> <p>No interest will be payable on any subscription money refunded within 5 working days. If the Fund refunds the amount after 5 working days, interest @ 15% p.a. will be paid to the applicant and borne by the AMC for the period from the day following the date of expiry of 5 working days until the actual date of the refund.</p> <p>The period of five working days for computation of interest payable for delay in refund of subscription amounts during on-going offer period shall be reckoned from the date of purchase transaction as per timestamp / applicable NAV, provided the application form / online transaction is received along with the payment and the funds have been realized.</p> <p>Where the subscription amount and the application / online transaction are received separately, the period of five working days for computation of interest payable for delay in refund of subscription amounts shall be reckoned from the later of the date of identifying the remitter details, based on the credit provided by the bank or receipt and time stamping of application / online transaction.</p> <p>It is clarified that the interest will be payable only in those cases where the credit pertains to a subscription in the scheme backed by a transaction request by the customer and such subscription is rejected by the AMC.</p> <p>Refund will be initiated in the name of the applicant in the case of a sole applicant and in the name of the first applicant in all other cases. In both cases, the bank account number and bank name, as specified in the application, will be considered for refund.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |

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|                                                                                   | The bank and/ or collection charges, if any, will be borne by the applicant. All the refund payments will be initiated in the manner as may be specified by SEBI from time to time.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
| <b>Unclaimed Redemption and Income Distribution cum Capital Withdrawal Amount</b> | In terms of Clause 14.3 of SEBI Master circular dated June 27, 2024, the unclaimed redemption amount and IDCW amounts (the funds) may be deployed by the Mutual Fund in money market instruments and separate plan of liquid scheme / Money Market Mutual Fund scheme floated by Mutual Funds specifically for deployment of the unclaimed amounts only. Investors who claim the unclaimed amounts during a period of three years from the due date shall be paid initial unclaimed amount along-with the income earned on its deployment. Investors, who claim these amounts after 3 years, shall be paid initial unclaimed amount along-with the income earned on its deployment till the end of the third year. After the third year, the income earned on such unclaimed amounts shall be used for the purpose of investor education. The AMC will make a continuous effort to remind the investors through letters to take their unclaimed amounts. The details of such unclaimed redemption/IDCW amounts are made available to investors upon them providing proper credentials, on website of Mutual Funds and AMFI along with the information on the process of claiming the unclaimed amount and the necessary forms / documents required for the same. Further, the information on unclaimed amount along-with its prevailing value (based on income earned on deployment of such unclaimed amount), will be separately disclosed to investors through the periodic statement of accounts / Consolidated Account Statement sent to the investors. Further, the investment management fee charged by the AMC for managing the said unclaimed amounts shall not exceed 50 basis points. |
| <b>Disclosure w.r.t investment by minors</b>                                      | <p>Process for Investments made in the name of a Minor through a Guardian:</p> <ul style="list-style-type: none"> <li>• Payment for investment by means of Cheque or any other mode shall be accepted from the bank account of the minor / Minor with guardian or from a joint account of the minor with the guardian only. For existing folios, in case the pay-out bank mandate is not held solely by minor or jointly by minor and guardian, the investors are requested to provide a change of Pay-out Bank mandate request before providing redemption request.</li> <li>• Upon the minor attaining the status of major, the minor in whose name the investment was made, shall be required to provide all the KYC / FATCA details, updated bank account details including cancelled original cheque leaf of the new account and his/her specimen signature duly authenticated by banker/guardian. Investors shall additionally note that, upon the minor attaining the status of major, no further transactions shall be allowed till the status of the minor is changed to major.</li> </ul> <p>Pursuant to Clause 17.6.1 of SEBI Master Circular dated June 27, 2023, payment for any investment by any mode shall be accepted from the bank account of the minor, parent or legal guardian of the minor, or from a joint account of the minor with parent or legal guardian. For existing folios, the AMCs shall insist upon a change of pay-out bank mandate before redemption is processed.</p>                                                                                                                                                                                      |

### III. OTHER DETAILS

A. 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- Not Applicable

B. Periodic Disclosures such as Half yearly disclosures, half yearly results, annual report

|                                                                                                                                                                                                                                               |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p><b>Half yearly Disclosures: Portfolio / Financial Results</b></p> <p>This is a list of securities where the corpus of the scheme is currently invested. The market value of these investments is also stated in portfolio disclosures.</p> | <p><b>(i) Half Yearly disclosure of Un-Audited Financials for the Schemes of NIMF:</b></p> <p>Before expiry of one month from the close of each half year i.e. on March 31 or September 30, the Fund shall host a soft copy of half – yearly unaudited financial results on the website of the NIMF i.e. mf.nipponindiaim.com and that of AMFI www.amfiindia. com. A notice advertisement communicating the investors that the financial results shall be hosted on the website shall be published in one national English daily newspaper and in a newspaper in the language of the region where the Head Office of the fund is situated.</p> <p>Please refer to the below link for Half Yearly disclosure of Un-Audited Financials:</p> <p><a href="https://mf.nipponindiaim.com/investor-service/downloads/annual-half-yearly-reports">https://mf.nipponindiaim.com/investor-service/downloads/annual-half-yearly-reports</a></p> <p><a href="https://mf.nipponindiaim.com/investor-service/quick-links/notice-addendum">https://mf.nipponindiaim.com/investor-service/quick-links/notice-addendum</a></p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| <p><b>Half Yearly disclosure of Scheme's Portfolio:</b></p>                                                                                                                                                                                   | <p>The fund shall disclose the scheme's portfolio in the prescribed format as on the last day of the Half year for all the Schemes of NIMF on or before the tenth day of the succeeding month or within such timelines and manner as prescribed by SEBI from time to time on the NIMF Website i.e. mf.nipponindiaim.com and AMFI site www.amfiindia.com</p> <p>In case of unitholders whose e-mail addresses are registered, the Mutual Funds/ AMCs shall send via email the half-yearly statement of scheme portfolio within 10 days from the close of each half-year respectively.</p> <p>AMC will provide a physical copy of the statement of its scheme portfolio, without charging any cost, on specific request received from a unitholder.</p> <p>Please refer to the below link for Half Yearly disclosure of Scheme's Portfolio:</p> <p><a href="https://mf.nipponindiaim.com/investor-service/downloads/annual-half-yearly-reports">https://mf.nipponindiaim.com/investor-service/downloads/annual-half-yearly-reports</a></p> <p><a href="https://www.amfiindia.com/investor-corner/online-center/portfoliodisclosure">https://www.amfiindia.com/investor-corner/online-center/portfoliodisclosure</a></p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
| <p><b>Monthly Disclosure of Schemes' Portfolio Statement</b></p>                                                                                                                                                                              | <p>The fund shall disclose the scheme's portfolio in the prescribed format as on the last day of the month for all the Schemes of NIMF on or before the tenth day of the succeeding month or within such timelines and manner as prescribed by SEBI from time to time on the NIMF Website i.e. mf.nipponindiaim.com and AMFI site www.amfiindia.com</p> <p>The fund shall disclose the scheme's portfolio on fortnightly basis within 5 days of every fortnight in the prescribed format for all the debt Schemes of NIMF or within such timelines and manner as prescribed by SEBI from time to time on the NIMF Website i.e. mf.nipponindiaim.com and AMFI site www.amfiindia.com. The same shall be send via email to the unitholders whose email addresses are registered with AMC/Mutual Fund.</p> <p>In case of unitholders whose e-mail addresses are registered, the Mutual Funds/ AMCs shall send via email both the monthly statement of scheme portfolio within 10 days from the close of each month respectively.</p> <p>AMC will provide a physical copy of the statement of its scheme portfolio, without charging any cost, on specific request received from a unitholder.</p> <p>Please refer to the below link for Monthly Disclosure of Schemes Portfolio Statement</p> <p><a href="https://www.amfiindia.com/investor-corner/online-center/portfoliodisclosure">https://www.amfiindia.com/investor-corner/online-center/portfoliodisclosure</a></p> <p><a href="https://mf.nipponindiaim.com/investor-service/downloads/factsheet-and-other-portfolio-disclosures">https://mf.nipponindiaim.com/investor-service/downloads/factsheet-and-other-portfolio-disclosures</a></p> |
| <p><b>Annual Report</b></p>                                                                                                                                                                                                                   | <p>The scheme wise annual report shall be hosted on the website of the AMC and on the website of the AMFI soon as may be possible but not later than four months from the date of closure of the relevant accounting year. The AMC shall publish an advertisement every year in all India edition of at least two daily newspapers, one each in English and Hindi, disclosing the hosting of the scheme wise annual report on the website of the AMC.</p> <p>The AMC shall email the annual report or an abridged summary thereof to the unitholders whose email addresses are registered with the Fund. The unitholders whose e-mail addresses are not registered with the Fund are requested to update / provide their email address to the Fund for updating the database. Physical copy of scheme wise annual report or abridged summary shall be provided to investors who have opted to receive the same.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |

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|---------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|                                                                           | <p>AMC shall provide a physical copy of the abridged summary of the annual report, without charging any cost, on specific request received from a unitholder.</p> <p>As per regulation 56(3A) of the Regulations, copy of scheme wise Annual Report shall be also made available to unitholder on payment of nominal fees.</p> <p>Please refer to the below link for scheme annual report or abridged summary</p> <p><a href="https://mf.nipponindiaim.com/investor-service/downloads/annual-half-yearly-reports">https://mf.nipponindiaim.com/investor-service/downloads/annual-half-yearly-reports</a></p> <p><a href="https://www.amfiindia.com/investor-corner/online-center/schemewisereport">https://www.amfiindia.com/investor-corner/online-center/schemewisereport</a></p> <p><a href="https://mf.nipponindiaim.com/investor-service/quick-links/notice-addendum">https://mf.nipponindiaim.com/investor-service/quick-links/notice-addendum</a></p>                                                                                         |
| <b>Monthly &amp; Annual Disclosure of Riskometer</b>                      | <p>In accordance with Clause 17.4 of SEBI Master circular dated June 27, 2024. The Risk-o-meter shall have following six levels of risk:</p> <ul style="list-style-type: none"> <li>i. Low Risk</li> <li>ii. Low to Moderate Risk</li> <li>iii. Moderate Risk</li> <li>iv. Moderately High Risk</li> <li>v. High Risk and</li> <li>vi. Very High Risk</li> </ul> <p>The evaluation of risk levels of a scheme shall be done in accordance with the aforesaid circular.</p> <p>The fund shall communicate any change in risk-o-meter by way of Notice cum Addendum and by way of an e-mail or SMS to unitholder.</p> <p>Further Risk-o-meter of scheme shall be evaluated on a monthly basis and Risk-o-meter along with portfolio shall be disclosed on NIMF website and on AMFI website within 10 days from the close of each month.</p> <p>Additionally, NIMF shall disclose the risk level of all schemes as on March 31 of every year, along with number of times the risk level has changed over the year, on its website and AMFI website.</p> |
| <b>Disclosure of Benchmark Riskometer</b>                                 | <p>Clause 5.16 of SEBI Master Circular dated June 27, 2024, the AMC shall disclose risk-o-meter of the scheme and benchmark in all disclosures including promotional material or that stipulated by SEBI wherever the performance of the scheme vis-à-vis that of the benchmark is disclosed to the investors in which the unit holders are invested as on the date of such disclosure.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
| <b>Disclosure norms for ETFs / Index Funds</b>                            | <p>On a monthly basis, the fund shall disclose name and exposure to top 7 Stocks, top 7 groups &amp; top 4 sectors as a percentage of NAV of the scheme.</p> <p>Further, any change in constituents of the benchmark index, shall be disclosed on the AMC website <a href="http://mf.nipponindiaim.com/">mf.nipponindiaim.com/</a> <a href="http://etf.nipponindiaim.com">etf.nipponindiaim.com</a> .</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
| <b>Scheme Summary Document</b>                                            | <p>The AMC has provided on its website on a monthly basis a standalone scheme document for all the Schemes which contains all the details of the Scheme viz. Scheme features, Fund Manager details, investment details, investment objective, expense ratios, portfolio details, etc.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
| <b>Disclosures with respect to Tracking Error and Tracking Difference</b> | <p>Tracking Error (TE): The AMC shall disclose tracking error based on past one year rolling data, on a daily basis, on the website of AMC and AMFI.</p> <p>Tracking Difference (TD): On completion of 1 year, the tracking difference scheme shall be disclosed on the website of the AMC and AMFI on a monthly basis, for tenures 1 year, 3 year, 5 year, 10 year and since the date of allotment of units.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| <b>Disclosure of Potential Risk Class (PRC) Matrix</b>                    | <p>Pursuant to SEBI Circular No SEBI/HO/IMD/IMD-II DOF3/P/CIR/2021/573 dated June 07, 2021, the AMC shall disclose PRC Matrix for the scheme on front page of initial offering application form, Scheme Information Document (SID), Key Information Memorandum (KIM), Common Application Form and Scheme Advertisements.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |

**C. Transparency/NAV Disclosure (Details with reference to information given in Section I)**

- a) The AMC will calculate and disclose the first NAV within 5 working days from the date of allotment. Subsequently, the NAV will be calculated and disclosed at the close of every Business Day and uploaded on the AMFI website [www.amfiindia.com](http://www.amfiindia.com) and Nippon India Mutual Fund website i.e. [mf.nipponindiaim.com](http://mf.nipponindiaim.com) by 11.00 p.m. on the same business day. Further, AMC shall extend facility of sending latest available NAVs to unitholders through SMS, upon receiving a specific request in this regard.

If the NAVs are not available before commencement of business hours on the following day due to any reason, the Fund shall issue a press release providing reasons and explaining when the Fund would be able to publish the NAVs. In case of any delay, the reasons for such delay would be explained to AMFI and SEBI.

- b) The NAV of the Scheme will be calculated and declared by the Fund on every Working Day. The information on NAV may be obtained by the Unitholders, on any business day from the office of the AMC / the office of the Registrar in Hyderabad or any of the other Designated Investor Service Centres. Investors may also obtain information on the purchase /sale price for a given day on any Working Day from the office of the AMC / the office of the Registrar in Hyderabad/ any of the other Designated Investor Service Centres. Investors may also note that Nippon India Mutual Fund shall service its customers through the call center from Monday to Saturday between 8.00 am to 9.00 pm. However, 24x7 facility shall be available for addressing the queries through interactive voice response (IVR). Investors may also call Customer Service Centre at 1860-266-0111 (charges applicable), and Investors outside India can call at 91-22-69259696 (charges applicable).
- c) The AMC will disclose the Half-yearly Unaudited Financial Results in the prescribed format on the NIMF website i.e. mf.nipponindiaim.com and communicate to the Unit holders with such timelines as may be prescribed under the Regulations from time to time.
- d) Providing of the Annual Reports of the respective Schemes within the stipulated period as required under the Regulations.
- e) The AMC shall disclose the scheme's portfolio in the prescribed format as on the last day of the month/Half year for all the Schemes of NIMF on or before the tenth day of the succeeding month or within such timelines and manner as prescribed by SEBI from time to time on the NIMF Website i.e. mf.nipponindiaim.com and AMFI site www.amfiindia.com

The AMC shall communicate disclosure of Portfolio on a half-yearly basis to the Unit holders as may be prescribed under the Regulation from time to time.

- f) The fund shall disclose the scheme's portfolio on fortnightly basis within 5 days of every fortnight in the prescribed format for all the debt Schemes of NIMF or within such timelines and manner as prescribed by SEBI from time to time on the NIMF Website i.e. mf.nipponindiaim.com and AMFI site www.amfiindia.com. The same shall be send via email to the unitholders whose email addresses are registered with AMC/Mutual Fund
- g) In case of unitholders whose e-mail addresses are registered, the Mutual Funds/ AMCs shall send via email both the monthly and half yearly statement of scheme portfolio within 10 days from the close of each month/ half-year respectively

#### **D. Transaction charges and stamp duty**

**Transaction charges** – As per Notice cum Addendum dated May 08, 2024, there is discontinuation of payment of Transaction Charges to Distributors w.e.f from May 13, 2024.

#### **Stamp duty charges**

Clause no. 10.1 of SEBI Master Circular dated June 27, 2024, a stamp duty @ 0.005% of the transaction value would be levied on applicable mutual fund transactions, with effect from July 01, 2020

For details please refer SAI.

#### **E. Associate Transactions - Please refer to Statement of Additional Information (SAI)**

#### **F. Taxation for Other than Equity Oriented Schemes For FY 2024-25 (i.e. July 23, 2024 onwards):**

| <b>Nature of Income and Taxability</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | <b>Investors (Resident and Non-Resident)</b> |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------|
| Tax on Income Distribution                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | <b>As per applicable rates</b>               |
| <b>Long Term Capital Gain*</b><br>Listed & Unlisted Units                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | <b>12.50%</b>                                |
| <b>Short Term Capital Gain</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | As per applicable rates                      |
| <p>Note:</p> <p>* For Investment made in Specified Mutual Fund Scheme on or after April 01, 2023, any capital gains would be considered as short term in nature and taxed as per applicable tax rates of the investor irrespective of the holding period of units.</p> <p>"Specified Mutual Fund" means a Mutual Fund scheme which does not invest more than 35% in equity shares of domestic companies.</p> <p>Note: The Finance Act of 2024 removed the indexation benefit available on long-term capital gains from non-equity-oriented mutual fund units.</p> <p>For further details on Taxability please refer to clause of Taxation in the SAI.</p> |                                              |

#### **G. Rights of Unitholders- Please refer to SAI for details**

#### **H. List of official points of acceptance:**

For details please visit <https://mf.nipponindiaim.com/investor-services/customer-service/locate-a-branch>

#### **I. Penalties, Pending Litigation or Proceedings, Findings of Inspections or Investigations Which Action May Have Been Taken Or Is In The Process Of Being Taken By Any Regulatory Authority**

For details please visit: <https://mf.nipponindiaim.com/investor-service/downloads/scheme-information-document>