

1	Individuals						
2	NRIs/OCBs						
3	FIIIs						
4.	Corporates/ Institutions/ Others						
	TOTAL						

V (a) COMMUNICATION TO THE UNITHOLDERS

Please confirm whether the number of investors holding more than 25% of the net assets of the scheme and total holdings by such investors in percentage terms have been communicated to all unit holders through allotment letters/ account statements :

Yes/ No

(b) DISTRIBUTION SCHEDULE

If any unit holder is holding more than 25% of the net assets of the scheme, please give the following details:

Sr. No	Name of the unit holder	Classification (Individuals, NRIs/OCBs, FIIIs, Corporate/Institutions/ Others)	Address	No. of units held	Holding as % of net asset
1					
2					
	TOTAL				

VI. GEOGRAPHICAL DISPERSION

1. Please list state wise geographical dispersion of unit holders in the following format:

Sr. No.	Name of the State	Mode of Entry	No. of unit holders	Amount mobilised as % of total assets mobilised
1		Direct		
		Broker		
2		Direct		
		Broker		
		Direct		
		Broker		
	TOTAL	Direct		
		Broker		

2. Total number of cities from which subscriptions have been received:

VII. DETAILS OF TOP TEN AGENTS/DISTRIBUTORS

Please list names of top ten agents/distributors in the descending order of commission paid in the following format:

Sr. No.	Name of Agent/Distributors	Amount mobilized in Rs. Cr.	Commission paid Rs. Cr
1			
2			
	TOTAL		

Name and Signature of the Compliance Officer/Authorised Signatory:

Date:

Instructions

1. Broker implies broker/agent/distributor
2. Give all amounts in Rs. Crore

B. COMPLIANCE TEST REPORT⁶⁶⁸

[Compliance Tests for Mutual Funds regulated by SEBI under SEBI (Mutual Funds) Regulations, 1996 (MF Regulations) and Circulars issued thereunder]

1. AMC shall submit CTR on the activities of Mutual Funds/AMC to SEBI within 21 days from the end of respective quarters (March, June, September and December).
2. AMC need to mention 'Yes'/'No' with respect to each compliance item and wherein there is non-compliance and AMC has mentioned 'No', details regarding the nature of non-compliance should be given along with the corrective action taken, if any.
3. Anything given in the format shall not be interpreted as modification of any MF Regulations or Circulars issued thereunder.
4. AMC shall also report any other compliances as prescribed by SEBI from time to time.
5. The Format is indicative only. Any other non-compliances during the period over and above the regulations/clauses specified in the format shall also be reported by AMC.

Compliance Test Report for the Quarter end...
Name of the Mutual Fund :
Name of the Asset Management Company :
Name of the Chief Compliance Officer :
I. General Compliance Test
II. Investment Compliance Test
III. Investor Services Compliance Test

I. General Compliance Test

Sl. No.	Regulations	Particulars	Remarks ⁶⁶⁹
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⁶⁶⁸ SEBI Circular No SEBI/HO/IMD/IMD-I DOF2/P/CIR/2021/550 dated April 12, 2021

⁶⁶⁹ (Indicate 'Yes' if complied with the MF Regulations and various circulars issued thereunder and 'No' for non-compliance). Further, in case of non-compliance, kindly provide the details regarding the non-compliance and the corrective action(s) taken, if any.

1	Sub-regulation 11 of regulation 18	Each trustee has filed the details of his transactions of dealing in securities on a quarterly basis within the specified timeline.	
2	Sub-regulation 27 of regulation 18	Independent directors of trustee or asset management company have paid specific attention and commented in their reports on clause (i) to (ix) of this sub regulation.	
3	Clause (f) of sub-regulation 1 of regulation 21	Networth of the AMC is computed as per the definition under Clause (qa) of sub-regulation 1 of regulation 2 and the networth is more the regulatory requirement of INR 10 Cr./ 50 Cr./ 100 Cr. Further, the networth is maintained on a continuous basis.	
4	Clause (a) of regulation 24	The asset management company is not acting as a trustee of any mutual fund.	
5	Clause (b) of regulation 24	The asset management company is not undertaking any other business activities other than in the nature of management and advisory services provided to pooled assets including offshore funds, insurance funds, pension funds, provident funds, or such categories of foreign portfolio investor subject to the conditions specified by the Board from time to time. Such activities are not in conflict with the activities of the mutual fund.	
6	First proviso to clause (b) of regulation 24	If the asset management company may itself or through its subsidiaries undertake activities as mentioned in clause (b) of regulation 24, provided the conditions laid under paragraph (i) to (viii) of the first proviso are satisfied.	

7	Second proviso to clause (b) of regulation 24	<p>The asset management company may, itself or through its subsidiaries, undertake portfolio management services and advisory services for other than broad based fund till further directions, as may be specified by the Board, subject to compliance with the following additional conditions:</p> <p>(i) that the key personnel of the asset management company, the systems, back office, bank and securities accounts are segregated activity wise and there exist systems to prohibit access to inside information of various activities.</p> <p>(ii) that the capital adequacy requirements, if any, separately for each such activity, are met and has obtained separate approval, if necessary, under the relevant regulations.</p>	
8	Third proviso to clause (b) of regulation 24	An asset management company may become a proprietary trading member for carrying out trades in the debt segment of the recognised stock exchanges, on behalf of its mutual fund schemes and may also become a self-clearing member of the recognised clearing corporations to clear and settle trades in the debt segment on behalf of its mutual fund schemes.	
9	Sub-regulation 1 of regulation 25	The asset management company has taken all reasonable steps and has exercised due diligence to ensure that the investment of funds pertaining to any scheme is not contrary to the provisions of these regulations and the trust deed.	

10	Sub-regulation 2 of regulation 25	The asset management company has exercised due diligence and care in all its investment decisions as is exercised by other persons engaged in the same business.	
11	Sub-regulation 3 of regulation 25	The asset management company has ensured that there are no acts of commissions or omissions by its employees or the persons whose services have been procured by the asset management company.	
12	Sub-regulation 4 of regulation 25	The asset management company has submitted to the trustees Quarterly Reports (QRs) of each year on its activities and the compliance with the MF Regulations.	
13	Sub-regulation 8 of regulation 25	The asset management company has not utilized the services of the sponsor or any of its associates, employees or their relatives, for the purpose of any securities transaction and distribution and sale of securities.	
14	First proviso to sub-regulation 8 of regulation 25	If the asset management company has utilized the services of the sponsor or any of its associates, employees or their relatives, for the purpose of any securities transaction and distribution and sale of securities, the asset management company has ensured that disclosure to that effect is made to the unit holders and the brokerage or commission paid is also disclosed in the half yearly/ annual accounts of the mutual fund.	
15	Second proviso to sub-regulation 8 of the regulation 25	The Mutual Fund has disclosed in the half yearly & yearly accounts : (i) any underwriting obligations taken by the Scheme in respect of issues of securities of associate companies &	

		(ii) devolvement, if any, (iii) subscription in issues lead managed by associate companies & (iv) subscription to any issue of equity or debt on private placement basis where the sponsor or its associate companies has acted as arranger or manager.	
16	Sub-regulation 9 of regulation 25	The asset management company has filed with the trustees the details of transactions in securities by the key personnel of the asset management company in their own name or on behalf of the asset management company.	
17	Sub-regulation 10 of regulation 25	In case the asset management company has entered into any securities transactions with any of its associates a report to that effect be sent to the trustees at its next meeting.	
18	Sub-regulation 11 of regulation 25	In case any company has invested more than 5 per cent of the net asset value of a scheme, the investments made by that scheme or by any other scheme of the same mutual fund in that company or its subsidiaries have been brought to the notice of the trustees by the asset management company indicating the names of companies/schemes in which such investments have been made and have been disclosed in the half yearly and annual accounts of the respective schemes with justification for such investment. Provided the latter investment has been made within one year of the date of the former investment calculated on either side.	

19	Sub-regulation 12 of regulation 25	The asset management company has filed with the trustees and SEBI the following : (i) detailed bio-data of all its directors along with their interest in other companies within fifteen days of their appointment; and (ii) any change in the interests of directors every 6 months (iii) a quarterly report to the trustee giving details and adequate justification in respect of the purchase and/or sale of the securities of the group companies of the sponsor or the AMC by the mutual fund.	
20	Sub-regulation 13 of regulation 25	The directors of the AMC shall file the details of transactions in securities with the Trustees on quarterly basis.	
21	Sub-regulation 14 of regulation 25	The asset management company has not appointed any person as key personnel who has been found guilty of any economic offence or involved in violation of securities laws.	
22	Sub-regulation 15 of regulation 25	The asset management company has appointed registrars and share transfer agents who are registered with the Board.	
23	Proviso sub-regulation 15 of regulation 25	If the work relating to the transfer of units is processed in-house, the charges at competitive market rates have been debited to the scheme and for rates higher than the competitive market rates, prior approval of the trustees has been obtained and reasons for charging higher rates have been disclosed in the annual accounts.	
24	Sub-regulation 16 of regulation 25, Clause b of Sub-regulation of	The asset management company has abided by the Code of Conduct as	

	6B of Regulation 25 and Clause b of Sub-regulation of 6C of Regulation 25	specified in Part A & Part B of the Fifth Schedule of MF Regulations.	
25	Sub-regulation 17 of regulation 25	The asset management company has not invested in any of its scheme, unless full disclosure of its intention to invest has been made in the offer documents, in case of schemes launched after the notification of Securities and Exchange Board of India (Mutual Funds) (Amendment) Regulations, 2011.	
26	Proviso to Sub-regulation 17 of regulation 25	If the asset management company has invested in any schemes, it has not charged any fee on its investment in that scheme.	
27	Sub-regulation 18 of regulation 25	The asset management company has not carried out its operations including trading desk, unit holder servicing and investment operations outside the territory of India.	
28	Sub-regulation 19 of regulation 25	The asset management company has computed and carried out valuation of investments made by its scheme(s) in accordance with the investment valuation norms specified in Eighth Schedule and has published the same.	
29	Sub-regulation 20 of regulation 25	The asset management company and the sponsor of the mutual fund compensated the affected investors and/or the scheme for any unfair treatment to any investor as a result of inappropriate valuation.	
30	Sub-regulation 21 of regulation 25 read with following SEBI Circulars & provisions of Master	The asset management company has reported and disclosed all the transactions in debt and money market securities, including inter scheme transfers, as specified by SEBI.	

	<p>Circular for Mutual Funds:</p> <ul style="list-style-type: none"> • SEBI/CFD/DIL/BOND/1/2006/12/12 dated December 12, 2006, • SEBI/CBM/BOND/01/2007/01/03 dated March 01, 2007, • SEBI/CBM/BOND/02/2007 /13/04 dated April 13, 2007, • SEBI/IMD/DOF-1/BOND/Cir-3/2009 dated July 31, 2009 • IMD/DOF-I/BOND/ 174666/2009 dated August 27, 2009, • Paragraphs 9.2.3, 9.9 & 9.13 of the Master Circular for Mutual Funds • SEBI/IMD/DOF-1/BOND/Cir-4/2009 dated October 16, 2009, • CIR/IMD/DF/6/2010 dated July 30, 2010, • Chapter 13 of the Master Circular for Mutual Funds • CIR/MRD/DP/10/2014 dated March 21, 2014 		
31	Sub-regulation 4 of regulation 28	The sponsor or asset management company shall invest not less than one percent of the amount which would be raised in the new fund offer or fifty lakh rupees, whichever is less, and such investment shall not be	

		<p>redeemed unless the scheme is wound up:</p> <p>Provided that the investment by the sponsor or asset management company shall be made in such option of the scheme, as specified by the Board.</p>	
32	Sub-regulation 1 of regulation 29A	The asset management company has provided an option to the unitholder to nominate, in the manner specified in Fourth Schedule, a person in whom the units held by him shall vest in the event of his death.	
33	Regulation 30	<p>Advertisements are in conformity with the Advertisement Code as specified in the Sixth Schedule and shall be submitted to the Board within 7 days from the date of issue.</p> <p>The AMC has complied with each of the clauses under Sixth Schedule and Paragraphs 5.7, 10.5, 13 & 15.5 of Master Circular for Mutual Funds while releasing scheme specific advertisement, sales literature, newsletters, web sites and any other advertisement pertaining to the mutual fund.</p>	
34	Regulation 31	The offer document and advertisement materials are not misleading or contain any statement or opinion which are incorrect or false.	
35	Regulation 32	Every close ended scheme, other than an equity linked savings scheme, are listed on a recognised stock exchange within the time period and subject to such conditions as specified by the Board.	

36	Paragraph 1.8 & 6.13 of the Master Circular for Mutual Funds	Disclosure of benchmark returns and review of performance of schemes by the Boards of AMC and Trustees on a periodical basis.	
37	Chapter 15 of the Master Circular for Mutual Funds • SEBI Letter No. OW/14970/2012 dated July 5, 2012.	Certification programme for agents/distributors of mutual funds units and employees of mutual funds.	
38	Chapter 4 of the Master Circular for Mutual Funds	Risk Management System in areas of operations like Fund Management, operations, customer service, market and distribution, disaster recovery and business contingency etc.	
39	Paragraph 12.17 of the Master Circular for Mutual Funds	Reconciliation of Government Securities.	
40	Chapter 15 of the Master Circular for Mutual Funds	Registration of Intermediaries (Distributors).	
41	Paragraph 6.6 of the Master Circular for Mutual Funds	The AMC has complied with Investment / Trading Guidelines by the employees of AMC and Mutual Fund Trustee Company.	
42	Paragraph 15.6 of the Master Circular for Mutual Funds	Code of Conduct (Distributors).	
43	Paragraph 6.11 of the Master Circular for Mutual Funds	Minimum Number of Investors in Schemes/ Plans and minimum number of holdings by single investor.	
44	Paragraph 8.4 & 8.5 of the Master Circular for Mutual Funds	Uniform cut-off timings for applicability of Net Asset Value (NAV) of Mutual Fund scheme(s)/plan(s).	
45	Paragraph 8.1 & 8.2 of the Master Circular	Time limit for updating NAV on AMFI / AMC website.	

	for Mutual Funds	Prominently disclose the NAVs of all schemes under a separate head on website of the Fund and on the website of AMFI and further, Mutual Funds to also extend facility of sending latest available NAVs to unitholders through SMS, upon receiving a specific request.	
46	Paragraph 13.6 of the Master Circular for Mutual Funds	Prohibition of Indicative Portfolios and Yields in Mutual Fund schemes.	
47	Paragraph 3.7 & 5.19 of the Master Circular for Mutual Funds	Disclosures and review of Capital Protection Oriented Scheme.	
48	Paragraph 4.5 & 12.16 of the Master Circular for Mutual Funds	<p>Risk Management Framework for liquid and Overnight Funds:</p> <ul style="list-style-type: none"> · Liquid Funds and Overnight Funds shall not park funds pending deployment in short term deposits of scheduled commercial banks. · Liquid Funds and Overnight Funds shall not invest in debt securities having structured obligations (SO rating) and/ or credit enhancements (CE rating). However, debt securities with government guarantee shall be excluded from such restriction. 	
49	Regulation 24(b) & Paragraph 17.3 of the Master Circular for Mutual Funds	The asset management company is not undertaking any other business activities other than in the nature of management and advisory services provided to pooled assets including offshore funds, insurance funds, pension funds, provident funds, or such categories of foreign portfolio investor subject to such conditions, as maybe specified by the Board from time to time, if any of such activities are in conflict with the activities of	

		the mutual fund.	
50	Paragraph 4.5 & 4.6 of Master Circular for Mutual Funds	Requirement of minimum holding of atleast 20% of net assets in liquid funds. Requirement of minimum holding of atleast 10% of net assets in all open ended debt schemes.	
51	Paragraph 12.19 of Master Circular for Mutual Funds	Guidelines with respect to Overseas investment.	
52	Paragraph 6.16 of Master Circular for Mutual Funds	Guidelines for votes cast by Mutual Funds.	

Place:

Date:

Signature of the Chief Compliance Officer:

II. Investment Compliance Test

S.N.	Regulations	Particulars	Remarks⁶⁷⁰
1	Clause 1 of seventh schedule to sub-regulation 1 of regulation 44 read with Paragraph 12.3 of the Master Circular for Mutual Funds	Restrictions with respect to single issuer limit.	
2	Clause 1A of seventh schedule to sub-regulation 1 of regulation 44 read with Paragraph 12.1 of the Master Circular for Mutual Funds	Restrictions with respect to investment in Unlisted debt instruments and Unrated debt instruments.	
3	Clause 2 of seventh schedule to sub-regulation 1 of regulation 44	<p>Restrictions with respect to owning of paid up capital of any company.</p> <p>The Mutual Fund does not own more than 10% of any company's paid-up capital carrying voting rights under all its schemes.</p> <p>(If yes, give details of the investments made in excess of 10% of the paid up capital of the company in the prescribed format CR1)</p>	
4	Clause 3 of seventh schedule to sub-regulation 1 of regulation 44 and paragraph 12.30 of the Master Circular for Mutual Funds	Restrictions with respect to Inter Scheme Transfers.	

⁶⁷⁰ (Indicate 'Yes' if complied with the MF Regulations and various circulars issued thereunder and 'No' for non-compliance). Further, in case of non-compliance, kindly provide the details regarding the non-compliance and the corrective action(s) taken, if any.

		(Give details of inter scheme transfers wherein there is non-compliance in the prescribed format CR2)	
5	Clause 4 of seventh schedule to sub-regulation 1 of regulation 44	Restrictions with respect to Aggregate inter scheme investments made by all schemes. (Give details of such investments in the prescribed format CR 3)	
6	Clause 6 of seventh schedule to sub-regulation 1 of regulation 44 & sub-regulations 1 & 2 of regulation 45	Restrictions with respect to: a. Buy and sell securities on the basis of deliveries. b. Short Selling of securities. c. Derivative transactions.	
7	Clause 7 of seventh schedule to sub-regulation 1 of regulation 44	Restrictions with respect to purchase or transfer of securities in the name of the mutual fund on account of the concerned scheme.	
8	Clause 8 of seventh schedule of SEBI (Mutual Funds) Regulations, 1996 and Paragraph 12.16 of Master Circular for Mutual Funds	Restrictions with respect to investments in Short Term Deposits of	

		Scheduled Commercial Banks.	
9	Clause 9 of seventh schedule to sub-regulation 1 of regulation 44	<p>Restrictions with respect of investment in:</p> <ul style="list-style-type: none"> a. Unlisted security of an associate or group company of the Sponsor. b. Securities issued by way of private placement by an associate or group company of the sponsor. c. Listed securities of group companies of the sponsor which is in excess of 25 per cent of the net assets. 	
10	Clause 9A of seventh schedule to sub-regulation 1 of regulation 44	Restriction with respect to investment in Fund of Funds scheme.	
11	Clause 10 of seventh schedule to sub-regulation 1 of regulation 44 and	Restriction with respect to	

	Paragraph 12.5 & 12.22 of Master Circular for Mutual Funds	investment limit in the equity shares or equity related instruments of any company. [Give details of all cases where the investments have exceeded the limit of 10% including the exempted cases under the proviso to clause 10 in the prescribed format CR 4]	
12	Clause 11 of seventh schedule to sub-regulation 1 of regulation 44	Restriction with respect to investments in equity shares and equity related instruments in only listed or to be listed securities.	
13	Clause 12 of seventh schedule to sub-regulation 1 of regulation 44	Restrictions with respect of investment by Fund of Funds scheme.	
14	Clause 13 of seventh schedule to sub-regulation 1 of regulation 44	Restrictions with respect of investment in the units of REITs and InvITs.	
15	Clause 14 of seventh schedule to sub-regulation 1 of regulation 44 and paragraph 12.26 of the Master Circular for Mutual Funds	Restrictions with respect of investment in Exchange Traded Commodity Derivatives.	

16	Sub-regulation 2 of regulation 44	Restrictions with respect to borrowings by mutual fund. (Give details of borrowings by the scheme wherein there is non-compliance as per the prescribed format CR 5)	
17	Sub-regulation 3 of Regulation 44	Restrictions with respect to loans by mutual fund.	
18	Sub-regulation 4 of Regulation 44	Restrictions with respect to lending and borrowing of securities borrowings by mutual fund.	
19	Sub-regulation 5 of Regulation 44	Restrictions with respect to investments by a gold exchange traded fund scheme.	
20	Sub-regulation 7 of regulation 25	Restrictions with respect to business done through brokers. (Give details of transactions done through such brokers, by amount, as per the prescribed format in CR 6, please mark * against the names of associates.) (Further, Inter scheme transfer and direct deals with the companies	

		should not be included in the aggregate transaction amount used as the basis for the computation of the total business to the brokers)	
21	Sub-regulation 11 of regulation 25	Disclosure requirements under Regulation 25 (11) have been complied with.	
22	Paragraph 12.27 of the Master Circular for Mutual Funds	Restrictions with respect to investments by Close ended debt schemes and Interval schemes.	
23	Paragraph 12.9 of the Master Circular for Mutual Funds	Restrictions with respect to Sector Level Exposure.	
24	Paragraph 12.9 of the Master Circular for Mutual Funds	Restrictions with respect to Group Level Exposure.	

Place:

Date:

Signature of the Chief Compliance Officer:

III. Investors Service Compliance Test

S No	Regulation	Particulars	Remarks⁶⁷¹
1	Sub-clause 2 of regulation 37	The unit certificates are transferred and returned to the transferees within 30 days from the date of production of instruments of transfer together with relevant unit certificates.	
2	Sub-clause (a) of regulation 53	The dividend payments have been dispatched to the unit holders within 15 days from the record date. (Give details wherein dividend warrants were not dispatched within the timelines as per the prescribed format CR 8).	
3	Sub-clause (b) of regulation 53	The repurchase/redemption proceeds have been dispatched within 10 working days from the date of receipt of requests for repurchase/redemption.	
4	Sub-clause © of regulation 53	The AMC has paid interest @15% for the period of delay in the event of failure to dispatch the redemption or repurchase proceeds or dividend payments within the stipulated time. Details of interest paid enclosed in the format specified CR7 & CR8 below. (Give details wherein interest is required to be paid for failure to dispatch the redemption or repurchase proceeds within the stipulated time as per the prescribed format CR 7).	
Give details regarding the status of investor complaints forwarded by SEBI during the quarter and at the beginning of the quarter period as per the following format :			

⁶⁷¹ (Indicate 'Yes' if complied with the MF Regulations and various circulars issued thereunder and 'No' for non-compliance). Further, in case of non-compliance, kindly provide the details regarding the non-compliance and the corrective action(s) taken, if any.

Number of complaints pending at the beginning of the period.	Number of complaints forwarded by SEBI during the period	Number of complaints redressed* during the period	Number of complaints pending at the end of the period
Give details regarding the status of investor complaints received directly by the mutual fund during the quarter period as per the following format :			
Number of complaints pending at the beginning of the period.	Number of complaints received during the period	Number of complaints redressed* during the period	Number of complaints pending at the end of the period
* All complaints which have been fully resolved and a communication thereof has been sent to the complainant shall be deemed to have been redressed.			
Place Date Signature of the Chief Compliance Officer			

CR 1: Report of investment in Companies in excess of 10% of their paid up capital carrying voting rights

Date	Name of the Company	Purchase Price	Value (INR lacs)	Holding as % of company's paid-up capital carrying voting rights

Signature of the Chief Compliance Officer

CR 2: Inter Scheme Transfers (ISTs)

Date	Name of the Transferor Scheme	Name of the Transferee Scheme	Name of the company and type of security	Details of Transfer			Market rate (if unquoted/ unlisted and basis of rate)	Reasons of transfer
				Quantity	Rate	Value (INR lacs)		

Signature of Chief Compliance Officer

CR 3: Intra and Inter Scheme Investments

Investee Scheme		Investor Scheme				Total investments by schemes as % of net assets of the investee schemes*
Name	Resources mobilised / net assets	Name	Net assets (INR lacs)	Investments (INR lacs)	Investment as % of net assets	

	(INR lacs)					
	Name					

*Information to be given only in the case of intra scheme investments.

Signature of the Chief Compliance Officer.

CR 4: Details of investments in excess of the limits specified in Clause 10 of the Seventh Schedule of SEBI (Mutual Funds) Regulations 1996 read with Paragraphs 5.25 & 12.22 of the Master Circular for Mutual Funds

(1)	(2)	(3)	(4)	(5)	(6) *	(7)
Sl No	Sche me	Scri p	Date/s of violation/s (First and each of the subsequent ones due to incremental investments, if any)	Holding in the scrip as a % of the NAV of the scheme, consequent to the investment	Applica ble limit	Name & closing value of the benchma rk index / sub- index(if applicabl e)

* For the sector /industry specific schemes, the applicable (upper) limit is the weightage of the scrip in the representative sectoral index/sub index or 10% of the NAV whichever is higher, as specifically disclosed in the offer document.

For index funds/schemes, the upper limits shall be in accordance with the weightage of the scrips as disclosed in the offer document

For all other schemes, the applicable upper limit for holding in each scrip is 10% of NAV.

Signature of the Chief Compliance Officer

CR 5: Report on borrowings of Mutual Funds

Name of the scheme and category	Nature of instruments/ mode of borrowings	Source (Institutions/ banks/ other s)	Purpose	Date of borrowing	Date of repayment of borrowing (specify the period of borrowing)	Rate of borrowing	Amount borrowed as % of net assets	Collateral used (if any)	Amount of interest borne by the Scheme	Amount of interest borne by AMC	Average Portfolio Yield during the period

Signature of the Chief Compliance Officer

CR 6: Report on transactions through Brokers

Name of the broker	Value of business (INR lacs)	Brokerage paid (INR lacs)	Broker wise contracts outstanding for more than 60 days	% of gross business done

Signature of Chief Compliance Officer

CR 7: Statement of Interest paid to the investors for delays in transfer of redemption/ repurchase proceeds⁶⁷²

Investor Name	PAN/PEKR N of Investor	Date of Receipt of Redemption n/ Repurchase Request	Date of transfer of Redemption n/ Repurchase	Period of Delay	Amount of Interest Paid (INR)

Signature of Chief Compliance Officer

CR 8

Statement of interest paid to the investors for delays in transfer of dividend payments⁶⁷³

Investor Name	PAN/PEKR N of Investor	Record Date	Date of transfer of Dividend	Period of Delay	Amount of Interest Paid (INR)

Signature of Chief Compliance Officer

(Annexure to the CTR can be as per the requirements to be reported)

⁶⁷² SEBI Circular No. SEBI/HO/IMD/IMD-I DOF2/P/CIR/2022/161 dated November 25, 2022

⁶⁷³ SEBI Circular No. SEBI/HO/IMD/IMD-I DOF2/P/CIR/2022/161 dated November 25, 2022

C. HALF-YEARLY TRUSTEE REPORT⁶⁷⁴

1. Trustees shall submit HYTR on the activities of Mutual Funds/AMCs to SEBI within two months for the half year ended September and March along with summary of instances of non-compliances in addition to the main report.
2. Anything given in the format shall not be interpreted as modification of any MF Regulations or Circulars issued thereunder.
3. Trustees shall also report any other compliance/reporting requirements as prescribed by SEBI from time to time.
4. The Format is indicative only. HYTR shall contain any other non-compliances during the period over and above the regulations/clauses specified in the format along with the corrective action(s) taken by AMC and Trustees.

The report of the Trustees should give specific comments on the following:

1. Performance of schemes.
2. Activities of the AMC with specific reference to transactions with associates, concentration of business with associate brokers, compliance with investment restrictions and net worth of the AMC.
3. Ability of the AMC/sponsor to honour the guaranteed returns in case of any scheme guaranteeing returns.
4. Deployment of funds of the scheme in accordance with investment objectives and not for any option trading or short selling or carry forward transactions.
5. Valuation and pricing of units – whether in accordance with the Regulations. Further, please provide instances where prices provided by Valuation Agencies were not considered for valuation of securities along with justifications for the same.
6. Publication of Annual Report and furnishing of half yearly and annual accounts to unit holders and SEBI.

⁶⁷⁴ SEBI Cir No SEBI/HO/IMD/IMD-I DOF2/P/CIR/2021/550 dated April 12, 2021

7. Listing of scheme on stock exchange as per terms of the scheme information document, despatch of account statement to unit holders within 5 business days from closure of New Fund Offer and timely despatch of repurchase/ redemption proceeds and dividend warrants.
8. Action taken on deficiency and warning letters issued by SEBI.
9. Before launch of scheme, AMC had systems in place for back office etc. appointed all key personnel, auditors, compliance officer, prepared manual, specified norms, etc.
10. AMC shall appoint Registrar & Share Transfer Agents, who are registered with SEBI. If the work is done in-house, then the rates charged must be competitive and for higher rates reasons for charging higher rates must be disclosed.
11. AMC has been diligent in empanelling brokers, in monitoring securities transactions and avoiding undue concentration with any broker.
12. AMC has not given undue and unfair advantage to any associate.
13. In case any company has invested more than 5% of NAV scheme, an investment made by the scheme or by any other scheme of the same mutual fund in that company or its subsidiaries shall be justified.
14. Whether the AMC has dealt with any associate broker more than 5% of the quarterly business done by a mutual fund.
15. In case the AMC has dealt through any other broker other than an associate broker in excess of 5% or more of the aggregate purchase and sale of securities made by the mutual fund in all its schemes, the AMC has recorded in writing the justification for the same and whether all such investments have been reported to the trustees on a quarterly basis.
16. Utilisation of the services of the sponsor or any of its associates, employees, etc. by AMC – whether disclosures made in the annual accounts.
17. Whether AMC submitted quarterly report on its activities and complied with Regulations.
18. Transactions of mutual fund are in accordance with the trust deed.

19. Funds pertaining to a scheme have been invested in accordance with the Regulations.
20. All activities of AMC are in accordance with the Regulations.
21. Details of transaction in securities by key personnel in their own name or on behalf of the AMC.
22. Whether AMC filed with the trustees detailed bio-data of all directors of AMC along with their interest in other companies within 15 days of their appointment and any change in the interest of directors every six months.
23. Whether directors of the AMC filed with the trustees, a statement of holding of securities at the end of each financial year along with dates of acquisition.
24. No conflict of interest between the manner in which the AMC has deployed its networth and the interest of the unitholders.
25. Remedial steps, as necessary, taken by the trustees in case the conduct and business of the mutual fund is not in accordance with the Regulations.
26. Certification that Trustees have satisfied themselves that there have been no instances of self- dealing or front running by any of the trustees, directors and key personnel of the AMC.
27. Certification that AMC has been managing the schemes independently of any other activities and the unitholders' interest has been protected.
28. Comments of the independent trustee on the report received from the AMC regarding the investments by the mutual fund in the securities of the group companies of the sponsor.
29. Confirmation that the mutual fund has not made any investment in - any unlisted security of an associate or group company of the sponsor, any security issued by way of private placement by an associate or group company of the sponsor or listed securities of group companies of the sponsor which is in excess of 25% of the net assets of all the schemes of the mutual fund.
30. In case the mutual fund has an aggregate of securities which are worth Rs.10 crore or more as on the latest balance sheet date, whether

transactions on or after January 15, 1998 are only through dematerialised securities.

31. Whether unitholders' consent obtained wherever necessary in accordance with Regulations.
32. Compliance with the Guidelines on recording of investment decisions and other related compliances viz. investment in unlisted and privately placed securities, unrated debt securities, securities classified as below investment grade or default, transactions where associates are involved and the instances where there is poor performance of the schemes.
33. Compliance with respect to provisions related to investment/Trading in Securities by Employees of Asset Management Companies and Mutual Fund Trustee Companies.
34. Compliance with respect to provisions related to AMFI/ NISM Certification Programme for agents/ distributors and employees of AMC.
35. Compliance status on selection of Benchmarks for comparison of performance of schemes.
36. Compliance with respect to provisions regarding monitoring of compliance with Code of Conduct for intermediaries.
37. Comments on the adequacy of risk management systems.
38. Compliance with reconciliation procedure for investment in Government Securities.
39. Compliance with respect to provisions related to registration of Intermediaries.
40. Compliance with respect to provisions related to minimum number of investors and maximum holdings by a single investor in scheme / plan of mutual fund.
41. Compliance with respect to provisions related to monitoring the portfolio structure of the capital protection oriented scheme.
42. Compliance with respect to provisions related to uniform cut-off timings for applicability of Net Asset Value (NAV) of Mutual Fund scheme(s)/plan(s).

43. Compliance with respect to provisions related to parking of funds in short term deposits of scheduled commercial banks pending deployment.
44. Compliance with respect to provisions of Risk Management Framework for liquid and overnight funds.
45. Compliance of guidelines on overseas Investments by Mutual Funds.
46. Compliance with requirements of securities lending arrangement.
47. Compliance with requirements of simplification and updation of Offer Document and Key Information Memorandum of Mutual Funds Scheme.
48. Compliance with respect to provisions related to prohibition on disclosure of Indicative Portfolios and Yields in Mutual Fund schemes.
49. Whether the assets of Gold ETF are invested in gold or gold related instruments as per the asset allocation mentioned in the Scheme Information document.
50. Whether physical verification of gold held in schemes was conducted by statutory auditors.
51. Compliance with requirements for participation in repo in corporate debt securities.
52. Whether Mutual Fund/AMC has set apart at least 2 basis points on daily net assets within the maximum limit of TER as per regulation 52 of the Regulations for investor education and awareness initiatives on annual basis and whether Mutual Fund has made complete disclosures in the half yearly trustee report to SEBI regarding the investor education and awareness initiatives undertaken.
53. Details of efforts undertaken by AMC to increase geographical penetration of mutual funds and the details of opening of new branches, especially at locations beyond top 15 cities.
54. Compliance with requirements for participation of mutual funds in Credit Default Swaps (CDS) Market.
55. Review and confirmation of Voting summary and scrutinizer's comments, if any.
56. Compliance with requirements of minimum Average AUM of Rs. 20 crore on half yearly rolling basis in open ended debt oriented Schemes.

57. Stress testing of prescribed open-ended debt oriented schemes.
58. Exposure of a mutual fund, across all its schemes, towards individual issuers, group companies and sectors.
59. Compliance with requirements with respect to Categorization and Rationalization of Mutual Fund Schemes.
60. Compliance with requirements with respect to charging of Total Expense Ratio (TER) in both direct and regular plans.
61. Compliance with requirements with respect to performance disclosure for Mutual Funds.
62. Compliance with guidelines on Segregated Portfolio.
63. Compliance with requirements with respect to Cyber Security and Cyber Resilience framework for Mutual Funds / Asset Management Companies (AMCs).
64. Compliance with requirements of System Audit framework for Mutual Funds / Asset Management Companies (AMCs). Further, Trustees should furnish the open item pertaining to system audits.
65. Comments on securities classified as below investment grade or default
66. Compliance with requirements relating to Trade Execution and Allocation
67. Compliance with guidelines on Inter Scheme Transfers of Securities.
68. Compliance with requirements with respect to Policy on Internal Credit Risk Assessment at the AMC and measures taken for the early warning signals (including yield-based alerts) on deterioration of credit profile of the issuer.
69. Compliance with respect to monitoring the activities of their distributors, agents, brokers to ensure that they do not indulge in any malpractice or unethical practice while selling or marketing Mutual Fund units and reporting of any non-compliance with the Mutual Funds Regulations and Guidelines pertaining to Mutual Funds especially guidelines on advertisements and/ or sales literature and/or Code of Conduct in the periodic meetings of the Board of the AMC and the Board of Trustees.
70. Trustees have abided by the Code of Conduct as specified in Part A of the Fifth Schedule.

71. Trustees have ensured that the Chief Executive Officer of AMC has complied with the provisions of Clause b of Sub-regulation 6A of Regulation 25.
72. [Compliance with the requirement of standing arrangements with independent firms for special purpose audit and/or to seek legal advice.]⁶⁷⁵
73. Any other matter the trustees would like to report to SEBI.

⁶⁷⁵ Inserted by SEBI Circular SEBI/HO/IMD/IMD-I –PoD1/P/CIR/2023/126 dated July 26, 2023

D. MONTHLY CUMULATIVE REPORT⁶⁷⁶

Name of the Mutual Fund: _____										
MCR for the month of _____ (Month), 20XX										
Sr. No.	Scheme Category	No. of schemes as on _____	No. of Folios as on _____	Funds mobilized for the period (Since April 01, 20XX to _____) INR in crore	Repurchase/Redemption for the period (Since April 01, 20XX to _____) INR in crore	Net Inflow (+ve)/Outflow (-ve) for the period (Since April 01, 20XX to _____) INR in crore	Net Assets Under Management as on _____ INR in crore	Average Net Assets under Management for the _____, 20XX (Month Year) INR in crore	No. of segregated portfolios created as on _____	Net Assets Under Management in segregated portfolios as on _____ INR in crore
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
A	Open ended Schemes									
I	Income/Debt Oriented Schemes									
i.	Overnight Fund									
ii.	Liquid Fund									
iii.	Ultra Short Duration Fund									
iv.	Low Duration Fund									
v.	Money Market Fund									
vi.	Short Duration Fund									
vii.	Medium Duration Fund									
viii.	Medium to Long Duration Fund									
ix.	Long Duration Fund									
x.	Dynamic Bond Fund									
xi.	Corporate Bond Fund									
xii.	Credit Risk Fund									
xiii.	Banking and PSU Fund									
xiv.	Gilt Fund									
xv.	Gilt Fund with 10 year constant duration Fund									
xvi.	Floater Fund									
	Sub total - I									
II	Growth/Equity Oriented Schemes									
i.	Multi Cap Fund									
ii.	Large Cap Fund									
iii.	Large & Mid Cap Fund									
iv.	Mid Cap Fund									
v.	Small Cap Fund									

⁶⁷⁶ SEBI Circular SEBI/HO/MD/DF3/CIR/P/2019/020 dated January 22, 2019 and SEBI/HO/IMD/DF3/CIR/P/2021/014 dated January 29, 2021

Name of the Mutual Fund: _____										
MCR for the month of _____ (Month), 20XX										
Sr. No.	Scheme Category	No. of schemes as on _____	No. of Folios as on _____	Funds mobilized for the period (Since April 01, 20XX to _____) INR in crore	Repurchase / Redemption for the period (Since April 01, 20XX to _____) INR in crore	Net Inflow (+ve)/ Outflow (-ve) for the period (Since April 01, 20XX to _____) INR in crore	Net Assets Under Management as on _____ INR in crore	Average Net Assets under Management for the _____, 20XX (Month Year) INR in crore	No. of segregated portfolios created as on _____	Net Assets Under Management in segregated portfolios as on _____ INR in crore
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
vi.	Dividend Yield Fund									
vii.	Value Fund/Contrast Fund									
viii.	Focused Fund									
ix.	Sectoral/Thematic Funds									
x.	ELSS									
xi.	Flexi Cap Fund									
	Sub total - II									
III	Hybrid Schemes									
i.	Conservative Hybrid Fund									
ii.	Balanced Hybrid Fund/ Aggressive Hybrid Fund									
iii.	Dynamic Asset Allocation / Balanced Advantage Fund									
iv.	Multi Asset Allocation Fund									
v.	Arbitrage Fund									
vi.	Equity Savings Fund									
	Sub total - III									
IV	Solution Oriented Schemes									
i.	Retirement Fund									
ii.	Childrens' Fund									
	Sub total - IV									
V	Other Schemes									
i.	Index Funds									
ii.	Gold ETFs									
iii.	Other ETFs									
iv.	Fund of funds investing overseas									
	Sub total - V									
	Total A-Open ended Schemes									
B	Close Ended Schemes									

Name of the Mutual Fund: _____										
MCR for the month of _____ (Month), 20XX										
Sr. No.	Scheme Category	No. of schemes as on _____	No. of Folios as on _____	Funds mobilized for the period (Since April 01, 20XX to _____) INR in crore	Repurchase/Redemption for the period (Since April 01, 20XX to _____) INR in crore	Net Inflow (+ve)/Outflow (-ve) for the period (Since April 01, 20XX to _____) INR in crore	Net Assets Under Management as on _____ INR in crore	Average Net Assets under Management for the _____, 20XX (Month Year) INR in crore	No. of segregated portfolios created as on _____	Net Assets Under Management in segregated portfolios as on _____ INR in crore
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
I	Income/Debt Oriented Schemes									
i.	Fixed Term Plan									
ii.	Capital Protection Oriented Schemes									
iii.	Infrastructure Debt Fund									
iv.	Other Debt Scheme									
	Sub total - I									
II	Growth/Equity Oriented Schemes									
i.	ELSS									
ii.	Other Equity Schemes									
	Sub total - II									
III	Other Schemes									
	Total B - Close ended Schemes									
C	Interval Schemes									
I	Income/Debt Oriented Schemes									
II	Growth/Equity Oriented Schemes									
III	Other Schemes									
	Total C - Interval Schemes									
	Grand Total									
	Fund of Funds Scheme (Domestic)									

Notes:

1. In column number (3), number of schemes shall include series / serial plans

2. In column number (3), segregated portfolios created in a scheme shall not be treated as a separate scheme.
3. In column number (4), number of folios shall not include folios of segregated portfolios
4. In column number (8) and (9), AUM of segregated portfolios shall be included
5. In column number (9), AAUM is the average of the daily AUM of the Mutual Fund for the month.
6. In column number (10), number of segregated portfolios created in a scheme can be more than one
7. Inter scheme investments are excluded from the above data

Instructions for Calculating AUM⁶⁷⁷

1. To have uniformity in calculating Net assets under management (NAUM) and average assets under management (AAUM), the following methodology should be adopted.
 - The AUM as on the last calendar day of each month shall be included in NAUM. In liquid funds, purchases on the first day of the next month shall not be considered in calculating NAUM for the current month.
 - AAUM of the mutual fund shall be the aggregate of the daily AUM of the Mutual Fund over calendar days in the relevant month irrespective of the date of allotment/maturity of the scheme.

Additional Reporting format⁶⁷⁸ on the overseas investment by Mutual Funds in ADRs/ GDRs, foreign securities and overseas Exchange Traded Funds (ETFs)

Instruments	Amount Invested		Redemption		Value of overseas investments (as on last date of the month)	
	in terms of Rs.	In terms of US \$	in terms of Rs.	In terms of US \$	in terms of Rs.	In terms of US \$
ADR/GDR						
Equity of overseas companies						

⁶⁷⁷ SEBI/IMD/CIR No 3/124444/08 dated April 30, 2008

⁶⁷⁸ SEBI/IMD/CIR No. 15/87045/2007 dated February 22, 2007

Foreign debt securities						
Government Securities of AAA rated countries						
Overseas ETFs						
Units/securities issued by overseas Mutual Funds						

Number of Schemes investing in foreign securities	
--	--

Name of the country	Amount invested	
	in terms of Rs.	In terms of US \$

** Conversion rate as on last date of the month. Adjustment of conversion of US \$ into India Rupee as per the RBI reference rate by Foreign Exchange Dealer Association of India (FEDAI)*

E. ANNUAL STATISTICAL REPORT (ASR)⁶⁷⁹

This report is to be submitted each financial year in order to reach SEBI latest by 30th of April.

NAME OF THE MUTUAL FUND: _____

Unitholding Pattern of Mutual Fund as on March 31, _____

Category	Number of Folios		Net Asset Value
Individuals			
NRIs/OCBs			
FPIs			
Corporate/Institutions/Others			
TOTAL			

Note: Data is to be provided for all the schemes put together and not individual scheme-wise.

⁶⁷⁹ SEBI/HO/IMD/DF2/CIR/P/2021/024 dated March 04, 2021

F. DAILY TRANSACTION REPORT

To monitor trends of investment, mutual funds are required to submit details of transactions in secondary market on daily basis in both soft and hard copies. Information must be submitted for the total repurchases/ sales of equity/ debt and not for each individual scrip. Information on total purchases/ sales of sensitive index scrips need not be sent.

Format and Specification of the Daily Transaction Report⁶⁸⁰

Operational notes on Reporting of transactions by registered Mutual Funds

DAILY REPORTS

1. The format of DTR, explanation of codes, field widths etc are enclosed in Format "2.F1" below.
2. The data as per DTR would be submitted in "TEXT" format with fields separated by "|" (i.e. a pipe).
3. All transaction will have a unique transaction identification number which would be given by the AMCs/custodians at their end.
4. In case of any change in transaction already reported to SEBI, such change can be reported as amendment transaction with the following characteristics
 - a. Transaction type is to be reported as "A"
 - b. Transaction ID shall be the same as that of earlier reported transaction.
 - c. Correct details

In other words the system will cancel the earlier reported transaction and will only consider the amended transaction for processing.

REPORTING TYPE - R_TYPE

N - New Transaction

A - Amendment in earlier transaction.

D - Deletion of earlier reported transaction.

General Aspects:

1. The date format to be used all the reports submitted to SEBI would be DD-MON-YYYY.
2. All Transaction values are In CRORES.
3. The file names to be used for submitting the report in soft copies are
DTR: D<ddmm><3 char of Custodian code No>.txt

⁶⁸⁰ SEBI Cir No - MFD/CIR/07/384/99 dated December 17, 1999 and MFD/CIR/08/23026/99 dated December 23, 1999

For e.g. Custodian code No: 001 for the date Dec 02
The file name would be D0212001.TXT

Format “2.F1”
DTR (List and field description of codes in DTR)

SR. NO.	CODE	EXPLANATION	FIELD TYPE	FIELD WIDTH
1	CUST_CODE	CUSTODIAN CODE	CHARACTER	3
2	TRN_ID	UNIQUE IDENTIFICATION NUMBER	CHARACTER	12
3	TRN_DATE	TRANSACTION DATE DD-MON-YYYY	CHARACTER	11
4	REPORT_DT	DATE OF REPORT (DD-MON-YYYY	CHARACTER	11
5	R_TYPE	REPORTING TYPE	CHARACTER	1
6	TOT_PUR_EQ	TOTAL PURCHASE (EQUITY)	NUMBER	(12,2)
7	TOT_SAL_EQ	TOTAL SALES (EQUITY)	NUMBER	(12,2)
8	TOT_PUR_DEBT	TOTAL PURCHASE (DEBT)	NUMBER	(12,2)
9	TOT_SAL_DEBT	TOTAL SALES (DEBT)	NUMBER	(12,2)

- (1) NUMBER (12,2) -- Number with 10 integer and 2 decimal digits.
(2) All transaction values to be reported in crores.

Format "2.F2"
Format of the text file:

File Name : D0212001

Cust_ Code	MF Reg. No.	Trn _ID	Trn. _dt	Report _Dt	R_Type	Tot_Pur_Eq	Tot_Sal _Eq
C (3)	C (12)	C(12)	02- DEC- 1999	02-DEC- 1999	C(1)	N(12,2)	N(12,2)

Tot_Pur_Debt	Tot_Sal_Debt	Tot_Pur_Eq_ BSE	Tot_Sale_ Eq_ BSE
N(12,2)	N(12,2)	N(12,2)	N(12,2)

A B C D E F

001|MF/001/93/1|ID01|02-DEC-1999|02-DEC-
1999|N|2.25|5.23|20.55|66.12|39.1|2.3|

Amendment:
For e.g.

Original Record is

001|MF/001/93/1|ID01|02-DEC-1999|02-DEC-
1999|N|2.25|5.23|20.55|66.12|39.1|2.3|

Suppose Tot_Pur_Eq has to be changed from 2.25 to 25.5 then the amended record would be

001|MF/001/93/1|ID01|02-DEC-1999|04-DEC-
1999|A|25.5|5.23|20.55|66.12|39.1|2.3|

and reported on 4th December, 1999.

A: TOT_PUR_EQ
B: TOT_SAL_EQ
C: TOT_PUR_DEBT
D: TOT_SAL_DEBT
E: TOT_PUR_EQ_BSE (Sensitive Index out of A)
F: TOT_SAL_EQ_BSE (Sensitive Index out of B)

G. REPORT TO TRUSTEES BY AMC⁶⁸¹

FORMAT FOR QUARTERLY REPORT (QR) FROM AMCs TO TRUSTEES

1. AMCs shall submit QR on the activities of Mutual Funds/AMCs to trustees within 21 days from the end of respective quarters (March, June, September and December).
2. The report shall, *inter alia*, contain the following details and shall contain such other information/compliances as required by Trustees and / or as prescribed by SEBI from time to time:

(I) Details about the Schemes of the Mutual Fund

(i) **Number of live schemes as on ____ (last day of the quarter end):**

Type of Scheme	Open ended	Close ended	Interval	Total
Overnight/Liquid/Money Market Funds				
Gilt Funds				
Debt Schemes (other than assured return schemes)				
Debt Schemes (assured return schemes)				
Infrastructure Debt Funds				
ELSS				
Other Growth / Equity Schemes				
Hybrid Schemes				
Solution Oriented Schemes				
Other Schemes (including ETFs)				
Total				
Fund of Funds Schemes (Investing overseas)				
Fund of Funds Schemes (Domestic)				

(ii) **Details of Schemes launched during the quarter including schemes which were launched but could not be constituted for any reason:**

Scheme Name	Scheme Category (As per MCR)	Open/Closed / Interval	Date of Launch	Closing Date	Allotment Date	Subscription Received (INR Cr.)	No. of Folios
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⁶⁸¹ SEBI Circular SEBI/HO/IMD/IMD-I DOF2/P/CIR/2021/550 dated April 12, 2021

						Direct Plan	Regular Plan	Direct Plan	Regular Plan

(iii) **Details of Existing Schemes Matured/ wound up during the quarter:**

Scheme Name	Scheme Category (As per MCR)	Open/ Close/ Interval	Amount redeemed at the time of maturity / winding up (INR Cr.)	Number of Unit-holders	Maturity/ Pay-out Date * (for wound up schemes)

For schemes which have been wound up, details of payout should be provided during each quarter till the last payout for such schemes.

(iv) **Details of Schemes merged during the quarter:**

Merging Scheme			Surviving Scheme			Effective Date of Merger	Exit Period of 30 days From: To:
Name of the Scheme	Scheme Category (As per MCR)	Open/ Close/ Interval	Name of the Scheme	Scheme Category (As per MCR)	Open/ Close/ Interval		

(v) **Details of close-ended Schemes Rolled-over during the quarter:**

Scheme Name	Scheme Category (As per MCR)	Original Maturity Date	Date of Roll over	Period of Roll over	Extended Maturity Date	Amount Rolled Over (INR Cr.)

(vi) **Details of Schemes that underwent fundamental attribute change during the quarter:**

Scheme Name	Scheme Category (As per MCR)	Open/ Close/ Interval	Effective Date of Fundamental Attribute Change	Description of the Change

(vii) **Clearance received from SEBI to launch New Schemes during the quarter:**

Scheme Name	Scheme Category (As per MCR)	Open/ Close/ Interval	SEBI clearance date	Validity of SEBI clearance

(viii) **Details of Assets Under Management (AUM):**

Scheme Name	Scheme Category (As per MCR)	Number of Folios	AUM as on last day of previous quarter (INR Cr.)	Total Inflow (INR Cr.)	Total Outflow (INR Cr.)	AUM as on last day of current quarter (INR Cr.)

(II) AMC related Activities and Reporting:

(i) **Details of other Permissible activity under Regulation 24(b) of SEBI (Mutual Funds) Regulations, 1996 (MF Regulations):**

1. Whether the other activities of the AMC are as per MF Regulations, and
2. Whether AMC continues to meet the networth requirements for each of the activities?
3. Provide explanation for the difference between the performance of various schemes (if the difference is more than 10%), managed by the same fund manager (i.e. mutual fund scheme versus other permissible activity). Confirm that the disclosure in this regard is also made on the website of the AMC.

(ii) **Net worth of the AMC:** Provide the networth of the AMC and its deployment and confirm absence of conflict of interest in its deployment.

(iii) **Conflicts of Interest:**

1. Provide confirmation that there is no conflict of interest between the activities allowed under Regulation 24(b) of MF Regulations and the mutual fund operation.
2. Provide confirmation w.r.t. compliance with Guidelines for dealing with Conflicts of Interest of Intermediaries, Recognised Stock Exchanges, Recognised Clearing Corporations, Depositories and their Associated Persons in Securities Market.

(iv) **Details of change in the AMC Directors during the quarter.**

(v) **Details of change in the interest of AMC Directors during the quarter.**

(vi) **Transactions in Securities:**

1. Provide details of transactions in securities by the key personnel of the AMC in their own name or on behalf of the AMC to trustees giving details of names of the personnel, name of the security, purchase / sale details like quantity, rate, value, name of broker, whether transaction is on personal account or immediate family or fiduciary.
2. Provide confirmation w.r.t. compliance of the guidelines on Investment by Employees of AMC on a continuous basis and reporting of any violations and remedial action taken to Trustees.

(vii) **Enhancing disclosures on proxy votes cast by Mutual Funds:** Review and ensure that AMC has voted on all resolutions and the rationale recorded for vote decision is prudent and adequate.

(viii) **Provide status of compliance on Cyber Security and Cyber Resilience framework for Mutual Funds / Asset Management Companies (AMCs)**

(ix) **Regulatory Actions:** Details of all regulatory actions initiated or taken during the quarter such as enforcement proceedings, warning, deficiency, if any, received from SEBI and/or other regulators or Govt. Agencies along with corrective actions taken.

(III) SEBI mandated Reporting

A. Products Related

- 1) **Necessary systems in place:** AMCs to confirm that it has necessary systems in place for back office etc., appointed all key personnel, auditors, compliance officer, registrars, prepared compliance manual, specified broker empanelment norms, obtained in-principle approvals from stock exchanges, etc.

- 2) **Easy availability of Offer Documents:** AMCs to confirm that it has adopted the Scheme Information Document (SID) and Key Information Memorandum (KIM) formats as specified by SEBI and ready availability of offer documents such as SID, KIM and Statement of Additional Information (SAI) with distributors/ ISCs of Mutual Funds and also on its website.
- 3) **Launch of Additional Plans under existing Schemes:** AMCs to confirm that the additional plans/schemes launched during the quarter were not for a particular investor on any arbitrary date and these were open for subscription for all the investors.
- 4) **Capital Protection Oriented Scheme:** AMCs to confirm that there is disclosure in offer documents and continuous monitoring of the structure of the portfolio of the Capital Protection Oriented Scheme and also quarterly review of ratings were done.
- 5) **Guaranteed return Schemes:** AMCs to confirm that it has ability to honour guaranteed commitment in respect of any guaranteed return scheme. No guaranteed return is provided in a scheme, unless such returns are fully guaranteed by the sponsor or the AMC; and unless a statement indicating the name of the person who will guarantee the return, is made in the offer document; and the manner in which the guarantee is to be met has been stated in the offer document.

B. Performance Related

- 1) **Selection of Appropriate Benchmarks:** AMC to confirm that the scheme specific benchmarks assigned to each schemes are appropriate.
- 2) **Performance along with Benchmark returns:** Performance of all schemes vis-à-vis its benchmark and additional benchmark as on the end of the quarter in 1-year, 3-year, 5-year, 10-year and since the date of allotment of the units.

C. Investments Related

- 1) **Investments:** AMCs to confirm that the investments in mutual fund schemes have been made in accordance with MF Regulations and various circulars issued there under, Trust Deed, investment objective of the Schemes and are in the interest of unitholders.
- 2) **Exposure of a mutual fund, across all its schemes, towards individual issuers, group companies and sectors:** AMC to confirm that the exposure of mutual fund in debt and money market instruments, across all its schemes, towards individual issuers, group companies and sectors are in

compliance with the regulatory requirements and regular review of such exposure is undertaken.

- 3) **Exposure in equity in excess of 10% of the paid up capital of a Company:** Details of the date of purchase, name of the company, purchase price, value and holding percent in the capital carrying voting rights, whether any of such companies are Associates of the Sponsor / AMC, justification for making the investment.
- 4) **Intended Portfolio Allocation:** Details on the disclosed portfolio allocation and the actual portfolio of close ended debt oriented schemes launched during the quarter.
- 5) **Inter-scheme Investments:** Details of inter-scheme investments happened during the quarter including name of the schemes, date of investment, price, value, charges levied, if any, etc.
- 6) **Recording of Investment decisions by the AMC, Investments in unlisted, privately placed securities, if any:** Details of investments in unlisted and privately placed securities, if any during the quarter including the performance of such investments and also details of the due diligence being exercised while making such investment decisions. AMCs to confirm that such investments and its valuation were in compliance with the regulatory requirements.
- 7) **Investment in unrated debt instruments:** Details of investments in unrated debt instruments during the quarter, if any along with details of due diligence being exercised while making such investment decisions. AMCs to confirm that such investments and its valuation were in compliance with the regulatory requirements.
- 8) **Comments on investments downgraded to below investment grade or default:** Details of investments downgraded to below investment grade or default during the quarter. Comments on steps taken or to be taken by the AMC.
- 9) **Overseas Investments by Mutual Funds:** Comments on necessary due diligence in making investment decisions, detailed analysis of risks and returns of overseas investment and how these investments would be in the interest of investors. Further, in case of investment in overseas mutual fund schemes, the details w.r.t. management fees & other expenses charged by the underlying schemes and also by the investing scheme may be provided. AMCs to confirm that such investments and its valuation were in compliance with the regulatory requirements.
- 10) **Parking of funds in Short Term Deposits of Scheduled Commercial Banks (SCBs):** Confirms that provisions of MF Regulations and various

circulars issued thereunder pertaining to parking of funds in short term deposits pending deployment are complied with at all points of time. Details of funds parked in Short-term Deposits of SCBs due to pending deployment, during the quarter.

- 11) **Participation in Repo on Corporate Debt Securities, Credit Default Swaps (CDS), REIT, InvIT, Commodity Derivatives, etc.:** AMC to confirm that participation of mutual fund schemes in repo on corporate debt securities, Credit Default Swaps, REITs, InvITs, commodity derivatives, etc. were in compliance with the regulatory requirements and in the interest of investors.
- 12) **Carry Forward Transactions:** AMCs to confirm that the funds of a scheme shall not in any manner be used in carry forward transactions. Give details of such transactions which resulted in carry forward transactions – date, scrip, name of the broker, rate and quantity in custody, etc.
- 13) **Stock / Securities Lending:** Details with regard to securities lending during the quarter, in terms of value, volume and intermediaries and also earnings and/or losses, value of collateral security, etc. and confirm that the same is not, in any way, detrimental to the interests of the unit-holders of the scheme.
- 14) **Borrowings:** Data on borrowing by mutual fund schemes during the quarter with certain details such as date, nature of borrowing, source, amount borrowed, purpose of borrowing, interest rate, security offered for the borrowing, percent of borrowing to net asset on date of borrowing, date of repayment or proposed manner of liquidation of the debt, amount borne by the scheme, amount borne by the AMC and the average portfolio yield during that period, etc. Further, if borrowing is from any associate of the sponsor or AMC, provide reasons for borrowing from such entity and competitiveness of the terms.
- 15) **Inter-Scheme Transfers (ISTs):** Details on ISTs during the quarter such as dates, name of transferor and transferee schemes, securities transferred and price, value of transfer and specific reasons for the transfer.
- 16) **Cross Investments:** In case any company has invested more than 5 per cent of the net asset value of a scheme, the details of investment made by that scheme or by any other scheme of the same mutual fund in that company or its subsidiaries shall be provided to the trustees with justification for such investment, provided the latter investment has been made within one year of the date of the former investment calculated on either side.

17) **Code of Conduct for Fund Managers and Dealers:** Confirm that the code of conduct as specified for fund managers and dealers in MF Regulations were complied with during the quarter.

18) **Valuation of Investments:**

- i. AMC to confirm that the valuation of all debt and money market instruments during the quarter were done in compliance with the regulatory requirements. Report the justification for deviations, if any, from indicative haircut and / or valuation price for securities below investment grade provided by valuation agencies.
- ii. AMC to confirm that valuation of investments made by its scheme(s) was in accordance with the Investment Valuation Norms specified in Eighth Schedule of MF Regulations, and publishing the same. Periodic review of the valuation policy by the AMC and annual review by the Statutory Auditors.
- iii. AMC to confirm that in case of change in terms of the issue of any security, the same has been communicated to the Valuation Agencies.

19) **Trade Execution and Allocation:** AMC to confirm compliance with regulatory requirements relating to Trade Execution and Allocation prescribed by SEBI. Further, any non-compliance and material information, if any, in this regard needs to be reported to trustees.

D. Risk Management Related

- 1) **Risk Management Framework for MFs:** Details of outcomes of the risk management framework for mutual funds along with steps taken to address the same. Confirm that the existing risk management framework of mutual fund is in compliance with the regulatory requirements and ensures protection of interest of investors.
- 2) **Stress Testing:** Details of outcomes of the stress testing of open ended mutual fund schemes along with steps taken to address the same.

E. Empanelment of Broker for purchase or Sale of Securities

- 1) Confirm that the AMC has not dealt with any associate broker for purchase or sale of securities, which is average of 5% or more of the aggregate purchases and sale of securities made by the mutual fund in all its schemes for a block of three months.
- 2) Conform that in case the AMC has dealt through any other broker other than a associate broker in excess of 5% or more of the aggregate purchase and sale of securities made by the mutual fund in all its schemes, the AMC

has recorded in writing the justification for the same. In this regard provide details such as date of transactions, name of broker, value of business, brokerage paid, percent of business to total business for the day, whether the broker is associated with the sponsor or through a firm which is an associate of the sponsor, etc.

- 3) Diligence in empaneling the brokers, monitoring securities transactions with brokers and avoiding undue concentration of business with any broker.

F. Operations Related

- 1) **Scheme-wise segregation of Assets and liabilities & Bank Accounts and Securities Accounts:** Confirm that the assets and liabilities of each scheme are segregated and ring-fenced from other schemes of the mutual fund; and bank accounts and securities accounts of each schemes are segregated and ring-fenced.
- 2) **Identification and Appropriation of Expenses:**
 - i. Confirm that all scheme related expenses including commission paid to distributors, by whatever name it may be called and in whatever manner it may be paid, was paid from the scheme only within the regulatory limits and not from the books of the Asset Management Companies (AMC), its associate, sponsor, trustee or any other entity through any route.
 - ii. Confirm that in case certain expenses are paid from the AMC books then they are in compliance with the regulatory requirements and are within the permissible limit of 2 bps and are properly recorded and audited.
- 3) **Maintenance of proper Books of Accounts, Records and Documents:** Confirm that the books of accounts, records and documents for each scheme are kept and maintained properly and intimated to SEBI the place where such books of account, records and documents are maintained
- 4) **Reconciliation of investment in Government Securities:** With respect to investments in Government securities, the AMC has reconciled the balances in their Subsidiary General Ledger (SGL) / Constituent Subsidiary General Ledger (CSGL) Account with the statement issued by RBI, at monthly intervals. The AMC has also submitted a compliance certificate on a quarterly basis to RBI. The reconciliation procedure is a part of internal audit and the auditors check on a continuous basis about the status of reconciliation and submit a report to the Audit Committees. These reports are placed in the meetings of Boards of AMCs and Trustees.

G. Investor Related

- 1) **Minimum Investors and Maximum Holding during the quarter:** Confirm that the regulatory requirements w.r.t. minimum number of 20 investors and no single investor hold more than 25% of the net assets of the scheme were complied with during the quarter.
- 2) **Investments by any company amounting to more than five percent of the net asset value of a scheme:** Indicate names of companies / schemes and their association with the Sponsor or the AMC, if any.
- 3) **Uniform cut-off timings for applicability of Net Asset Value (NAV) of Mutual Fund scheme(s)/ plan(s):** Confirm compliance with the regulatory requirements with regard to uniform cut-off timings for applicability of NAV. Provide details of manual time stamping of applications during the quarter along with adequate justification for the same and also steps taken to avoid occurrence of the same in future. Also list instances of damages of the seal and/or breakdown of the electronic time stamping process, if any.
- 4) **Despatch of redemption proceeds and Transfer of Units:** Confirm that all redemption and dividend payments are made within the regulatory limits. In case of delay in payment within the period specified, interest is paid to the unitholders, for the period of such delay, at such rate as specified by the SEBI.
- 5) **Status of Investor Complaints:** Provide the status of investor complaints received through various modes and the redressal of the same by the AMC including ageing schedule and reasons.

Category	No. of Complaints			Ageing analysis of pending complaints						Reason for pending complaints
	Received	Redressed	Pending	0-3 days	4-7 days	8-20 days	21-40 days	41-60 days	Beyond 60 days	
TOTAL										

- 6) **KYC and AML Compliance including requirements on PAN, FATCA, etc.:**

Confirm that the regulatory requirement for Know Your Customer (KYC) norms and the Anti-Money Laundering/ Countering the Financing of Terrorism (AML/CFT) Obligations under the Prevention of Money

Laundrying Act, 2002 and Rules framed thereunder (PMLA) are complied with.

- 7) **Consent of Unitholders:** Confirm that wherever required, consent of unitholders were taken during the quarter in terms of MF Regulations.

H. Distributor Related

- 1) **Distributor Empanelment:** Number of new distributors empanelled by the AMC during the quarter, for the purpose of selling and distribution of units of mutual fund schemes with the following details:

- (a) List of Domestic Distributors empanelled
- (b) List of Overseas Distributors
- (c) List of New cadre Distributors

In cases where the ARN of distributors expired, whether the commission payable to the distributor is withheld by the AMC?

Due Diligence: At the time of empanelment of distributors and during the period of review, AMCs has undertaken a due diligence process to satisfy 'fit and proper' criteria.

- 2) **Certification and Registration of Intermediaries (Distributors) and Employees:**

(a) **Certification of agents / distributors and employees of AMC:** The distributors/agents empanelled for selling and distribution of mutual funds and also the employees of the AMC engaged for selling and distribution were having the required certification.

(b) **Brokerage on own Investments:** No brokerage has been paid to the brokers on their own investments.

(c) **Code of Conduct for Intermediaries (Distributors):** Confirm that the activities of their agents/distributors are monitored on continuous basis to ensure that they do not indulge in any kind of malpractice or unethical practice while selling/marketing mutual fund units. If any intermediary (distributor) did not comply with the code of conduct, the same has been reported to AMFI and SEBI. There was no dealing with those intermediaries (distributor) who do not follow the code of conduct.

- 3) **Indicative portfolio and indicative yield:** Confirm that no indicative portfolio and indicative yield has been communicated in any manner whatsoever by the MF/ Distributors:

I. Service Provider Related

- 1) **Service Contracts:** Confirm the following:
 - (a) Review of all service contracts such as custody arrangements, transfer agency of the securities to ensure that such contracts are executed in the interest of the unitholders [Regulation 18(19)]
 - (b) All service providers are holding appropriate registrations from SEBI or concerned regulatory authority [Regulation 18(25)A(iv)]
 - (c) The trust property is properly protected, held and administered by proper persons and by a proper number of such persons. [Regulation 18(25)A(iii)]
- 2) **Specific attention by Independent Directors of Trustees or AMC:** Confirm that the independent directors have given specific attention on the areas mentioned under Regulation 18(27) of SEBI (Mutual Funds) Regulations, 1996. Details of comments, if any, to be provided to trustees.
- 3) **Any Special Developments:** Details of any special developments in the mutual fund during the quarter shall be provided to trustees.

(IV) Associate Transactions

- a. Confirm that utilisation of services of the sponsor or any of its associates, employees or their relative for any securities transaction; and distribution and sale of securities; and the brokerage and commission paid for such services; were disclosed and were in accordance with the regulatory requirements.
- b. Details of securities transactions in terms of Second Proviso to Regulation 25(8) of the Regulations:
 - Any underwriting obligations undertaken by the schemes of the mutual funds with respect to issue of securities of associate companies and devolvement, if any.
 - Subscription by the schemes in the issues lead managed by associate companies; and
 - Subscription of securities by the Schemes to any issue on private placement basis where the Sponsor or its associate companies have acted as arranger or manager.
- c. Details of investments made by the schemes during the period in securities of any of the associate companies
- d. Details pertaining to securities transactions during the period where associates are the counter parties.

- e. Details with justification about purchase and sale of securities of the Sponsor, group companies or associates of the Sponsor or AMC during the quarter.
- f. Confirm that no investment by mutual fund scheme is made in any unlisted or privately placed securities of an associate or group company of the sponsor.
- g. Investments/ redemption by the AMC, Sponsor, any associate or group company of the Sponsor in any of the schemes during the quarter.

H. TREATMENT OF CORPORATE ACTIONS⁶⁸²

- (i) Involuntary corporate actions: In case of corporate actions where investors have no choice in the matter, for example: *demerger of companies*, etc, the compliance status of RGESS demat account shall not change.
- (ii) Voluntary corporate actions: In case of corporate actions where investors have the option to exercise his choice and thereby result in debit of securities, for example: *buy-back*, etc, the same shall be considered as a sale transaction for the purpose of the scheme.

Consolidated list of ‘corporate actions’

Sr. No.	Corporate Action	Classification (Involuntary or Voluntary)
1	Amalgamation	Involuntary
2	Scheme of Arrangement	Involuntary
3	Reduction of Capital	Involuntary
4	Bonus issue	Involuntary
5	Buy Back of Shares	Voluntary (Involuntary in case of court intervention)
6	Stock Split	Involuntary
7	Consolidation of Shares	Involuntary
8	Conversion of Partly Paid up	Involuntary
9	Dividend [Final/ Interim/ Special]	Involuntary
10	Exchange of Share Certificate [Name change]	Involuntary
11	Rights Issue	Voluntary
12	Conversion (compulsory)*	Involuntary
13	Conversion (optionally)*	Involuntary
14	Redemption	Involuntary (voluntary, if there is option to continue with revised terms)
15	Dividend on Mutual Fund	Involuntary
16	Redemption of Mutual Fund	Involuntary on maturity (voluntary, if there is option to shift between different scheme(s) or on account of exit option due to change in fundamental attributes of scheme)

* Considering any conversion into equities (e.g.: Conversion of warrants into equities)

⁶⁸² SEBI Circular No.CIR/MRD/DP/32/2012 dated December 6, 2012

I. FORMAT FOR OVERSEAS INVESTMENTS REPORT⁶⁸³

Overseas Investments Report as on DD/MM/YYYY

New Fund Offers (NFOs) - Overseas Investments (other than Overseas ETFs)

Name of the Mutual Fund	Name of the Scheme	Intended Investment as disclosed in Scheme Documents (in USD mn)	Date of Completion of NFO	Date of Completion of 6 calendar months from (4)	Limit utilized as at the month end DD/MM/YYYY (in USD mn)	Unutilized Balance Amount (in USD mn)
(1)	(2)	(3)	(4)	(5)	(6)	(7)

New Fund Offers (NFOs) – Overseas ETFs

Name of the Mutual Fund	Name of the Scheme	Intended Investment as disclosed in Scheme Documents (in USD mn)	Date of Completion of NFO	Date of Completion of 6 calendar months from (4)	Limit utilized as at the month end DD/MM/YYYY (in USD mn)	Unutilized Balance Amount (in USD mn)
(1)	(2)	(3)	(4)	(5)	(6)	(7)

⁶⁸³ SEBI Circular No. SEBI/HO/IMD/DF3/CIR/P/2020/225 dated November 05, 2020

Ongoing Schemes

Particulars	Name of the Mutual Fund	Limit utilized as at the end of previous month DD/MM/YYYY (in USD mn)	Average AUM for previous three calendar months	Additional limit/Headroom available based on 20% of (3)	Limit utilized as at the month end DD/MM/YYYY (in USD mn)	% of the (5) on maximum entitled investment limit	Unutilized Balance Amount (in USD mn)
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
Overseas Investments (other than Overseas ETFs)							
Overseas ETFs							

3. FINANCIALS

A. HALF YEARLY FINANCIAL RESULTS FOR THE YEAR ENDED⁶⁸⁴

FORMAT FOR HALF YEARLY FINANCIAL RESULTS FOR THE PERIOD
ENDED_____

SR.NO	PARTICULARS	SCHEME NAMES
1.1	Unit Capital at the beginning of the half year period [Rs. in Crores]	
1.2	Unit Capital at the end of the period [Rs. in Crores]	
2	Reserves & Surplus [Rs. In Crores]	
3.1	Total Net Assets at the beginning of the half year period [Rs. in Crores]	
3.2	Total Net Assets at the end of the period [Rs. in Crores]	
4.1	NAV at the beginning of the half year period [Rs.]	
4.2	NAV at the end of the period [Rs.]	
4.3	Dividend paid per unit during the half-year [Rs.]	
5.1	Income	
5.2	Dividend [Rs. in Crores]	
5.3	Interest [Rs. in Crores]	
5.4	Profit/(Loss) on sale/redemption of investments (other than inter scheme transfer/sale) [Rs. in Crores]	
5.5	Profit/(Loss) on inter-scheme transfer/sale of investments [Rs. in Crores]	
5.6	Other Income (indicating nature) [Rs. in Crores]	

⁶⁸⁴ MFD/CIR/1/200/2001 dated April 20,2001

	Total Income (5.1 to 5.5) [Rs. in Crores]	
6.1	Expenses - Commission - Other expenses	
6.2	Management Fees [Rs. in Crores]	
6.3	Trustee Fees [Rs. in Crores]	
6.4	Total Recurring Expenses (including 6.1 and 6.2) [Rs. in Crores]	
6.5	Percentage of Management Fees to daily net assets [%] Total Recurring expenses as a percentage of daily net assets [%] at plan level	
7.1	Returns during the half-year * [(+) (-)]	
7.2	Compounded Annualised yield in case of schemes in existence for more than 1 Year ** i. Last 1 year [%] ii. Last 3 years [%] iii. Last 5 years [%] iv. Since launch of the scheme (date of launch to be given) [%]	
8	Provision for Doubtful Income/Debts [Rs. in Crores]	
9	Payments to associate/group companies (if applicable) [Rs. in Crores]	
10	Investments made in associate/group companies (if applicable) [Rs. in Crores]	

Considering the movement of NAV during the half year and after adjustment of dividend, bonus, etc.

** For the calculation of compounded annualized yield, the procedure prescribed in Standard Offer Document shall be followed. All performance calculations shall be based only on NAV and the payouts to the unit holders. The calculation of returns shall assume that all payouts during the period have been reinvested in

the units of the scheme at the then prevailing NAV. The type of plan/option of the scheme for which yield is given shall also be mentioned.

Notes:

1. Effect of changes in the accounting policies on the above items to be disclosed by way of notes.
2. Details of transactions with associates in terms of Regulation 25(8), if applicable, to be given by way of note.
3. Details of investments made in companies which have invested more than 5% of the NAV of a scheme in terms of Regulation 25(11), if applicable, to be given as a note.
4. Details of large holdings (over 25% of the NAV of the scheme), if applicable, including information about the no. of such investors and total holdings by them in percentage terms, to be given as a note.
5. Any bonus declared during the half-year in respect of any of the schemes to be disclosed by way of a note.
6. Omitted.
7. Borrowings if any, above 10% of the net assets of any scheme of a mutual fund to be disclosed.
8. Exposure if any, of more than 10% of the net assets of any scheme of a mutual fund investing in derivative products to be disclosed.
9. All other disclosures as specifically stipulated in the SEBI (Mutual Funds) Regulations, 1996, amended from time to time.
10. Performance of benchmark indices shall be disclosed below the returns of specific schemes for the same period. Mutual Funds can give the performance of more than one benchmark index also, if they so desire. Mutual funds may also give the perception of the management on the performance of their schemes⁶⁸⁵.

⁶⁸⁵ SEBI Circular - SEBI/MFD/CIR No. 6 / 12357 /03 June 26, 2003

11. Schemewise percentage of investments made in foreign securities shall be disclosed as a footnote⁶⁸⁶.

⁶⁸⁶ SEBI Circular – SEBI/IMD/Cir No 7/104753/07 dated September 26, 2007

B. ABRIDGED SCHEME-WISE ANNUAL REPORT FORMAT⁶⁸⁷

Auditors' Report

Append the Auditors' Report to the financial statements of schemes, drawn up in conformity with SEBI (Mutual Funds) Regulations, 1996.

ABC Mutual Fund
Address

Trustee Report

1 Scheme Performance, Future Outlook and Operations of the Schemes

Brief commentary on the scheme's one year and since inception performance vis-à-vis the benchmark. Performance to be as of the period / year end. Future Outlook of the Fund and Operations of the Schemes.

2 Brief background of Sponsors, Trust, Trustee Co. and AMC co.

a. _____ Mutual Fund

_____ Mutual Fund (____MF) was set up as a Trust by the Settlers, _____ on _____ with _____ Trustee Company (the Trustee Company) as a Trustee in accordance with the provisions of the Indian Trust Act, 1882 and is duly registered under the Indian Registration Act, 1908. The Trustee has entered into an Investment Management Agreement dated _____ with _____ Ltd. (the AMC) to function as the Investment Manager for all the Schemes of ____MF. ____MF was registered with SEBI on _____.

b. _____ Trustee Company

The Trustee is the exclusive owner of the Trust Fund and holds the same in trust for the benefit of the unitholders. The Trustee has been discharging its duties and carrying out the responsibilities as provided in the Regulations and the Trust Deed. The Trustee seeks to ensure that the Fund and the Schemes floated there under are managed by the AMC in accordance with the Trust Deed, the Regulations, directions and guidelines issued by the SEBI, the Stock Exchanges, the Association of

⁶⁸⁷ SEBI Circular No. IMD/CIR No.8/132968/2008 dated July 24, 2008

3 Investment Objectives of the Schemes

4 Significant Accounting Policies: a Note confirming that "Accounting policies are in accordance with Securities Exchange Board of India (Mutual Fund) Regulations 1996." Deviation, if any, should be reported.

5 Unclaimed Dividends & Redemptions

Summary of No. of Investors & Corresponding amount schemewise

	Unclaimed Dividends		Unclaimed Redemptions	
Scheme	Amount (Rs.)	No. of Investors	Amount (Rs.)	No. of Investors
Scheme A				
Scheme B				

6 Statutory Information:

a. The Sponsors are not responsible or liable for any loss resulting from the operation of the Schemes of the Fund beyond their initial contribution (to the extent contributed) of Rs. _____ for setting up the Fund, and such other accretions / additions to the same.

b. The price and redemption value of the units, and income from them, can go up as well as down with fluctuations in the market value of its underlying investments.

c. Full Annual Report shall be disclosed on the website (www.....) and shall be available for inspection at the Head Office of the mutual fund. Present and prospective unit holder can obtain copy of the trust deed, the full Annual Report of the Fund / AMC at a price.

For ____ Trustee Company

Director

Place:

Date:

ABC MUTUAL FUND
Address
Abridged Balance Sheet as at

**Rupees
in
Lakhs**

		Scheme A		Scheme B		Scheme C	
		As at Current Year	As at Previous Year	As at Current Year	As at Previous Year	As at Current Year	As at Previous Year
	<u>LIABILITIES</u>						
1	Unit Capital						
2	Reserves & Surplus						
2.1	Unit Premium Reserves						
2.2	Unrealised Appreciation Reserve						
2.3	Other Reserves						
3	Loans & Borrowings						
4	Current Liabilities & Provisions						
	Provision for doubtful						
4.1	Income/Deposits						
4.2	Other Current Liabilities & Provisions						
	TOTAL						
	<u>ASSETS</u>						
1	Investments						
1.1.	Listed Securities:						
1.1.1	Equity Shares						
1.1.2	Preference Shares						
1.1.3	Equity Linked Debentures						
1.1.4	Other Debentures & Bonds						
1.1.5	Securitised Debt securities						
1.2	Securities Awaited Listing:						
1.2.1	Equity Shares						
1.2.2	Preference Shares						

1.2.3	Equity Linked Debentures						
1.2.4	Other Debentures & Bonds						
1.2.5	Securitised Debt securities						
1.3	Unlisted Securities						
1.3.1	Equity Shares						
1.3.2	Preference Shares						
1.3.3	Equity Linked Debentures						
1.3.4	Other Debentures & Bonds						
1.3.5	Securitised Debt securities						
1.4	Government Securities						
1.5	Treasury Bills						
1.6	Commercial Paper						
1.7	Certificate of Deposits						
1.8	Bill Rediscounting						
1.9	Units of Domestic Mutual Fund						
1.10	Foreign Securities						
	Total Investments						
2	Deposits						
3	Other Current Assets						
3.1	Cash & Bank Balance						
3.2	Triparty repo on Government securities or treasury bills / Reverse Repo Lending						
3.3	Others						
4	Deferred Revenue Expenditure (to the extent not written off)						
	TOTAL						

Notes to Accounts - Annexure I

ABC MUTUAL FUND

Address

Abrided revenue account for the year/ Period Ended _____

				Rupees in Lakhs
		Scheme A	Scheme B	Scheme C

		Current Year / Period ended	Previous Year / Period Ended	Current Year / Period ended	Previous Year / Period ended	Current Year / Period ended	Previous Year / Period ended
1	INCOME						
1.1	Dividend						
1.2	Interest						
1.3	Realised Gain / (Loss) on Foreign Exchange Transactions						
1.4	Realised Gains / (Losses) on Interscheme sale of investments						
1.5	Realised Gains / (Losses) on External sale / redemption of investments						
1.6	Realised Gains / (Losses) on Derivative Transactions						
1.7	Other Income ¹						
	(A)						
2	EXPENSES²						
2.1	Management fees						
2.2	Goods & Service Tax on Management fees						
2.3	Transfer agents fees and expenses						
2.4	Custodian fees						
2.5	Trusteeship fees						
2.6	Commission to Agents						
2.7	Marketing & Distribution expenses						
2.8	Audit fees						
2.9	Other operating expenses						
	(B)						
3	NET REALISED GAINS / (LOSSES) FOR THE YEAR / PERIOD (A -B = C)						
4	Change in Unrealised Depreciation in value of investments (D) ³						
5	NET GAINS / (LOSSES) FOR THE YEAR /						

	PERIOD (E=(C-D))						
6	Change in unrealised appreciation in the value of investments (F) ⁴						
7	NET SURPLUS / (DEFICIT) FOR THE YEAR / PERIOD (E + F = G)						
7.1	Add: Balance transfer from Unrealised Appreciation Reserve						
7.2	Less: Balance transfer to Unrealised Appreciation Reserve						
7.3	Add / (Less): Equalisation						
8	Total						
9	Dividend appropriation						
9.1	Income Distributed during the year / period						
9.2	Tax on income distributed during the year / period						
10	Retained Surplus / (Deficit) carried forward to Balance sheet						

Notes to Accounts - Annexure I

Guidance Note

- 1 : Provide details of significant items indicating nature & corresponding amount in Notes to accounts
- 2 : State in the notes to accounts that expenses other than management fee is inclusive of Goods & Service Tax where applicable.
3. Unrealized Depreciation to be computed by each asset category and shown on an aggregated basis. This should take into account change in unrealized depreciation for the year/period and write back of unrealized depreciation provided in the previous year end.
4. Unrealized Appreciation to be computed by each asset category and shown on an aggregated basis. This should take into account change in unrealized appreciation for the year/period and write off of unrealized appreciation provided in the previous year end.

ABC Mutual Fund
Address

Notes to Accounts - Annexure I to the Abridged Balance Sheet and Revenue Account for the Year / Period ended _____

1 Investments: -

- 1.1. Note confirming that Investments of the Schemes are registered in the name of the Trustees for the benefits of the Schemes Unitholders.

- 1.2. Open Position of derivatives (outstanding market value & % to Net Assets as of the Year end).
- 1.3. Investments in Associates and Group Companies: Provide details of issuer, nature of instruments, amount, aggregate investments by all schemes.
- 1.4. Open position of Securities Borrowed and / or Lend by the scheme.
- 1.5. Details of securities classified as below investment grade or default⁶⁸⁸: Aggregate market value and provision thereof.
- 1.6. Aggregate Unrealised Gain / Loss as at the end of the Financial Year / Period and percentage to net assets.
- 1.7. Aggregate Value of Purchase and Sale with Percentage to average assets.
- 1.8. Non-Traded securities in the portfolio: Provide Aggregate Value of Equity, Debt & Money Market Instruments and percentage to net assets.
- 2 Details of Transaction with Associates under regulation 25(8). Provide details of name of associate, nature of payment and amount**
- 3 "Large Holdings in the Scheme (i.e. in excess of 25% of the net assets). Provide details of No. of Investors and total holdings by them in percentage terms."**
- 4 Unit Capital movement during the year ended / period ended. Planwise details of movement in units - opening, subscription, redemption, closing. Indicate plan wise face value of units.**
- 5 Prior Year Comparison - a suitable statement that prior year figures have been reclassified wherever necessary to conform to current years' presentation.**
- 6 Contingent Liability. Provide details of nature and amount.**

Guidance Note: Provide corresponding previous year/period figures for all the above disclosures.

ABC MUTUAL FUND
Address

⁶⁸⁸ SEBI Circular No. SEBI/HO/IMD/DF4/CIR/P/2019/102 dated September 24, 2019

Key Statistics for the year / period ended _____

	Scheme A		Scheme B		Scheme C	
	Current Year/ Period ended	Previous year/ Period ended	Current Year/ Period ended	Previous year/ Period ended	Current Year/ Period ended	Previous year/ Period ended
1. NAV per unit (Rs.):						
Open						
High						
Low						
End						
2. Closing Assets Under Management (Rs. in Lakhs)						
End						
Average (AAuM)						
3. Gross income as % of AAuM ¹						
4. Expense Ratio:						
a. Total Expense as % of AAuM (plan wise)						
b. Management Fee as % of AAuM (plan wise)						
5. Net Income as a percentage of AAuM ²						
6. Portfolio turnover ratio ⁴						
7. Total Dividend per unit distributed during the year / period (plan wise)						
8. Returns:						

a. Last One Year						
Scheme						
Plan _____						
Plan _____						
Benchmark						
b. Since Inception						
Scheme						
Plan _____						
Plan _____						
Benchmark						
1. Gross income = amount against (A) in the Revenue account i.e. Income.						
2. Net income = amount against (C) in the Revenue account i.e. NET REALISED GAINS / (LOSSES) FOR THE YEAR / PERIOD						
3. Portfolio Turnover = Lower of sales or purchase divided by the Average AuM for the year/period.						
4. AAuM=Average daily net assets						

C. MONTHLY PORTFOLIO DISCLOSURE⁶⁸⁹ AND HALF YEARLY PORTFOLIO DISCLOSURES⁶⁹⁰

Name of the Mutual Fund:

Name of the scheme:

Half-yearly Portfolio Statement for the period ended __

Name of the instrument	Quantity	Mkt value (Rs in lakhs)	% to NAV
Equity & Equity related -			
(a) listed / awaiting listing on Stock Exchanges			
1			
2			
3			
Total			
(b) Unlisted			
1			
2			
3			
Total			
Debt Instruments -			
(a) listed/awaiting listing on stock exchanges			
<u>Rating</u>			

⁶⁸⁹ SEBI Circular No. CIR/IMD/DF/21/2012 dated September 13, 2012, SEBI/HO/IMD/DF2/CIR/P/2017/109 dated September 27, 2017 and SEBI/HO/IMD/DF3/CIR/P/2020/130 dated July 22, 2020

⁶⁹⁰ MFD/CIR/9/120/2000 dated November 24, 2000, MFD/CIR/14/18337/2002 dated September 19, 2002

1			
2			
3			
Total			
(b) Privately Placed/Unlisted			
<u>Rating</u>			
1			
2			
3			
(C) Securitized Debt Instruments ⁶⁹¹			
Total			
Money Market Instruments			
1			
2			
3			
Total			
Interest Rate Derivatives (both IRS/IRF) ⁶⁹²			
1			
2			
3			
Total			
Others – cash etc. (please specify)			
Grand Total			

⁶⁹¹ SEBI Circular No. IMD/CIR No 8/132968/2008 dated July 24, 2008

⁶⁹² SEBI/HO/IMD/DF2/CIR/P/2017/109 dated September 27, 2017

The portfolio disclosure for derivative positions including IRF⁶⁹³ shall be made as follows:

Hedging Positions through Futures as on ...

Underlying	Long / Short	Futures Price when purchased	Current price of the contract	Margin maintained in Rs. Lakhs
Total %age of existing assets hedged through futures				
For the period ended ... specify the following for hedging transactions through futures which have been squared off/expired				
Total Number of contracts where futures were bought				
Total Number of contracts where futures were sold				
Gross Notional Value of contracts where futures were bought				
Gross Notional Value of contracts where futures were sold				
Net Profit/Loss value on all contracts combined				

Exposure created due to over hedging through futures (quantity of hedging position exceeding the quantity of existing position being hedged) shall be reported in the next table.

Other than Hedging Positions through Futures as on...

Underlying	Long / Short	Futures Price when purchased	Current price of the contract	Margin maintained in Rs. Lakhs
Total exposure due to futures (non hedging positions) as a %age of net assets				
For the period ended ... specify the following for non-hedging transactions through futures which have been squared off/expired				
Total Number of contracts where futures were bought				
Total Number of contracts where futures were sold				
Gross Notional Value of contracts where futures were bought				
Gross Notional Value of contracts where futures were sold				
Net Profit/Loss Value on all contracts combined				

Hedging Positions through Put Options as on ...

⁶⁹³ SEBI Circular No. Cir/ IMD/ DF/ 11/ 2010 dated August 18, 2010 and SEBI/HO/IMD/DF2/CIR/P/2017/109 dated September 27, 2017

Underlying	Number of Contracts	Option Price when purchased	Current Option Price
Total %age of existing assets hedged through put options			
For the period ended ... specify the following for hedging transactions through options which have already been exercised/expired			
Total Number of contracts entered into			
Gross Notional Value of contracts			
Net Profit/Loss on all contracts (treat premium paid as loss)			

Exposure created due to over hedging through options (quantity of hedging position exceeding the quantity of existing position being hedged) shall be reported in the next table.

Other than Hedging Positions through Options as on ...

Underlying	Call / Put	Number of contracts	Option Price when purchased	Current Price
Total Exposure through options as a %age of net assets				
For the period ended ... with regard to non-hedging transactions through options which have already been exercised/expired specify:				
Total Number of contracts entered into				
Gross Notional Value of contracts				
Net Profit/Loss on all contracts (treat premium paid as loss)				

Hedging Positions through swaps as on ...

Swaps should be disclosed separately as two notional positions in the underlying security with relevant maturities. For example, an interest rate swap under which a mutual fund is receiving floating rate interest and paying fixed rate will be treated as a long position in a floating rate instrument of maturity equivalent to the period until the next interest fixing and a short position in a fixed rate instrument of maturity equivalent to the residual life of the swap.

The aforementioned provisions for disclosure on derivatives shall be applicable for all new schemes launched post the issue of the circular⁶⁹⁴. For all existing schemes, compliance with these provisions shall be effective from October 01, 2010.

The following guidelines should be observed by the AMC when preparing the half yearly portfolio statement for the unitholders:-

1. Entire portfolio irrespective of the quantity, market value and percentage to NAV of any scrip should be disclosed in descending order of weightage within each sub-group. If percentage to NAV of any security is less than 0.01%, it may be indicated by giving asterisk or any other mark instead of showing 0.00.
2. An asterisk/ suitable mark should be given against debt instruments which are below investment grade or default⁶⁹⁵ in accordance with SEBI Regulations and guidelines.
3. A double asterisk mark should be given against thinly traded/ non traded securities and illiquid securities as defined in SEBI Regulations and guidelines.
4. The following information may be given by way of footnotes:
 - a. If a security is in default beyond its maturity date, then disclosure to this effect shall be provided. Such disclosure shall include details of the security including ISIN, name of security, value of the security considered under net receivables (i.e. value recognized in NAV in absolute terms and as % to NAV) and total amount (including principal and interest) that is due to the scheme on that investment. Further, this disclosure shall continue till the value of the security recognized in the NAV is received or for a period of 3 years from the date of maturity of security, whichever is later.⁶⁹⁶
 - b. Total value and percentage of illiquid equity shares.

⁶⁹⁴ SEBI Circular No. Cir/ IMD/ DF/ 11/ 2010 dated August 18, 2010

⁶⁹⁵ SEBI Circular No. SEBI/HO/IMD/DF4/CIR/P/2019/102 dated September 24, 2019

⁶⁹⁶ SEBI Circular No. SEBI/HO/IMD/DF4/CIR/P/2019/102 dated September 24, 2019

- c. NAV at the beginning and end of the half-year period and any dividend, bonus etc declared during the period.
 - d. Total outstanding exposure in derivative instruments at the end of the period.
 - e. Total investments in foreign securities/ADRs/GDRs at the end of the period.
5. For Equity Oriented Schemes, in addition to the above, the following are required to be disclosed:
- a. Portfolio Turnover Ratio to be disclosed as a footnote.
 - b. The name of the industry against the name of each security in accordance with industry classification as recommended by AMFI. The same industry classification may also be followed by the Mutual Funds while making disclosures of portfolios to investors, distributors and others, which are non statutory in nature.
6. For Debt Oriented Schemes, in addition to the above, the following are required to be disclosed
- a. Average maturity period to be disclosed as a footnote.
7. Half Yearly portfolio statements shall disclose all funds parked in short term deposit(s) under a separate heading. Details shall also include name of the bank, amount of funds parked, percentage of NAV⁶⁹⁷.

Further, all term deposits placed as margins for trading in cash and derivatives market shall be disclosed under a separate heading. Details shall include name of the bank, amount of term deposits, duration of term deposits, percentage of NAV⁶⁹⁸.

⁶⁹⁷ SEBI/IMD/CIR No.1/91171/07 dated April 16, 2007

⁶⁹⁸ SEBI Circular No. SEBI/IMD/Cir No.7/129592/08 dated June 23, 2008.

8. Investments in foreign securities shall be disclosed in the prescribed format under a separate heading "Foreign Securities and/or overseas ETF(s)"⁶⁹⁹
9. The format of monthly and half yearly portfolio should reflect the investment in ETCDs.⁷⁰⁰

⁶⁹⁹ SEBI Cir SEBI/IMD/CIR No.7/104753/07 dated September 26, 2007

⁷⁰⁰ SEBI Cir SEBI/HO/IMD/DF2/CIR/P/2019/65 dated May 21, 2019

D. DISCLOSURE OF MONTHLY AAUM⁷⁰¹

D.1 Format For MAAUM Disclosure:

XYZ Mutual Fund: Net Assets Under Management (AUM) as on (All figures in Rs. Crore)																									GRAND TOTAL
Sl. No.	Scheme Category/ Scheme Name	Through Direct Plan					Through Associate Distributors					Through Non - Associate Distributors													
		T30		B30			T30		B30			T30		B30											
		I	II	I	II		I	II	I	II		I	II	I	II										
		1	2	3	4	5	1	2	3	4	5	1	2	3	4	5	1	2	3	4	5				
A	INCOME / DEBT ORIENTED SCHEMES																								
(i)	Liquid/ Money Market																								
	Scheme names																								
	(a) Sub-Tota																								
(ii)	Gilt																								
	Scheme names																								
	(b) Sub-Tota																								
(iii)	FMP																								
	Scheme names																								
	(c) Sub-Tota																								
(iv)	Debt (assured return)																								
	Scheme names																								
	(d) Sub-Tota																								
(v)	Infrastructure Debt Funds																								
	Scheme names																								
	(e) Sub-Tota																								
(vi)	Other Debt Schemes																								
	Scheme names																								
	(f) Sub-Tota																								
	Grand Sub-Tota (a+b+c+d+e+f)																								
B	GROWTH / EQUITY ORIENTED SCHEMES																								
(i)	ELSS																								
	Scheme names																								
	(a) Sub-Tota																								
(ii)	Others																								
	Scheme names																								
	(b) Sub-Tota																								
	Grand Sub-Total (a+b)																								
C	BALANCED SCHEMES																								
(i)	Balanced schemes																								
	Scheme names																								
	Grand Sub-Tota																								
D	EXCHANGE TRADED FUND																								
(i)	GOLD ETF																								
	Scheme names																								
	(a) Sub-Tota																								
(ii)	Other ETFs																								
	Scheme names																								
	(b) Sub-Tota																								
	Grand Sub-Total (a+b)																								
E	FUND OF FUNDS INVESTING OVERSEAS																								
(i)	Fund of funds investing overseas																								
	Scheme names																								
	Grand Sub-Tota																								
GRAND TOTAL (A+B+C+D+E)																									
F	Fund of Funds Scheme (Domestic)																								
	Scheme names																								
	Grand Sub-Tota																								

T30 : Top 30 cities as identified by AMFI Category of Investor

B30 : Other than T30

1 : Retail Investor

2 : Corporates

I : Contribution of sponsor and its associates in AUM

II : Contribution of other than sponsor and its associates in AUM

3 : Banks/FIs

4 : FIIs/FPIs

5 : High Networth Individuals

⁷⁰¹ SEBI Circular CIR/IMD/DF/05/2014 dated March 24, 2014, SEBI Circular CIR/IMD/DF/07/2014 dated April 2, 2014 and SEBI Circular SEBI/HO/IMD/DF2/CIR/P/2018/16 dated February 02, 2018.

D.2 Format for State Wise/ Union Territory Wise contribution to AUM of category of schemes:

Table showing State wise /Union Territory wise contribution to AUM of category of schemes as on ____										
XYZ Mutual Fund (All figures in Rs. Crore)										
Sl. No.	Name of the States/ Union Territories	LIQUID SCHEMES	OTHER DEBT ORIENTED SCHEMES	GROWTH/ EQUITY ORIENTED SCHEMES	BALANCED SCHEMES	FUND OF FUNDS INVESTING OVERSEAS	GOLD EXCHANGE TRADED FUND	OTHER EXCHANGE TRADED FUND	TOTAL	FUND OF FUNDS INVESTING DOMESTIC
1	Andaman and Nicobar Islands									
2	Andhra Pradesh									
3	Arunachal Pradesh									
4	Assam									
5	Bihar									
6	Chandigarh									
7	Chhattisgarh									
8	Dadra and Nagar Haveli									
9	Daman and Diu									
10	Goa									
11	Gujarat									
12	Haryana									
13	Himachal Pradesh									
14	Jammu and Kashmir									
15	Jharkhand									
16	Karnataka									
17	Kerala									
18	Lakshadweep									
19	Madhya Pradesh									
20	Maharashtra									
21	Manipur									
22	Meghalaya									
23	Mizoram									
24	Nagaland									
25	New Delhi									
26	Orissa									
27	Others									
28	Pondicherry									
29	Punjab									
30	Rajasthan									
31	Sikkim									
32	Tamil Nadu									
33	Tripura									
34	Uttar Pradesh									
35	Uttarakhand									
36	West Bengal									
Total										

Note: Name of new states / union territories shall be added alphabetically

E. FORMATS FOR FINANCIAL STATEMENTS OF THE MUTUAL FUND
SCHEMES AS PER INDIAN ACCOUNTING STANDARDS (IND AS) ⁷⁰²

Contents of scheme-wise Balance Sheet (at Scheme level)

**Rupees in
Lakhs**

Particulars	Note No.	Figures as at the end of current reporting period	Figures as at the end of previous reporting period
Assets			
Financial Assets			
Cash and cash equivalents	1		
Balances with Bank/(s)	2		
Derivative financial instruments	3		
Receivables	4		
Investments	5		
Other Financial assets	6		
Non-Financial Assets			
Investment Property	7		
Other Non -Financial assets	8		
Total Assets (A)			
Financial Liabilities			
Derivative financial instruments	9		
Payables	10		
Borrowings	11		

⁷⁰² SEBI Circular no SEBI/HO/IMD-II/DOF8/P/CIR/2022/12 dated February 04, 2022 (effective from April 1, 2023).

Other Financial Liabilities	12		
Non-Financial Liabilities			
Provisions			
Other Non-Financial Liabilities	13		
Total Liabilities (B)			
Net assets attributable to holder of redeemable units			
The Notes referred to herein form an integral part of the Balance Sheet			

Statement of changes in net asset attributable to unit holders of scheme:

Rupees in Lakhs

Figures for the current reporting Period

Particulars	Unit Capital (Rs.)	Reserves & Surplus (Rs.)				Total (Rs.)
		Unit Premium Reserves	Unrealised Appreciation Reserves	Revenue Reserves	Other Reserves (to be specified)	
Balance at the beginning of the reporting period						
Changes in accounting policy/prior period errors						
Movement during the reporting period						
Transfer from/ to Revenue account						
Equalisation Account						
Surplus distribution						
Others (to be specified)						

Balance at the end of the reporting period						
---	--	--	--	--	--	--

Figures for the previous reporting Period

Particulars	Unit Capital (Rs.)	Reserves & Surplus (Rs.)				Total (Rs.)
		Unit Premium Reserves	Unrealised Appreciation Reserves	Revenue Reserves	Other Reserves (to be specified)	
Balance at the beginning of the reporting period						
Changes in accounting policy/prior period errors						
Movement during the reporting period						
Transfer from/ to Revenue account						
Equalisation Account						
Surplus distribution						
Others (to be specified)						
Balance at the end of the reporting period						

Movement of Unit Capital**Rupees in Lakhs**

Particulars	Figures for the current reporting period		Figures for the previous reporting period	
	No of Units	(Rs.)	No of Units	(Rs.)
Balance of unit capital at the beginning of the reporting period				
New fund / plan offer during period, Capital issued during period (including dividend reinvestment) etc.				
Redemptions during the period				
Balance of unit capital at the end of the period				

Note: Provide break-up of unit capital plan/option wise.**Contents of Revenue Account (at Scheme level)****Rupees in Lakhs**

Particulars	Note No.	Figures for the current reporting Period	Figures for the previous reporting period
Income			
Interest Income			
Dividend Income			
Rental Income			
Gain on fair value changes	14		

Gain on Sale/Redemptions of Investments	15		
Others (to be specified)			
Total Income (A)			
Expenses			
Finance Costs			
Fees and commission expenses	16		
Loss on fair value changes	17		
Loss on Sale/Redemptions of Investments	18		
Others (to be specified)	19		
Total Expense (B)			
Surplus/ Deficit for the Reporting Period (A-B)			
The Notes referred to herein form an integral part of the Revenue Account			

Notes to Balance Sheet and Revenue Account

Note 1

Cash and cash equivalents

Particulars	Figures as at the end of current reporting period	Figures as at the end of the previous reporting period
Reverse repurchase transactions / Triparty Repo (TREPs) etc.		
Cash on Hand		

Total		
--------------	--	--

Note 2

Balances with Bank/(s)

Particulars	Figures as at the end of current reporting period	Figures as at the end of the previous reporting period
Balances with banks in current account		
Deposits with scheduled banks - (Specify the nature as ASBA deposits, Margin deposits etc.)		
Others (to be specified)		
Total		

Note 3

Derivative financial instruments receivable

Particulars	Figures as at the end of current reporting period	Figures as at the end of the previous reporting period
Stock Futures/ Options		
Index Futures/ Options		
Commodity Futures/Options		
Interest Rate Futures/ Swaps		
Currency Futures		
Others (to be specified)		
Total		

Note 4**Receivables #**

Particulars	Figures as at the end of current reporting period	Figures as at the end of the previous reporting period
Contracts for sale of investments in securities		
Receivable from AMC		
Receivable from other schemes of Mutual Fund		
Others (to be specified)		
Total		

Note 5**Investments**

Particulars	Figures as at the end of current reporting period	Figures as at the end of the previous reporting period
Equity shares		
Preference shares		
Debentures/bonds		
Central and State Government Securities		
Treasury bills		
Commercial Paper		
Certificate of Deposits		
Units of Domestic Mutual Fund		
Commodities (Gold, Silver etc.)		
Foreign Securities		
Exchange Traded Funds (ETFs)		

Infrastructure Investment Trust units (INVITS)		
Real Estate Investment Trust (REITs)		
Calls paid in advance		
Securitized Assets		
Others (to be specified)		
Total		

Wherever applicable, the assets shall be further classified according to its nature such as

- Listed/Awaiting listing/ Unlisted
- Convertible/Non-convertible
- Investment Grade/Below Investment Grade

Note 6

Other Financial assets #

Particulars	Figures as at the end of current reporting period	Figures as at the end of the previous reporting period
Interest Accrued		
Dividend Receivable		
Margin money		
Shares/debentures application money, pending allotment		
Others (to be specified)		
Total		

Note 7**Non-Financial Assets - Investment Property**

Particulars	Figures as at the end of current reporting period	Figures as at the end of the previous reporting period
<u>Real Estate Assets</u>		
Residential *		
Commercial *		
Others (to be specified)		
Total		

* Shall be sub-classified on the basis of developers, location and project. Particulars shall include area, cost, fair value, basis of fair value, and legal disputes, etc. Specify non- performing Investment properties separately.

Note 8**Other Non - Financial assets #**

Particulars	Figures as at the end of current reporting period	Figures as at the end of the previous reporting period
Fixed Assets @		
Tax credit receivable		
Others (to be specified)		
Total		

@ Depreciated cost of the Fixed Assets as a whole or net block may be disclosed.

Allowances for the impairment loss/doubtful receivable/diminution in the value of the assets shall be disclosed under relevant heads of this notes.

Note 9**Derivative financial instruments payable**

Particulars	Figures as at the end of current reporting period	Figures as at the end of the previous reporting period
Stock Futures/ Options		
Index Futures/ Options		
Commodity Futures/Options		
Interest Rate Futures/ Swaps		
Currency Futures		
Others (to be specified)		
Total		

Note 10**Payables**

Particulars	Figures as at the end of current reporting period	Figures as at the end of the previous reporting period
Contract for purchase of investments in securities		
Income distribution payable		
Payable to AMC		
Payable to other schemes of Mutual Fund		
Payable on redemption of units		
Others (to be specified)		
Total		

Note 11

Borrowings

Particulars	Figures as at the end of current reporting period	Figures as at the end of the previous reporting period
<u>Loans/Borrowings</u>		
From Reserve Bank of India		
From Settlor/Sponsor		
From other Commercial Banks		
From Triparty Repo (TREPs)		
From others (to be specified)		
Total		

If the above loans/borrowings are secured, the nature and extent of security should be disclosed.

Loans/Borrowings by the scheme with amount, rate of interest, source and other terms shown separately, source-wise.

Note 12**Other Financial Liabilities**

Particulars	Figures as at the end of current reporting period	Figures as at the end of the previous reporting period
Finance Cost on Loans/Borrowing/(s)		
Management Fees Payable		
Trusteeship Fees Payable		
Commission to Distributors Payable		
Custodian Fees and Expenses Payable		
Registrar Fees and Expenses Payable		
Marketing/Publicity/Advertisement Expenses Payable		

Audit Fees Payable		
Investor Communication Expense Payable		
Investor Education & Awareness Expenses Payable		
Brokerage & Transaction Costs Payable		
Unclaimed dividend/income distribution		
Unclaimed redemptions		
Sundry Creditors		
Others (to be specified)		
Total		

Note 13

Other Non-Financial Liabilities

Particulars	Figures as at the end of current reporting period	Figures as at the end of the previous reporting period
Statutory taxes payable		
Others (to be specified)		
Total		

Note 14**Gain on fair value changes**

Particulars	Figures for the current reporting Period	Figures for the previous reporting period
Gross change on account of Gain on fair value changes (MTM)		
Gross change on account of Gain on fair value changes - Derivative Instruments (MTM)		
Change in unrealised gain in the value of investments due to foreign exchange fluctuation		
Others (to be specified)		
Total		

Note 15**Gain on Sale/Redemptions of Investments**

Particulars	Figures for the current reporting Period	Figures for the previous reporting period
Profit on sale/redemption of investments (Gross)		
Profit on inter-scheme sale of Investments (Gross)		
Profit on derivatives transactions (Gross)		
Profit on sale of real estate assets		
Profit on inter-scheme sale of real estate assets (Gross)		

Others (to be specified)		
Total		

Note 16

Fees and commission expenses

Particulars	Figures for the current reporting Period	Figures for the previous reporting period
Management Fees		
GST on Management Fees		
Trusteeship Fees		
Commission to Distributors		
Total		

Note 17

Loss on fair value changes

Particulars	Figures for the Current reporting Period	Figures for the previous reporting period
Gross change on account of Gain on fair value changes (MTM)		
Gross change on account of Gain on fair value changes - Derivative Instruments (MTM)		
Change in unrealised gain in the value of investments due to foreign exchange fluctuation		
Others (to be specified)		
Total		

Note 18**Loss on Sale/Redemptions of Investments**

Particulars	Figures for the current reporting Period	Figures for the previous reporting period
Loss on sale/redemption of investments (Gross)		
Loss on inter-scheme sale of Investments (Gross)		
Loss on derivatives transactions (Gross)		
Loss on exchange rate fluctuation		
Loss on sale of real estate assets		
Loss on inter-scheme sale of real estate assets (Gross)		
Others (to be specified)		
Total		

Note 19**Expenses – Others**

Particulars	Figures for the current reporting Period	Figures for the previous reporting period
Custodian Fees and Expenses		
Registrar Fees and Expenses		
Marketing/Publicity/Advertisement Expenses		
Audit Fees		
Investor Communication Expenses		

Investor Education and Awareness expenses		
Brokerage & Transaction Costs		
Insurance & Security Expenses		
Statutory Taxes		
Advisory Fee in respect of real estate asset		
Repairs and Maintenance in case of real estate asset.		
Registration and local charges		
Legal & Title Search Fee		
Depreciation of fixed assets		
Other Operating expenses		
Others (to be specified)		
Total		

Notes

- (i) All disclosures required by Indian Accounting Standards (IND AS) shall be applicable with respect to preparation of annual statements of accounts of the schemes, shall form part of notes to account.
- (ii) Accounting policy in respect of recognition of revenue and income from investments (including dividend and interest in case of securities and rental income in case of real estate asset) shall be disclosed by way of a note.
- (iii) If a security is in default beyond its maturity date, then disclosure to this effect shall be provided. Such disclosure shall include details of the security including ISIN, name of security, value of the security considered under net receivables (i.e. value recognized in NAV in absolute terms and as % to NAV) and total amount (including principal and interest) that is due to the scheme on that investment. Further, this disclosure shall continue till the value of the security recognized

in the NAV is received or for a period of 3 years from the date of maturity of security, whichever is later.

- (iv) The total income and expenditure expressed as a percentage of average net assets, calculated on a Daily Average Net Asset basis should be indicated. Expenditure expressed as a percentage of average net assets should be at plan level.
- (v) Accounting policy of valuation of Investments shall be disclosed.
- (vi) Contingent liabilities disclosure should be made of all contingent liabilities, showing separately: -
 - (a) Underwriting commitments;
 - (b) Uncalled liability on partly paid shares;
 - (c) Other commitments; and
 - (d) Others (specifying details).
- (vii) The Balance Sheet and the Revenue Account shall be signed by the Chief Executive Officer, Chief Operating Officer/Chief Finance Officer/ such other KMP as designated by Board of AMC who is responsible for preparation of financial statements, Chief Investment Officer, scheme wise fund manager/s, and the Board of Trustees, and reported upon by the Auditors. The financial statements of the scheme should be approved at a meeting of the Board of Directors of the Asset Management Company and also at a meeting of the trustees or in the case of a trustee company by the Board of Directors of the trustee company.
- (viii) Disclosures as required by the Regulations or as may be prescribed by the Board from time to time shall form part of notes to accounts.

F. INDICATIVE FORMAT OF HALF-YEARLY CONSOLIDATED ACCOUNT

STATEMENT⁷⁰³

	Col 1	Col 2	Col 3	Col 4	Col 5	Col 6	Col 7	Col 8		Col 9
Sr No.	ISIN	Scheme Name	Folio No.	No. of units	NAV as on	Cumulative Amount invested	Market Value as on	Average Total Expense Ratio ¹ (In % terms)		Gross commission paid to distributors ^{2 3} (in absolute terms) (In INR)
								Regular	Direct	
a.		XYZ Equity Scheme- Growth - Direct Plan						NA		NA
b.		ABC Medium Term- Growth - Regular Plan (ARN-99999)							NA	
c.		DEF Long Term - Growth - Direct Plan						NA		NA
Total										

1: Total Expense Ratio above represents the average of annualized total expense ratio charged in the respective schemes during the half-year period within the limits prescribed under SEBI (MFs) Regulations, 1996

2: The gross commission in Col. 9 above includes all direct monetary payments and other payments made in the form of gifts / rewards, trips, event sponsorships etc. by AMCs/MFs to distributors during the half-year period to

3: The commission in Col 9 above indicates gross commission received by the distributor against the respective investment and does not exclude costs incurred by distributors such as service tax (wherever applicable, as per existing rates), operating costs, etc.

⁷⁰³ Circular no. SEBI/HO/IMD/DF2/CIR/P/2016/89 dated September 20, 2016

4. APPLICATION FOR OVERSEAS INVESTMENTS

PROPOSAL FOR INVESTMENTS IN ADRs/GDRs/ FOREIGN SECURITIES / OVERSEAS ETFs⁷⁰⁴

Name of the Mutual Fund:	
SEBI Registration No.:	
Amount Proposed to be Invested in ADRs /GDRs /Foreign Securities / Overseas ETFs (in US \$)	
Schemes of the Mutual Fund through which investment is proposed	Name and Type of scheme(s)
Whether the investment is consistent with the Investment Objectives of the Scheme (s);	
Whether the offer document(s) provides for Overseas Investments and discloses the attendant risks	
Name and Address of the branch of the bank through which Foreign Currency Transactions are to be routed:	
Details of all overseas service providers proposed to be engaged including custodians, specialised agencies etc. (Details must include name & address, services to be rendered, details of fee arrangement proposed, whether their track record of performance and regulatory compliance considered, their valid registration with overseas regulators details of experience/expertise, assets under management/custody, etc.)	

⁷⁰⁴ SEBI Cir No- IMD/CIR No 7/104753/07 dated September 26, 2007

Declaration:

1. Boards of AMC and Trustees have exercised due diligence as required under Regulation 25(2) and Guidelines issued in this regard.
2. Board of AMC and Trustees are satisfied that
 - i. The proposed investments in ADRs/GDRs issued by Indian or foreign companies or foreign securities or overseas ETFs are consistent with the investment objectives of the above mentioned scheme(s) and are in the interest of investors.
 - ii. The systems and procedures adopted by the AMC including the arrangements made with the overseas service providers are adequate to support such investments and to safeguard the interest of investors.
 - iii. The overseas service providers have sufficient experience, competence and a satisfactory track record of performance and regulatory compliance.
3. A resolution to the above effect has been passed by the Boards of AMC and Trustees on...(dates)

Place:

Signatures

Name:

Date:

Designation:

(Authorised by Trustees)

5. STANDARD OFFER DOCUMENTS⁷⁰⁵

A. SCHEME INFORMATION DOCUMENT (SID)

Front Cover Page

SCHEME INFORMATION DOCUMENT SECTION 1

NAME OF THE SCHEME (Type of Scheme)

1. Name and type of the scheme to be aligned with SEBI Circulars on Categorization and Rationalization of Mutual Fund schemes.
2. As per SEBI Circulars on Potential Risk Class (PRC) Matrix for debt schemes, type of scheme to include PRC description and table
3. For Index Funds / Index ETF - Name of scheme shall include complete name of underlying Index.
4. In case of FOF's where single fund is underlying (Feeder Funds): To include the complete name of the underlying fund in the name of the scheme
5. Product Labelling and Risk-o-meter of the Scheme and Benchmark should be disclosed
6. In case the scheme is listed/proposed to be listed (ETFs/close ended etc.), the Scrip Code issued by the stock exchange after listing to be mentioned below the Scheme Name.

This product is suitable for investors who are seeking*	Scheme Riskometer	Benchmark Riskometer (as applicable)
		As per AMFI Tier 1 Benchmark i.e.(as applicable)

- The above product labelling assigned during the New Fund Offer (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

⁷⁰⁵ SEBI/IMD/CIR No. 5/126096/08 dated May 23, 2008

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

New Fund Offer Opens on: _____

New Fund Offer Closes on: _____

Scheme re-opens on: _____

Name of Mutual Fund :

Name of Asset Management Company :

Name of Trustee Company :

Addresses, Website of the entities

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 AMC. The units being offered for public subscription have not been approved or recommended by SEBI nor has SEBI certified the accuracy or adequacy of the Scheme Information Document.

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

The investors are advised to refer to the Statement of Additional Information (SAI) for details of _____ Mutual Fund, Standard Risk Factors, Special Considerations, Tax and Legal issues and general information on [www._____](http://www._____.). (website address).

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 _____.

Note:

The wording in italics is explanatory commentary/instructions.

Instructions:

- i. *A Mutual Fund is free to add any other disclosure, which in the opinion of the Trustees of the Mutual Fund (Trustees) or the Asset Management Company (AMC) is material for the investor, provided that such information is not presented in an incomplete, inaccurate or misleading manner. Care should be taken to ensure that inclusion of such information does not, by virtue of its nature, or manner of presentation, obscure or impede understanding of any information that is required to be included under the Scheme Information Document.*
- ii. *Since investors who rely on the Scheme Information Document may not be sophisticated in legal or financial matters, care should therefore be taken to present the information in the Scheme Information Document in simple language and in a clear, concise and easily understandable manner.*
- iii. *The scheme shall not have a name or title which may be deceptive or misleading. Scheme's name should be consistent with its statement of investment policy and the scheme name should be in line with SEBI circulars on categorization.*
- iv. *The type of the scheme would mean whether the scheme is a growth scheme, income scheme, balanced scheme etc. and whether the scheme is open-ended, close-ended, an interval fund etc. and the scheme type should be in line with SEBI circular on categorization.*
- v. *Scheme Information Document has two sections- Section I and Section II. While Section I contains scheme specific information that is dynamic, Section II contains elaborated provisions (including references to applicable Regulations/circulars/guidelines) with reference to information/disclosures provided in Section I.*

PART I. HIGHLIGHTS/SUMMARY OF THE SCHEME

Sr. No.	Title	Description
I.	Name of the scheme	<ul style="list-style-type: none">• (As per SEBI circular on categorization and rationalization of mutual fund schemes)• Maturity/duration of scheme for close ended/Target maturity schemes to be mentioned in the name of the scheme
II.	Category of the Scheme	(As per SEBI circular on categorization and rationalization of mutual fund schemes)
III.	Scheme type	<ul style="list-style-type: none">• Maturity/duration of scheme for close ended/Target maturity schemes to be mentioned• As per SEBI categorization circular – All Debt schemes to include PRC description and table in the scheme type
IV.	Scheme code	(To be disclosed after obtaining scheme code)
V.	Investment objective	Clear and concise Investment objective to be stated in SID and must be true to the scheme label. It shall contain statement “There is no assurance that the investment objective of the Scheme will be achieved”
VI.	Liquidity/listing details	Provide Liquidity provisions on ongoing basis. Listing details only to be provided if the scheme intends to list immediately after NFO
VII.	Benchmark (Total Return Index)	<ul style="list-style-type: none">• As per AMFI Tier I benchmark• The name and the justification (specific to the scheme objective) for the use of benchmark index with which the performance of the scheme can be compared with.• Second Tier benchmark if applicable
VIII.	NAV disclosure	Mention only the Daily Disclosure timings on AMFI and AMC website. Further Details in Section II.

IX.	Applicable timelines	Timeline for <ul style="list-style-type: none"> Dispatch of redemption proceeds, Dispatch of IDCW (if applicable) etc.
X.	Plans and Options Plans/Options and sub options under the Scheme	Plan- Direct Plan/Regular Plan Options under each Plan(s) Growth Income Distribution cum Capital Withdrawal (IDCW) (to be decided by the AMC)
XI.	Load Structure	Exit Load:
XII.	Minimum Application Amount/switch in	<ul style="list-style-type: none"> During NFO: On continuous basis: AMC to mention about minimum balance requirements (if any)
XIII.	Minimum Additional Purchase Amount	
XIV.	Minimum Redemption/switch out amount	
XV.	New Fund Offer Period This is the period during which a new scheme sells its units to the investors.	NFO opens on: NFO closes on: Minimum duration to be 3 working days and will not be kept open for more than 15 days Any changes in dates will be published through notice on AMC website i.e. The NFO period in case of ELSS schemes shall continue to be governed by guidelines issued by Government of India.
XVI.	New Fund Offer Price: This is the price per unit that the investors have to pay to invest during the NFO.	price per unit
XVII.	Segregated portfolio/side pocketing disclosure	Confirmation/disclosure statement only. For Details, kindly refer SAI

XVIII.	Swing pricing disclosure	Confirmation/disclosure statement only. For Details, kindly refer SAI
XIX.	Stock lending/short selling	Confirmation/disclosure statement only. For Details, kindly refer SAI
XX.	How to Apply	Summary of process only. Details in section II
XXI.	Where can applications for subscription/redemption/	Summary of process only. Details in section II
XXII.	Investor services	<ul style="list-style-type: none"> • Contact details for general service requests: • Contact details for complaint resolution:
XXIII.	Specific attribute of the scheme (such as lock in, duration in case of target maturity scheme/close ended	
XXIV.	Special product/facility available during the NFO and on ongoing basis	<p>Briefly describe the facilities/products Available</p> <p>Facilities like:</p> <ul style="list-style-type: none"> • Systematic Investment Plan • Systematic Transfer Plan • Systematic Withdrawal Plan • For further details of above special products / facilities, For Details, kindly refer SAI
XXV.	Weblink	A weblink wherein TER for last 6 months as well as scheme factsheet shall be made available.

DUE DILIGENCE BY THE ASSET MANAGEMENT COMPANY

It is confirmed that:

- (i) 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.
- (ii) All legal requirements connected with the launching of the Scheme as also the guidelines, instructions, etc., issued by the Government and any other competent authority in this behalf, have been duly complied with.

- (iii) The disclosures made in the Scheme Information Document are true, fair and adequate to enable the investors to make a well informed decision regarding investment in the Scheme.
- (iv) The intermediaries named in the Scheme Information Document and Statement of Additional Information are registered with SEBI and their registration is valid, as on date.
- (v) The contents of the Scheme Information Document including figures, data, yields etc. have been checked and are factually correct
- (vi) A confirmation that the AMC has complied with the compliance checklist applicable for Scheme Information Documents and other than cited deviations/ that there are no deviations from the regulations
- (vii) 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.
- (viii) The Trustees have ensured that the (name of the scheme/Fund) approved by them is a new product offered by (name of the Mutual Fund) and is not a minor modification of any existing scheme/fund/product (This clause is not applicable to Fixed Maturity Plans and Close Ended Schemes except for those close ended schemes which have the option of conversion into open ended schemes on maturity and also to Interval Schemes.)

Date:
Place:

Name:
Designation:

PART II. INFORMATION ABOUT THE SCHEME

A. HOW WILL THE SCHEME ALLOCATE ITS ASSETS?

This includes asset allocation table giving the broad classification of assets and indicative exposure level in percentage terms. The asset allocation should be consistent with the investment objective of the scheme and SEBI circulars on Categorization and Rationalization of Mutual Fund Schemes.

Instruments	Indicative allocations (% of total assets)	
	Maximum	Minimum

- Percentage of investment in overseas securities, derivatives for non-hedging purposes, stock lending, securitized debt, Debt instruments with

special features (AT 1 and AT 2 Bonds), Debt Instruments with SO / CE, ReITs and InVITs, Tri-party repos, other mutual funds, repo/ reverse repo transactions in corporate debt securities, Credit Default Swaps, covered call option etc). to be indicated.

- In case the Scheme does not intend to invest in these securities, negative confirmation in a table format should be provided for securities / instruments in which the scheme will not invest.
- Cumulative gross exposure limits to be adhered in terms of Master Circular.
- Any other information/disclosure to be added as per applicable Consolidated checklist of standard observations.

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

Sl. no	Type of Instrument	Percentage exposure	of Circular references*
1.	Securities Lending		
2.	Equity Derivatives for non-hedging purposes		
3.	Securitized Debt		
4.	Overseas Securities		
5.	ReITS and InVITS		
6.	AT1 and AT2 Bonds		
7.	Any other instrument		

**SEBI circular references (wherever applicable) in support of exposure limits of different types of asset classes in asset allocation shall be provided.*

Portfolio rebalancing: AMC to refer to Clause 1.14.1.2, Clause 2.9, Clause 3.5.3.11 and Clause 3.6.7 of SEBI Master Circular for Mutual Funds and applicable clause of Consolidated checklist of standard observations for active and passive breach/es.

B. WHERE WILL THE SCHEME INVEST?

This includes only a list of all instruments in which the scheme will invest. (Detailed definition and applicable regulations/guidelines for each instrument shall be included in Section II)

Investment in overseas securities shall be made in accordance with the requirements stipulated by SEBI and RBI from time to time.

Any other information/disclosure to be added as per applicable Consolidated checklist of standard observations.

C. WHAT ARE THE INVESTMENT STRATEGIES?

Information about investment approach and risk control should be included in simple terms. Due care shall be taken in deciding whether the investment strategy is "Passive"/"Active". Investment strategy shall match the asset allocation pattern of the scheme. (Example: Fund of Funds with multiple funds cannot be considered as a scheme with passive investment strategy since fund manager has scope for active selection and management of funds).

Further, details on generic concepts such as macroeconomic trends may not be provided unless there are investment strategies derived specifically from these concepts.

Disclosure for derivatives to be provided in summary form. For detailed derivative strategies, please refer to SAI.

Further, Portfolio turnover policy, particularly for equity oriented schemes shall also be disclosed. In discussing the investment strategies, the scheme shall briefly discuss in the Scheme Information Document the probable effect of such strategies on the rate of the total portfolio turnover of the scheme, if such effects are significant and also other consequences which will result from the higher portfolio turnover rate e.g. higher brokerage and transaction cost.

D. HOW WILL THE SCHEME BENCHMARK ITS PERFORMANCE?

Benchmark (Total Returns Index): AMFI prescribed benchmark for all schemes except ETFs / Index Funds and FOFs with single underlying Fund. The name and the justification (specific to the scheme objective) for the use of benchmark index with which the performance of the scheme can be compared with.

E. WHO MANAGES THE SCHEME?

Name, age, educational qualification and experience of the fund manager to the scheme to be disclosed. The experience of the fund manager should include last 10 years' experience and also the name of other schemes under his /her management.

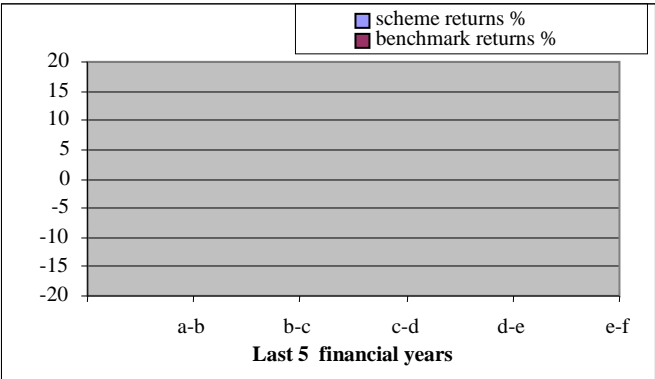
Dedicated fund manager is mandatory for commodity based funds and overseas investments as per applicable SEBI circulars

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

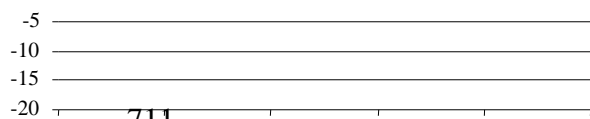
Provide a reference list of existing schemes and a functional website link that
contains detailed comparative table.

G. HOW HAS THE SCHEME PERFORMED (if applicable)

<i>[In case of a new scheme, this is not applicable hence give the statement- “This scheme is a</i>	Compounded Annualised Returns	Scheme Returns %	Benchmark Returns %
	Returns for the last 1 year		
	Returns for the last 3 years		
	Returns for the last 5 years		
	Returns since inception		



<p><i>new scheme and does not have any performance track record”]</i></p> <p>Or</p> <p><i>[In case of a scheme in existence, the return figures shall be given for that scheme only. For a scheme which is in existence for more than 1 year, the returns given will be Compounded Annualised Returns and for scheme which is in existence for less than 1 year, the returns would be absolute returns since inception.</i></p> <p><i>Absolute returns for each financial year for the last 5 years shall be represented by means of a bar diagram as per the adjacent format.]</i></p>	<div data-bbox="630 275 1279 651" data-label="Figure"> </div> <p>Absolute Returns for each financial year for the last 5 years</p>
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H. ADDITIONAL SCHEME RELATED DISCLOSURES

- i. Scheme's portfolio holdings (top 10 holdings by issuer and fund allocation towards various sectors to be provided through a functional website link that contains detailed description.)
- 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
- iii. Functional website link for Portfolio Disclosure - Fortnightly / Monthly/ Half Yearly.
- iv. Portfolio Turnover Rate particularly for equity oriented schemes shall also be disclosed.
- v. Aggregate investment in the Scheme by:

Sr. No.	Category of Persons	Net Value	
1.	Concerned scheme's Fund	Units	NAV per unit

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 – Details to be provided vide functional website link.
The AMC shall not invest in any of the schemes unless full disclosure of its intention to invest has been made in the Scheme Information Document and that the AMC shall not be entitled to charge any fees on such investment

PART III- OTHER DETAILS

A. COMPUTATION OF NAV

Disclosure pertaining to illustration on computation of NAV and Methodology for calculation of sale and re-purchase price of the units of mutual fund scheme.

Disclosure to the effect that the repurchase price shall not be lower than 95% of the NAV. 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. Details of source for meeting these

expenses may be disclosed. AMC to ensure that no NFO expenses will be / were 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, Registrar and Transfer Agents' fee, marketing and selling costs etc. as given in the table below:

The AMC has estimated that upto ____ % of the daily average net assets of the scheme will be charged to the scheme as expenses *(Give slab wise break up depending on the assets under management. Give plan/option wise break up if the expense structures are different)*. For the actual current expenses being charged, the investor should refer to the website of the mutual fund.

Expense Head	% p.a. of daily Net Assets* (Estimated p.a.)
Investment Management & Advisory Fee	
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	
Brokerage & transaction cost pertaining to distribution of units	
Goods & Services Tax on expenses other than investment and advisory fees	
Goods & Services Tax on brokerage and transaction cost	
Other Expenses (to be specified as per Reg 52 of SEBI MF Regulations)	
Maximum Total expenses ratio (TER) permissible under Regulation 52 (6) (c)	
Additional expenses under Regulations 52(6A)(c)	
Additional expenses for gross new inflows from specified cities	

***Impact of TER on returns of both Direct plan and Regular plan through an illustration may be provided.**

In case of Fund of Funds scheme, it shall be disclosed that the investors are bearing the recurring expenses of the scheme, in addition to the expenses of other schemes in which the Fund of Funds Scheme makes investments

Any other information/disclosure to be added as per applicable Consolidated checklist of standard observations.

D. LOAD STRUCTURE

Exit Load is an amount which is paid by the investor to redeem the units from the scheme. Load amounts are variable and are subject to change from time to time. For the current applicable structure, please refer to the website of the AMC (www.-----) or may call at (toll free no.) or your distributor.

Type of Load	Load chargeable (as %age of NAV)
Exit	To be prescribed by respective AMC

Section II

I. Introduction

A. Definitions/interpretation

Functional website link that contains detailed description

B. Risk factors

- Scheme specific risk factors

Include risk factors associated with investment in various instruments in which the scheme intends to invest as indicated in asset allocation section.

C. Risk mitigation strategies

II. Information about the scheme:

A. Where will the scheme invest – Detailed description of the instruments (including overview of debt markets in India, if applicable) mentioned in Section I

B. What are the investment restrictions?

All the investment restrictions as contained in the Seventh Schedule to SEBI (Mutual Funds) Regulations, 1996 and circulars issued thereunder, applicable to the scheme should be incorporated. Further in case the fund follows any internal norms vis-à-vis limiting exposure to a particular scrip or sector, etc. apart from the aforementioned investment restrictions the same needs to be disclosed.

C. Fundamental Attributes

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

(i) Type of a scheme

- o Open ended/Close ended/Interval scheme
- o Sectoral Fund/Equity Fund/Balance Fund/Income Fund/Index Fund/Any other type of Fund

(ii) Investment Objective

- o Main Objective - Growth/Income/Both.
- o Investment pattern - The Tentative Equity/Debt/Money Market portfolio break-up with minimum and maximum asset allocation, while retaining the option to alter the asset allocation for a short term period

on defensive considerations.

(iii) Terms of Issue

- o Liquidity provisions such as listing, repurchase, redemption.
- o Aggregate fees and expenses charged to the scheme.
- o Any safety net or guarantee provided.

In accordance with Regulation 18(15A) of the SEBI (MF) Regulations and Clause 1.14.1.4 of SEBI Master Circular for Mutual Funds, the Trustees shall ensure that no change in the fundamental attributes of the Scheme(s) and the Plan(s) / Option(s) thereunder or the trust or fee and expenses payable or any other change which would modify the Scheme(s) and the Plan(s) / Option(s) thereunder and affect the interests of Unitholders is carried out unless:

- SEBI has reviewed and provided its comments on the proposal
- A written communication about the proposed change is sent to each Unitholder and an advertisement is given in one English daily newspaper having nationwide circulation as well as in a newspaper published in the language of the region where the Head Office of the Mutual Fund is situated; and
- The 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.

D. Index methodology (for index funds, ETFs and FOFs having one underlying domestic ETF)- Disclosures regarding the index, index eligibility criteria, methodology, index service provider, index constituents, impact cost of the constituents

E. Principles of incentive structure for market makers (for ETFs)

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 May 19, 2023 (only for close ended debt schemes)

G. Other Scheme Specific Disclosures:

Listing and transfer of units	
Dematerialization of units	
Minimum Target amount	

(This is the minimum amount required to operate the scheme and if this is not collected during the NFO period, then all the investors would be refunded the amount invested without any return.)	
Maximum Amount to be raised (if any)	
Dividend Policy (IDCW)	
Allotment (Detailed procedure)	Mention, the procedure for allotment and dispatch of account statements/unit certificates. Indicate the time period. Mention the number of days within which the statement shall be dispatched to the unitholders who subscribe to the units when the scheme is open for continuous subscription after NFO as per the applicable guidelines.
Refund	If application is rejected, full amount will be refunded within 5 working days of closure of NFO. If refunded later than 5 working days @ 15% p.a. for delay period will be paid and charged to the AMC.
Who can invest This is an indicative list and investors shall consult their financial advisor to ascertain whether the scheme is suitable to their risk profile.	
Who cannot invest	
How to Apply (details)	Details regarding availability of application form from either the Investor Service Centers (ISCs)/Official Points of Acceptance(OPAs) of AMC or may be downloaded from the website of AMC should be specified Please refer to the SAI and Application form for the instructions.
<i>Where can you submit the filled up applications.</i>	Provide name, address and contact no. of Registrar and Transfer Agent (R&T), email id of R&T, website address of R&T, official points of acceptance, collecting banker details etc. on back cover page.
The policy regarding reissue of repurchased units, including the maximum extent, the manner of reissue, the entity (the scheme or the AMC) involved in the same.	

Restrictions, if any, on the right to freely retain or dispose of units being offered.	
<p>Cut off timing for subscriptions/ redemptions/ switches</p> <p>This is the time before which your application (complete in all respects) should reach the official points of acceptance.</p>	
Where can the applications for purchase/redemption switches be submitted?	<p>Please refer the AMC website (Provide website link) at the following link for the list of official points of acceptance, collecting banker details etc.</p> <p>To inform investors that it is mandatory to mention their bank account numbers in their applications/requests for redemption.</p>
Minimum amount for purchase/redemption/switches (mention the provisions for ETFs, as may be applicable, for direct subscription/redemption with AMC.	
Minimum balance to be maintained and consequences of non-maintenance	
Accounts Statements	<p>The AMC shall send an allotment confirmation specifying the units allotted by way of email and/or SMS within 5 working days of receipt of valid application/transaction to the Unit holders registered e-mail address and/ or mobile number (whether units are held in demat mode or in account statement form).</p> <p>A Consolidated Account Statement (CAS) detailing all the transactions across all mutual funds (including transaction charges paid to the distributor) and holding at the end of the month shall be sent to the Unit holders in whose folio(s) transaction(s) have taken place during the month by mail or email on or before 15th of the succeeding month.</p> <p>Half-yearly CAS shall be issued at the end of every six months (i.e. September/ March) on or before 21st</p>

	<p>day of succeeding month, to all investors providing the prescribed details across all schemes of mutual funds and securities held in dematerialized form across demat accounts, if applicable</p> <p>For further details, refer SAI.</p>
Dividend/ IDCW	The payment of dividend/IDCW to the unitholders shall be made within seven working days from the record date.
Redemption	<p>The redemption or repurchase proceeds shall be dispatched to the unitholders within three working days from the date of redemption or repurchase.</p> <p>For list of exceptional circumstances refer para 14.1.3 of SEBI Master Circular for Mutual Funds dated May 19, 2023</p> <p>For schemes investing atleast 80% of total assets in permissible overseas investments (as per Clause 12.19 of SEBI Master Circular for Mutual Funds), the transfer of redemption or repurchase proceeds to the unitholders shall be made within five working days from the date of redemption or repurchase.</p>
Bank Mandate	
Delay in payment of redemption / repurchase proceeds/dividend	The Asset Management Company shall be liable to pay interest to the unitholders at rate as specified vide clause 14.2 of SEBI Master Circular for Mutual Funds dated May 19, 2023 by SEBI for the period of such delay
Unclaimed Redemption and Income Distribution cum Capital Withdrawal Amount	
Disclosure w.r.t investment by minors	
Any other disclosure in terms of Consolidated Checklist on Standard Observations	

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**
- B. **Periodic Disclosures such as Half yearly disclosures, half yearly results,**

annual report

- Specify timelines of these disclosures and details of where they are disclosed. (such as “Refer to AMC website, SAI, AMFI website for further details etc. Provide a functional link for each respective field”)
- Any disclosure in terms of Consolidated Checklist on Standard Observations

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

D. Transaction charges and stamp duty- Indicate only the amount of transaction charges and stamp duty applicable. Details to be provided in SAI.

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

F. Taxation- For details on taxation please refer to the clause on Taxation in the SAI apart from the following:

	Resident Investors	Mutual Fund
Tax on dividend		
Capital gain		
Long Term:		
Short Term:		

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

H. List of official points of acceptance: Details to be uploaded and updated on a functional website link

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

- AMCs to ensure real time updation of data on the said link.
- Any disclosure in terms of Consolidated Checklist on Standard Observations

B. STATEMENT OF ADDITIONAL INFORMATION (SAI)

This Statement of Additional Information (SAI) contains details of -----Mutual Fund, its constitution, and certain tax, legal and general information. It is incorporated by reference (is legally a part of the Scheme Information Document).

This SAI is dated _____.

I. INFORMATION ABOUT SPONSOR, AMC AND TRUSTEE COMPANIES

A. Constitution of the Mutual Fund

ABC (the “Mutual Fund”) has been constituted as a trust on _____ in accordance with the provisions of the Indian Trusts Act, 1882 (2 of 1882) with XYZ, as the Sponsor and DEF as the Trustee. The Trust Deed has been registered under the Indian Registration Act, 1908. The Mutual Fund was registered with SEBI on _____ under Registration Code MF-

B. Sponsor

ABC Mutual Fund is sponsored by XYZ. The Sponsor is the Settler of the Mutual Fund Trust. The Sponsor has entrusted a sum of Rs. _____ to the Trustee as the initial contribution towards the corpus of the Mutual Fund.

Financial Performance of the Sponsor (past three years):

Particulars	Year 1	Year 2	Year 3
Net Worth			
Total Income			
Profit after tax			
Assets Under Management (if applicable)			

C. The Trustee

DEF (the “Trustee”), through its Board of Directors, shall discharge its obligations as trustee of the ABC Mutual Fund. The Trustee ensures that the transactions entered into by the AMC are in accordance with the SEBI Regulations and will also review the activities carried on by the AMC.

Details of Trustee Directors:

Name	Age/Qualification	Brief Experience
PQR	45/CA	PQR is a fellow member of the Institute of Chartered Accountant and is in practice from 1978. He is a Senior Partner with a firm of Chartered Accountants in India. He is also a director on the Board of various companies and trustee of charitable institutions

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State the responsibilities and duties of the Trustee as well as the specific and general due diligence.

D. Asset Management Company

STP Ltd. is a private limited company incorporated under the Companies Act, 1956 on _____, having its Registered Office at _____. STP Ltd. has been appointed as the Asset Management Company of the -----Mutual Fund by the Trustee vide Investment Management Agreement (IMA) dated _____, and executed between DEF and STP.

Details of AMC Directors:

Name	Age/Qualification	Brief Experience
UVT	45/CA	UVT is a fellow member of the Institute of Chartered Accountant and is in practice from 1978. He is a Senior Partner with a firm of Chartered Accountants in India. He is also a director on the Board of various companies and trustee of charitable institutions

State the Duties and obligation of the AMC as specified in the SEBI Mutual Fund Regulations on www.sebi.gov.in.

Information on Key Personnel:

Name/Designation	Age/Qualification	Brief Experience
CEO		
CIO		
Operations Head		
Compliance Officer		
Sales Head		
Risk Manager		
Investor Relations Officer		

(The AMC may decide on the key personnel it wants to mention in the SAI in addition to the persons mentioned above.)

E. Service providers

Custodian

Name, Address and SEBI Registration Number of the Custodian for the scheme

Transfer agent

Name and principal business address of the Registrars, Transfer Agents and the dividend paying agent. *A statement to the effect that the Board of the Trustees and the AMC have ensured that the Registrar has adequate capacity to discharge responsibilities with regard to processing of applications and dispatching unit certificates to unitholders within the time limit prescribed in the Regulations and also has sufficient capacity to handle investor complaints. Also state the SEBI Registration Number of Registrars, Transfer Agents.*

Statutory auditor

Name and Address of the statutory auditor for Mutual Fund.

Legal counsel

Name and Address of the Legal Counsel

Fund Accountant

Name and Address of the fund accountant

Collecting Bankers

Name, Address and SEBI Registration Number

F. Condensed financial information (CFI) *for all the schemes launched by MF during the last three fiscal years (excluding redeemed schemes) in the format given below*

HISTORICAL STATISTICS	PER	UNIT	SCHEME NAME		
			YR. 1	YR. 2	YR. 3
NAV at the beginning of the year (as on April 1)					
Dividends*					
NAV at the end of the year (as on March 31)					
Annualised return**					
Net Assets end of period (Rs. Crs.)					
Ratio of Recurring Expenses to net assets					

* Excluding dividend details of liquid scheme.

*** Only for growth option. Explanation to be given for not providing annualised return for options other than growth option. Absolute returns to be provided for schemes less than one year.*

III. HOW TO APPLY?

Describe briefly the manner in which the units of the scheme being offered under the scheme information document may be purchased by the prospective investor. The descriptions should emphasise the procedures to be followed. Also provide the details of KYC requirement for unit holders.

IV. RIGHTS OF UNITHOLDERS OF THE SCHEME

1. Unit holders of the Scheme have a proportionate right in the beneficial ownership of the assets of the Scheme.
2. When the Mutual Fund declares a dividend under the Scheme, the dividend warrants shall be despatched within 30 days of the declaration of the dividend. Account Statement reflecting the new or additional subscription as well as Redemption / Switch of Units shall be despatched to the Unit holder within 10 business days of the Specified Redemption Date. Provided if a Unit holder so desires the Mutual Fund shall issue a Unit certificate (non- transferable) within 30 days of the receipt of request for the certificate.
3. The Mutual Fund shall dispatch Redemption proceeds within 10 Business Days of receiving the Redemption request.
4. The Trustee is bound to make such disclosures to the Unit holders as are essential in order to keep the unitholders informed about any information known to the Trustee which may have a material adverse bearing on their investments.
5. The appointment of the AMC for the Mutual Fund can be terminated by majority of the Directors of the Trustee Board or by 75% of the Unit holders of the Scheme.
6. 75% of the Unit holders of a Scheme can pass a resolution to wind- up a Scheme.
7. The Trustee shall obtain the consent of the Unit holders:
 - whenever required to do so by SEBI, in the interest of the Unit holders.
 - whenever required to do so if a requisition is made by three- fourths of the Unit holders of the Scheme.
 - when the Trustee decides to wind up the Scheme or prematurely redeem the Units.
 - The Trustee shall ensure that no change in the fundamental attributes of any Scheme or the trust or fees and expenses payable or any other change which would modify the Scheme and affects the interest of Unit holders, shall be carried out unless:

(i) a written communication about the proposed change is sent to each Unit holder and an advertisement is given in one English daily newspaper having nationwide circulation as well as in a newspaper

published in the language of the region where the Head Office of the Mutual Fund is situated; and

(ii) the Unit holders are given an option to exit at the prevailing Net Asset Value without any Exit Load.

9. In specific circumstances, where the approval of unitholders is sought on any matter, the same shall be obtained by way of a postal ballot or such other means as may be approved by SEBI.

V. INVESTMENT VALUATION NORMS FOR SECURITIES AND OTHER ASSETS

This section shall disclose the Valuation of Assets and properties of the scheme in accordance with Eighth Schedule of Regulation 47 of SEBI (Mutual Funds) Regulations, 1996 and applicable guidelines.

Real Estate Mutual Fund Schemes shall disclose Valuation of Assets and properties of the scheme in accordance with Schedule IXB of Regulation 49 (F) (1) of SEBI (Mutual Funds) Regulations, 1996 and applicable guidelines.

V. TAX & LEGAL & GENERAL INFORMATION

A. Taxation on investing in Mutual Funds

This section shall disclose the applicable tax provisions for Mutual Fund and for investments in Mutual Fund scheme.

B. Legal Information

This section may include information on Nomination Facility, KYC Requirements, Requirements of Prevention of Money Laundering Act, Transfer and transmission of units, Duration of the scheme/ Winding up, Procedure and manner of winding up etc.

C. General Information

In addition to the following,, this section may include information on Underwriting, Securities Lending and Borrowing by the Mutual Funds etc.:

Inter-Scheme Transfer of Investments:

Transfers of investments from one scheme to another scheme in the same mutual fund shall be allowed only if -

(a) such transfers are done at the prevailing market price for quoted instruments on spot basis.

Explanation : “spot basis” shall have same meaning as specified by stock exchange for spot transactions.

- (b) the securities so transferred shall be in conformity with the investment objective of the scheme to which such transfer has been made.

Associate Transactions

The following disclosures, summarising historical information pertaining to the last three fiscal years of the schemes of the Mutual Fund under the management of the Asset Management Company reflecting associate transactions and the manner in which such transactions affected the performance of schemes of the Mutual Fund should be made. The disclosures shall include any underwriting obligations undertaken by the schemes of the Mutual Fund with respect to issues of associate companies, devolvement if any, of such commitments, subscription by the schemes in issues lead managed by associate companies, total business given to associate brokers and the percentage of brokerage commission paid to them and any distribution of units performed by associate companies.

This section shall also disclose:

- (a) the policy for investing in group companies of the sponsor of a Mutual Fund that is followed/to be followed by the Mutual Fund, including the aggregate market value of investments in group companies of the Sponsor and asset Management Company by all the schemes of the Mutual Fund and its percentage of the aggregate net asset value of the Mutual Fund,*
- (b) in case any scheme of the Mutual Fund has invested more than 25% of its net assets in group companies, this shall be disclosed.*
- (c) names of associates of the Sponsor or the Asset Management Company with which the Mutual Fund proposes to have dealings, transactions and those whose services may be used for marketing and distributing the scheme and the commissions that may be paid to them.*

Documents Available for Inspection

The following documents will be available for inspection at the office of the Mutual Fund at _____ during business hours on any day (excluding Saturdays, Sundays and public holidays):

- Memorandum and Articles of Association of the AMC
- Investment Management Agreement
- Trust Deed and amendments thereto, if any
- Mutual Fund Registration Certificate
- Agreement between the Mutual Fund and the Custodian
- Agreement with Registrar and Share Transfer Agents
- Consent of Auditors to act in the said capacity
- Consent of Legal Advisors to act in the said capacity
- Securities and Exchange Board of India (Mutual Funds) Regulations, 1996 and amendments from time to time thereto.
- Indian Trusts Act, 1882.

Investor Grievances Redressal Mechanism

Describe briefly the investors' complaints history for the last three fiscal years of existing schemes and the redressal mechanism thereof. The SAI should include data updated every two months on the number of complaints received, redressed and pending with the Mutual Fund.

Notwithstanding anything contained in this Statement of Additional Information, the provisions of the SEBI (Mutual Funds) Regulations, 1996 and the guidelines thereunder shall be applicable.

Instruction:

A Mutual Fund is free to add any other disclosure, which in the opinion of the Trustees of the Mutual Fund (Trustees) or the Asset Management Company (AMC) is material, provided that such information is not presented in an incomplete, inaccurate or misleading manner. Care should be taken to ensure that inclusion of such information does not, by virtue of its nature, or manner of presentation, obscure or impede understanding of any information that is required to be included under the Scheme Information Document and Statement of Additional Information.

Note:

The wording in italics is explanatory commentary/instructions.

The words in Arial font are the text to be used in the Statement of Additional Information, as applicable.

C. KEY INFORMATION MEMORANDUM (KIM)⁷⁰⁶

Name of AMC &

(Type of scheme)

KEY INFORMATION MEMORANDUM
----- Scheme
(-----)

The Mutual Fund shall specify the scheme's suitability to investors:

Mutual Funds shall disclose the product labeling of the scheme depending upon the level of risk in the mutual fund scheme

**Offer for Units of Rs. -- Per Unit for cash during the
New fund Offer Period and at NAV based prices upon re-opening**

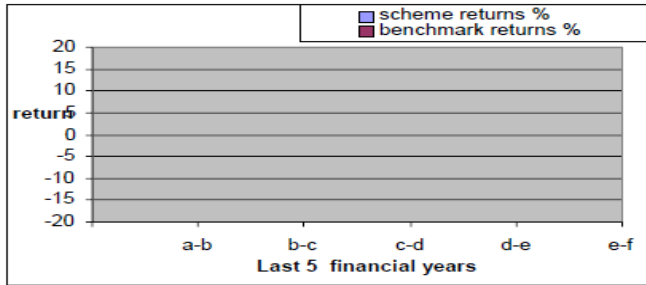
**New Fund Offer Opens on:
New Fund Offer Closes on:
Scheme Re-opens for continuous sale and
repurchase on:**

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

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

⁷⁰⁶ SEBI/IMD/CIR No. 5/126096/08 dated May 23, 2008

Investment Objective			
Asset Allocation Pattern of the scheme	Types of Instruments	Normal Allocation (% of Net Assets)	
Risk Profile of the Scheme	Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment. Scheme specific Risk Factors are summarized below:		
Plans and Options			
Applicable NAV (after the scheme opens for repurchase and sale)			
Minimum Application Amount/ Number of Units	Purchase	Additional Purchase	Repurchase
Despatch of Repurchase (Redemption) Request	Within 10 working days of the receipt of the redemption request at the authorised centre of the ----- Fund.		
Benchmark Index			
Dividend Policy			
Name of the Fund Manager			
Name of the Trustee Company			

Performance of the scheme : [In case of a new scheme, the statement should be given “This scheme does not have any performance track record”] Or [In case of a scheme in existence, the return figures shall be given for that scheme only, as per the For a scheme which is in existence for more than 1 year, the returns given will be Compounded Annualised Returns and for scheme which is in existence for less than 1 year, the returns would be absolute returns since inception. Absolute returns for each financial year for the last 5 years shall be represented by means of a bar diagram as per the adjacent format.]	Compounded Annualised Returns	Scheme Returns %	Benchmark Returns %
	Returns for the last 1 year		
	Returns for the last 3 years		
	Returns for the last 5 years		
	Returns since inception		
	Absolute Returns for each financial year for the last 5 years 		

Expenses of the Scheme	New Fund Offer Period	Continuous Offer
i) Load Structure	Entry load : Exit load : CDSC (if any):	Entry load : Exit load : CDSC (if any):
ii) Recurring expenses	First Rs. 100 crores of the average weekly net assets : Next Rs. 300 crores of the average weekly net assets : Next Rs. 300 crores of the average weekly net assets : Balance :	Actual expenses for the previous financial year: ---- (Not Applicable in case of a new scheme)
Waiver of Load for Direct Applications	The applicable procedure should be given in brief.	
Tax treatment for the Investors (Unitholders)	Investor will be advised to refer to the details in the Statement of Additional Information and also independently refer to his tax advisor.	
Daily Net Asset Value (NAV) Publication	The NAV will be declared on all ----- days and will be published in 2 newspapers. NAV can also be viewed on www.____ and www.amfiindia.com [You can also telephone us at ----- (optional)].	
For Investor Grievances please contact	Name and Address of Registrar	Name, address, telephone number, fax number, e-mail i.d. -----
Unitholders' Information	Give the frequency and the policy of the fund house for the providing the Accounts Statement, Annual Financial results and Half yearly portfolio to the investors.	

Date:

N.B. Data and information shall be up-to-date but in no case older than 30 days from the date of KIM

D. PLACEMENT MEMORANDUM⁷⁰⁷

NAME OF THE SCHEME

(Type of Scheme- Closed Ended / Interval)

Private placement of Units of Rs. 10 lakh each during the Placement period

Placement Period Opens on: : _____

Placement Period Closes on: _____

Scheme re-opens on: _____

Name of Mutual Fund:

Name of Asset Management Company:

Name of Trustee Company:

Addresses, Website of the entity:

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. These units being privately placed have not been approved or recommended by SEBI nor has SEBI certified the accuracy or adequacy of the Placement Memorandum. It is to be distinctly understood that this Placement Memorandum should not, in anyway, be deemed or construed that the same has been cleared or vetted by SEBI.

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

This Placement Memorandum is dated _____.

Instructions:

- *A Mutual Fund is free to add any other disclosure, which in the opinion of the Trustees of the Mutual Fund (Trustees) or the Asset Management Company (AMC) is material for the investor, provided that such information is not presented in an incomplete, inaccurate or misleading manner. Care should be taken to ensure that inclusion of such information does not, by virtue of its nature, or manner of presentation, obscure or impede understanding of any information that is required to be included in the Placement Memorandum.*
- *Care should therefore be taken to present the information in the Placement Memorandum in simple language and in a clear, concise and easily understandable manner.*

⁷⁰⁷ SEBI Circular No. CIR/IMD/DF/7/2013 dated April 23, 2013

- *The scheme shall not have a name or title which may be deceptive or misleading. The Scheme's name should be consistent with its statement of investment policy.*

TABLE OF CONTENTS

HIGHLIGHTS/SUMMARY OF THE SCHEME – *This section shall include the following:*

Investment objective

Liquidity

Benchmark

Transparency/NAV Disclosure

Minimum Application Amount

I. INTRODUCTION

A. RISK FACTORS

Standard Risk Factors as per Scheme Information Document Format:

Scheme Specific Risk Factors:

- **Risk associated with investment in the Infrastructure Sector**
- **Risk associated with investment in Infrastructure Debt Instruments**
- **Risk associated with investment in Infrastructure Projects**
- **Risk associated with investing in Equities**
- **Risk associated with investing in Bonds**
- **Risks associated with Investing in Bank Deposits**
- **Risks associated with Investing in Convertibles including mezzanine financing instruments**
- **Risks associated with investing in Securitized Debt**
- **Risks associated with investing in unrated/below investment grade securities**
- **Any other risk factors**

B. REQUIREMENT OF MINIMUM INVESTORS IN THE SCHEME

(Applicability for a Close ended scheme / Interval scheme)

The Scheme(s) and Individual Plan (s) under the Scheme(s) shall have a minimum of 5 investors and no single investor shall account for more than

50% of the corpus of the Scheme(s)/Plan(s). These conditions will be complied with immediately after the close of the Placement Period itself i.e. at the time of allotment. In case of non-fulfilment with the condition of minimum 5 investors, the Scheme(s)/Plan(s) shall be wound up in accordance with Regulation 39 (2) (c) of SEBI (MF) Regulations automatically without any reference from SEBI. In case of non-fulfilment with the condition of 50% holding by a single investor on the date of allotment, the application to the extent of exposure in excess of the stipulated 50% limit would be liable to be rejected and the allotment would be effective only to the extent of 50% of the corpus collected. Consequently, such exposure over 50% limits will lead to refund within 5 days of the date of closure of the Placement Period.

For interval scheme the aforesaid provision will be applicable at the end of initial placement period and further specified transaction period(s).

C. SPECIAL CONSIDERATIONS, if any

D. DEFINITIONS - All terms used in the Placement Memorandum shall be defined in this Section.

Instructions:

i. *Language and terminology used in the Placement Memorandum shall be as provided in the Regulations. Any new term if used shall be clearly defined.*

ii. *The term 'scheme' shall be used uniformly to indicate the different schemes of a Mutual Fund.*

E. DUE DILIGENCE BY THE ASSET MANAGEMENT COMPANY AND THE TRUSTEE

The Asset Management Company shall submit a Due Diligence Certificate duly signed by the Compliance Officer/Chief Executive Officer/Managing Director/Whole time Director/Executive Director of the Asset Management Company and countersigned by a director of the trustee company/trustee from the board of trustees to SEBI, which reads as follows:

It is confirmed that:

- (i) The final Placement Memorandum forwarded to SEBI is in accordance with the SEBI (Mutual Funds) Regulations, 1996 and the guidelines and directives issued by SEBI from time to time.
- (ii) All legal requirements connected with the launching of the scheme as also the guidelines, instructions, etc., issued by the Government and any other competent authority in this behalf, have been duly complied with.
- (iii) The disclosures made in the Placement Memorandum are true, fair and adequate to enable the investors to make a well informed decision regarding investment in the proposed scheme.

(iv) The intermediaries named in the Placement Memorandum and Statement of Additional Information are registered with SEBI and their registration is valid, as on date.

II. INFORMATION ABOUT THE SCHEME

A. TYPE OF THE SCHEME – (close ended /interval)

B. WHAT IS THE INVESTMENT OBJECTIVE OF THE SCHEME?

C. HOW WILL THE SCHEME ALLOCATE ITS ASSETS?

The asset allocation will be as follows:

Instrument	Indicative Allocation		Risk Profile
	Minimum	Maximum	
Debt securities or securitized debt instruments of infrastructure companies or projects or special purpose vehicles which are created for the purpose of facilitating or promoting investment in infrastructure or bank loans in respect of completed and revenue generating projects of infrastructure companies or special purpose vehicle.	90%	100%	-
Equity shares, convertibles including mezzanine financing instruments of companies engaged in infrastructure, infrastructure development projects; or money market instruments and bank deposits	0%	10%	

D.WHERE WILL THE SCHEME INVEST?

This includes a brief narration on the types of instruments in which the scheme will invest and the concerned regulations and limits applicable shall also be mentioned.

Portfolio Rebalancing – Briefly describe about the conditions which may lead to portfolio rebalancing and also in the event of asset allocation falling outside the limits, in what time period does the Mutual Fund will review and rebalance the same.

E.WHAT ARE THE INVESTMENT STRATEGIES?

Information about investment approach and risk control should be included in simple terms.

F.FUNDAMENTAL ATTRIBUTES

Following are the Fundamental Attributes of the scheme, in terms of Regulation 18 (15A) of the SEBI (MF) Regulations:

i. Type of the scheme

- Close ended/Interval scheme

ii. Investment Objective

- Main Objective
- Investment Pattern - The tentative portfolio break-up with minimum and maximum asset allocation, while retaining the option to alter the asset allocation for a short term period on defensive considerations.

iii. Terms of Issue

- Liquidity provisions such as listing, repurchase, redemption.
- Aggregate fees and expenses charged to the scheme.
- Any safety net or guarantee provided.

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

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

G. BENCHMARK AND ITS JUSTIFICATION

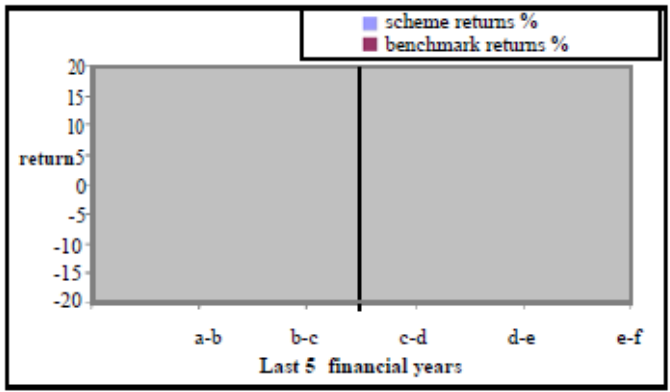
H. WHO MANAGES THE SCHEME?

Name, age, qualification and experience in the infrastructure sector of the fund manager to the scheme to be disclosed. The experience of the fund manager should include last 10 years experience and also the name of other schemes under his /her management.

I. WHAT ARE THE INVESTMENT RESTRICTIONS?

All the investment restrictions as contained in Chapter VI-B (Infrastructure Debt Fund Schemes) to SEBI (Mutual Funds) Regulations, 1996 and applicable restrictions of the Seventh Schedule should be incorporated. Further in case the fund follows any internal norms vis-à-vis limiting exposure to a particular security or sector, etc. apart from the aforementioned investment restrictions the same needs to be disclosed.

J. HOW HAS THE SCHEME PERFORMED?

<p>[In case of a new scheme, this is not applicable hence give the statement-“This scheme is a new scheme and does not have any performance track record”]</p> <p>Or</p> <p>[In case of a scheme in existence, the return figures shall be given for that scheme only, as per the For a scheme which is in existence for more than 1 year, the returns given will be Compounded Annualized Returns and for scheme which is in existence for less than 1 year, the returns would be absolute returns since inception.</p> <p>Absolute returns for each financial year for the last 5 years shall be represented by means of a bar diagram as per the adjacent format.]</p>	Compounded Annualised Returns	Scheme Returns %	Bench mark Returns %
	Returns for the last 1 year		
	Returns for the last 3 years		
	Returns for the last 5 years		
	Returns since inception		
<p>Absolute Returns for each financial year for the last 5 years</p> 			

K. Indicative Portfolio based on type of assets

Indicative % of investment to be made in various securities to be mentioned below with the ratings mentioned against each type of instrument.

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

L. Valuation Policy for the assets of the scheme

A detailed valuation policy for the assets of the scheme based on the overarching principle of fair valuation and valuation done 'in good faith' shall be given.

M. Extension in the tenure of the scheme: As stipulated in Regulations

III. PLACEMENT DETAILS

A. Placement Period

Offer Price: This is the price per unit that the investors have to pay to invest during the Placement Period.	Rs. 10 lakh per unit
Minimum Amount for Application	Rs. 1 crore and in multiples of Rs.10 lakh thereafter.
Minimum Target amount This is the minimum amount required to operate the scheme and if this is not collected during the Placement Offer Period, then all the investors would be refunded the amount invested without any return. However, if AMC fails to refund the amount within five business days, interest as specified by SEBI (currently 15% p.a.) will be paid to the investors from the expiry of five working days from the date of closure of the subscription period.	Rs. _____
Details of strategic investors and amounts committed by them	
Plans / Options offered	
Specified transaction period (for interval schemes)	
Dividend Policy	
Allotment*	
Refund	
Dividend	
Redemption	
Who can invest	
Listing of fully paid up units	
Mandatory quoting of bank mandate and PAN number by investors	
Pledge/Lien	
Capital Commitments	
Subsequent Drawdowns	
Default on Capital Calls and the interest or penalty thereon, with the interest or penalty being retained in the scheme.	
Restrictions, if any, on the right to freely retain or dispose of units being offered.	

Accounts Statements	During subscription, and subsequent capital calls Consolidated Account Statement Annual Account Statement
Transaction Charges	

***Allotment shall be made within five working days of the closure of the Placement Period**

B. PERIODIC DISCLOSURES

Net Asset Value This is the value per unit of the scheme on a particular day. You can ascertain the value of your investments by multiplying the NAV with your unit balance.				
Portfolio disclosures				
Half Yearly Results				
Annual Report				
Taxation The information is provided for general information only. However, in view of the individual nature of the implications, each investor is advised to consult his or her own tax advisors/authorised dealers with respect to the specific amount of tax and other implications arising out of his or her participation in the schemes. (mention the tax rates as per the applicable tax laws)		Resident	Non Resident Investor	Mutual Fund
	Tax on Dividend			
	Capital Gains:			
	Long Term Short Term			
Jurisdiction				
Investor Services				

C. COMPUTATION OF NAV

Describe briefly the policies of the Mutual Fund with regard to computation of NAV of the scheme in accordance with SEBI (Mutual Funds) Regulations, 1996.

Rounding off policy for NAV as per the applicable guidelines shall be disclosed.

D. FEES AND EXPENSES

This section outlines the expenses that will be charged to the scheme.

a. PLACEMENT EXPENSES

These expenses are incurred for the purpose of various activities related to the Placement process. The same may be borne by the AMC/ Trustee/ Sponsor.

b. ANNUAL SCHEME RECURRING EXPENSES

These are the fees and expenses for operating the scheme. These expenses include Investment Management and Advisory Fee charged by the AMC, Registrar and Transfer Agents' fee, marketing and selling costs etc. as given in the table below:

The AMC has estimated that upto _____ % of the daily net assets of the scheme will be charged to the scheme as expenses (Give slab wise break up depending on the assets under management.) For the actual current expenses being charged, the investor should refer to the website of the mutual fund.

Particulars	% of daily Net Assets	
	Regular Plan (the name of the plan as applicable)	Direct Plan (the name of the plan as applicable)
Investment Management & Advisory Fee		
Marketing and selling expenses including agent's commission if any		
Brokerage and transaction cost		
Registrar services for transfer of units sold or redeemed		
Fees and expenses of trustees		
Audit fees		
Custodian fees		
Costs related to investor communication		
Costs of fund transfer from location to location		
Costs of providing account statements and dividend/redemption cheques and		
Insurance premium paid by the fund		

Winding up costs for terminating a fund or a scheme		
Cost of statutory advertisements		
Listing fees		
Investor Awareness and Education Initiatives#		
Such other costs as may be approved by the Board*		
Total Recurring Expenses		

(* To be specified as permitted under the Regulation 52 of SEBI (MF) Regulations) (# At least 2 bps)

Commission/ Distribution expenses will not be charged In case of Direct Plan.

The AMC may charge additional expenses not exceeding 0.20% of daily net assets of the Scheme incurred towards different heads of fees and expenses.

Additional expenses may be charged up to 30 basis points on daily net assets of the Scheme as per Regulation 52 of SEBI Regulations, if the new inflows from beyond top 15 cities are at least (a) 30% of gross new inflows in the Scheme or (b) 15% of the average assets under management (year to date) of the Scheme, whichever is higher.

Provided that if inflows from such cities is less than the higher of (a) or (b) above, such additional expenses on daily net assets of the Scheme shall be charged on proportionate basis.

Provided further that expenses charged under this clause shall be utilized 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

Brokerage and Transaction Cost:

Brokerage and transaction cost incurred for the purpose of execution of trade may be capitalized to the extent of 12bps for cash market transactions. Any payment towards brokerage and transaction cost, over and above the said 12 bps for cash market transactions 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 cost, if any) shall be borne by the AMC or by the trustee or sponsors.

Any expenditure in excess of the limits specified in Regulation 52(6) and 52(6A) (a) shall be borne by the asset management company or trustees or sponsors.

Goods & Service Tax:

1. Mutual funds /AMCs may charge Goods & Service Tax on investment and advisory fees to the scheme in addition to the maximum limit of TER as prescribed in regulation 52 of the Regulations.
2. Goods & Service Tax on other than investment and advisory fees, if any, shall be borne by the scheme within the maximum limit of TER as per regulation 52 of the Regulations.
3. Goods & Service Tax on brokerage and transaction cost paid for asset purchases, if any, shall be within the limit prescribed under regulation 52 of the Regulations.

The mutual fund would update the current expense ratios on the website within two working days mentioning the effective date of the change.

c. TRANSACTION CHARGES as per SEBI Circulars

IV. RIGHTS OF UNITHOLDERS

Please refer to SAI for details.

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

Disclosure of such penalties, pending litigations, etc shall be given as per the requirements in the Scheme Information Document.

Notwithstanding anything contained in this Placement Memorandum, the provisions of the SEBI (Mutual Funds) Regulations, 1996 and the Circulars and guidelines there under shall be applicable.

6. STANDARD OBSERVATIONS⁷⁰⁸

A. STANDARD OBSERVATION FOR SCHEME INFORMATION

DOCUMENT (SID)

While filing the Statement of Additional Information (SAI) and the Scheme Information Document (SID) for launching a new scheme / revising and filing existing SAI and SID with SEBI, the mutual funds should highlight and clearly mention the page number of the SAI and SID on which each of the following observation has been incorporated. In case of any amendment to Regulations, the new provisions should be incorporated in the SAI / SID.

STANDARD OBSERVATIONS FOR SID:

	Standard Observation	Remarks
1.	The AMC shall not invest in any of the schemes unless full disclosure of its intention to invest has been made in the Scheme Information Document and that the AMC shall not be entitled to charge any fees on such investments may be disclosed.	
2.	All Risk Factors including general and scheme specific risk factors should appear at a single place in the Scheme Information Document instead of giving at different places.	
3.	In case the mutual fund intends to invest in ADRs/GDRs and foreign securities, the risk factors associated with such investments including currency risk should be disclosed.	
4.	If the scheme proposes to invest in securitised debt, the table on investment pattern should disclose the maximum limit up to which such investment in securitised debt would be made.	
5.	<p>In case the mutual fund intends to trade in derivatives, the strategies and risks associated with such activities should be disclosed at relevant places in the Scheme Information Document. The Scheme Information Document shall contain disclosures as communicated vide our circular no. DNPd/Cir-29/2005 dated September 14, 2005</p> <p>Following risk factor pertaining to investments in derivatives may also be given (<i>except in case where the scheme is investing in derivatives for only for the purpose of hedging and portfolio rebalancing</i>):</p> <p>“Derivative products are leveraged instruments and can provide disproportionate gains as well as disproportionate losses to the investor. Execution of such strategies depends upon the ability of the fund manager to identify such opportunities.</p>	

⁷⁰⁸ SEBI/IMD/CIR No. 5/126096/08 dated May 23, 2008

	Standard Observation	Remarks
	<p>Identification and execution of the strategies to be pursued by the fund manager involve uncertainty and decision of fund manager may not always be profitable. No assurance can be given that the fund manager will be able to identify or execute such strategies”.</p> <p>“The risks associated with the use of derivatives are different from or possibly greater than, the risks associated with investing directly in securities and other traditional investments”.</p> <p>Mention clearly specific risk factors pertaining to derivative strategies.</p>	
6.	In case the mutual fund intends to engage in stock lending/short selling, concepts and risks associated with stock lending/short selling shall be provided as per the applicable guidelines.	
7.	A note of the investment strategy followed for the scheme shall be given in the Scheme Information Document.	
8.	<p>The fundamental attributes of the scheme shall be disclosed in the Scheme Information Document. The note shall also include the steps to be followed by the Trustee for change in fundamental attributes, as required by the SEBI regulations.</p> <p>The trustees shall ensure that no change in the fundamental attributes of any scheme or the trust or fees and expenses payable or any other change which would modify the scheme and affects the interest of the unitholders, shall be carried out unless, (i) a written communication about the proposed change is sent to each unitholder and an advertisement is given in one English daily newspaper having nationwide circulation as well as in a newspaper published in the language of the region where the Head Office of the mutual fund is situated; and (ii) the unitholders are given an option to exit at the prevailing Net Asset Value without any exit load.</p>	
9.	The name(s) of index/indices with which the AMC and trustees would compare the performance of the scheme should be disclosed. The benchmark index/indices may be chosen on the basis of the investment pattern/objective of the scheme and the composition of the index, as approved by the Boards of AMC and trustees	
10.	The details pertaining to the fund manager of the scheme shall inter-alia include the age of the person, educational qualification, total number of years' experience, type and nature of past experience including assignments held during the last 10 years, etc.	
11.	All the investment restrictions under SEBI (Mutual Funds) Regulations, 1996 and applicable to the scheme should be incorporated.	
12.	In case the scheme intends to invest substantially in debt and/or money market instruments, one paragraph highlighting the features of Debt Market and Instruments available may also be included alongside the asset allocation.	
13.	Clarify whether, apart from the investment restrictions prescribed under SEBI (MF) Regulations, does the fund follow any internal norms vis-à-vis limiting exposure to a particular scrip or sector, etc.	
14.	Indicate the asset allocation pattern under normal circumstances and to what extent that would be allowed to rise or fall before a review and rebalancing would be called for. From the disclosures, prospective investors should be able to gather an idea on the investment strategy of a scheme at any point of time.	

	Standard Observation	Remarks
15.	The Scheme Information Document shall Indicate the types of securities / instruments in which the scheme would invest and a brief narration on the same.	
16.	Any imposition or enhancement in the load shall be applicable on prospective investments only. However, AMC shall not charge any load on issue of bonus units and units allotted on reinvestment of dividend for existing as well as prospective investors. At the time of changing the load structure, the mutual funds may consider the following measures to avoid complaints from investors about investment in the schemes without knowing the loads:	
	(i) The addendum detailing the changes may be attached to Scheme Information Documents and key information memorandum. The addendum may be circulated to all the distributors/brokers so that the same can be attached to all Scheme Information Documents and key information memoranda already in stock.	
	(ii) Arrangements may be made to display the addendum in the Scheme Information Document in the form of a notice in all the investor service centres and distributors/brokers office.	
	(iii) The introduction of the exit load/ CDSC alongwith the details may be stamped in the acknowledgement slip issued to the investors on submission of the application form and may also be disclosed in the statement of accounts issued after the introduction of such load/CDSC.	
	(iv) A public notice shall be given in respect of such changes in one English daily newspaper having nationwide circulation as well as in a newspaper published in the language of region where the Head Office of the Mutual Fund is situated.	
	(v) Any other measures which the mutual funds may feel necessary.	
17.	NAV Information/ Sale and Repurchase price:	
	a) Disclosure to the effect that NAV shall be published at least in two daily newspapers at intervals of not exceeding one week in case of close ended schemes and on daily basis in case of open ended schemes (alongwith sale and repurchase prices).	
	b) Disclosure to the effect that the repurchase price shall not be lower than 93% of the NAV and the sale price shall not be higher than 107% of the NAV and the difference between the repurchase price and sale price shall not exceed 7% on the sale price. In the case of close-ended scheme the repurchase price shall not be lower than 95% of the NAV.	
18.	SID shall disclose the number of days within which the statement shall be dispatched to the unitholders who subscribe to the units when the scheme is open for continuous subscription after NFO as per the applicable guidelines.	
19.	Disclosure to the effect that it shall be mandatory for the investors of mutual fund schemes to mention their bank account numbers in their applications/requests for redemption.	
20.	Disclosure on Pending Penalties and Pending Litigations shall be provided as per the relevant clause as prescribed in the SID format.	
21.	The Scheme Information Document shall have no clause, which in effect limits the jurisdiction for settlement of claims of the investors to a specific place/region.	
22.	A statement should be incorporated on the last page of the Scheme Information Document as follows "Notwithstanding anything contained in the Scheme	

	Standard Observation	Remarks
	Information Document the provisions of the SEBI (Mutual Funds) Regulations, 1996 and the Guidelines thereunder shall be applicable."	
23.	All information in the Scheme Information Document and KIM shall be updated, considering the above observations, 30 days before the launch of the scheme.	
24.	<p>You are required to give a due diligence certificate stating that the draft Scheme Information Document is in accordance with the SEBI (Mutual Funds) Regulations. You are again advised to specifically confirm whether there are any deviations from the regulations or whether subjective interpretations have been applied to the provisions of the regulations or where the AMC feels that any matter is required to be brought to the notice of SEBI.</p> <p>Further you are also advised to confirm that the contents of the SID including figures, data, yields, etc. have been checked and are factually correct.</p>	
25.	Trustees shall provide certification as required under Paragraph 1.4 of the Master Circular for Mutual Funds	
26.	The schemes are required to be approved by the trustees. While approving the scheme, the trustees may also review the systems, adequacy of key personnel, compliance mechanism, etc. as required under Regulation 18 (4). A letter from the Trustees should be submitted while filing a new Scheme Information Document, confirming that the trustees have ensured that the asset management company complies with the requirements of Regulation 18(4).	

B. STANDARD OBSERVATIONS FOR STATEMENT OF ADDITIONAL INFORMATION (SAI)

STANDARD OBSERVATIONS FOR SAI:

	Standard Observation	Remarks
1.	If the AMC is undertaking other business activities as provided in Regulation 24(2) brief details of the same giving SEBI registration particulars, if applicable, and certification that there is no conflict of interest.	
2.	The details of sponsor shall also include a brief note on their activities.	
3.	The details pertaining to the key personnel of the AMC shall inter-alia include the age of the person, educational qualification, total number of years' experience, type and nature of past experience including assignments held during the last 10 years, etc. The number of persons involved in equity research and fund management and their past experience must be mentioned. If any of the key personnel is based elsewhere and not in the registered/corporate office of the AMC, must be disclosed.	
4.	The detailed procedures followed for investment decisions, whether an individual or committee takes decisions, role of chief executive of AMC in investment decisions, recording of each investment decision, how these decisions and performance of schemes are monitored by the AMC Board and the trustees, should be explained by way of a separate paragraph in the Statement of Additional Information.	
5.	A brief note on the supervisory role performed by the Trustees, the number of meetings held during the last year, systems set up by the trustees for monitoring the activities of the AMC.	
6.	Disclosure that no amendments to the trust deed shall be carried out without the prior approval of SEBI and unitholders approval would be obtained where it affects the interests of unitholder.	
7.	Share holding pattern of the AMC specifying the percentage holding of various groups/companies.	
8.	The appointment of the AMC can be terminated by majority of the trustees or by seventy five percent of the unitholders of the scheme.	
9.	The despatch of dividend warrants shall be made within 30 days of the declaration of the dividend and despatch of redemption or repurchase proceeds shall be made within 10 working days from the date of redemption or repurchase.	
10.	Suspension or restriction of repurchase / redemption facility 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 Trustees. 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 in advance.	

	Standard Observation	Remarks
11.	If the work relating to transfer of units is processed in-house, disclosure that the charges are at competitive rates and if the rates are higher, reasons for charging higher rates should be disclosed.	
12.	Disclosure as to the procedure for seeking approval of the unitholders in specified circumstances.	
13.	The SAI shall fully disclose the fund's policy for dealing with unclaimed redemption amounts in line with Paragraph 14.3 of Master Circular for Mutual Funds	
14.	The disclosure in respect of tax benefits to the mutual fund and the unit holders shall be in accordance with prevailing tax laws.	
15.	The SAI shall have no clause, which in effect limits the jurisdiction for settlement of claims of the investors to a specific place/region.	
16.	The application inviting subscription to the scheme should mention about the availability of the facility of Multiple nominations and how the same can be availed. Necessary details in this regard may also be disclosed in the SAI.	
17.	The table on Condensed Financial Information shall be provided as per the relevant clause as prescribed in the SAI format.	
18.	A statement should be incorporated on the last page of the Statement of Additional Information as follows "Notwithstanding anything contained in the Statement of Additional Information the provisions of the SEBI (Mutual Funds) Regulations, 1996 and the Guidelines thereunder shall be applicable."	

7. DISCLOSURES

A. INDICATIVE FORMAT OF DISCLOSURE ON PERFORMANCE OF OTHER SCHEMES MANAGED BY THE FUND MANAGER⁷⁰⁹

Name of Fund Manager:						
Period	1 year		3 year		5 year	
	Scheme return %	Benchmark return (%)	Scheme return %	Benchmark return (%)	Scheme return %	Benchmark return (%)
Scheme 1						
Scheme 2						
Scheme 3						
Scheme 4						
Scheme 5						
Scheme 6						
<p>Note:</p> <p>a. The concerned fund manager manages X number of schemes of the concerned Mutual Fund.</p> <p>b. In case the number of schemes managed by a fund manager is more than six, performance data of other scheme the top 3 and bottom 3 schemes managed by fund manager has been provided herein.</p> <p>c. Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement</p> <p>d. Different plans shall have a different expense structure. The performance details provided herein are of (regular / direct) plan.</p>						

⁷⁰⁹ SEBI Cir no SEBI/CIR/IMD/DF/23/2017 dated March 15, 2017

B. BROKERAGE AND COMMISSION PAID TO ASSOCIATES

Brokerage paid to associates/related parties/group companies of Sponsor/AMC⁷¹⁰

Name of associate /related parties/ group companies of Sponsor/ AMC	Nature of Association/ Nature of relation	Period covered*	Value of transaction (in Rs. Cr. & % of total value of transaction of the fund)		Brokerage (Rs Cr & % of total brokerage paid by the fund)	

Commission paid to associates/related parties/group companies of sponsor/AMC

Name of associate /related parties/ group companies of Sponsor/ AMC	Nature of Association/ Nature of relation	Period covered *	Business given (Rs. Cr. & % of total business received by the fund)	Commission paid (Rs & % of total commission paid by the fund)

* The period covered shall be as following:

- SAI - Past three financial years including the current year
- Half Yearly Unaudited Financial Results – Current half year and previous half year
- Abridged Scheme wise Annual Report – Current year and previous year

The disclosures for the aforementioned period shall be furnished for each period in separate tables.

⁷¹⁰ SEBI/IMD/CIR No 18 / 198647 /2010 dated March 15 ,2010

**C. ROLE OF MUTUAL FUNDS IN CORPORATE GOVERNANCE OF
PUBLIC LISTED COMPANIES⁷¹¹**

(i) Revised format for disclosure of vote cast by Mutual Funds - during an individual quarter:

Details of Votes cast during the quarter ended __, of the Financial year __-__							
Meeting Date	Company Name	Type of meetings (AGM/EGM)	Proposal by Management or Shareholder	Proposal's description	Investee company's Management Recommendation	Vote (For/ Against/ Abstain)	Reason supporting the vote decision

(ii) Revised format for disclosure of voting by Mutual Funds/AMCs during a financial year

Details of Votes cast during the Financial year __-__								
Quarter	Meeting Date	Company Name	Type of meetings (AGM/EGM)	Proposal by Management or Shareholder	Proposal's description	Investee company's Management Recommendation	Vote (For/ Against/ Abstain)	Reason supporting the vote decision

(iii) Format of providing the summary of proxy votes cast by Mutual Funds/AMCs across all the investee companies

Summary of Votes cast during the F.Y. __-__					
F.Y.	Quarter	Total no. of resolutions	Break-up of Vote decision		
			For	Against	Abstained

⁷¹¹ SEBI/IMD/DF/05/2014 dated March 24, 2014, SEBI/IMD/CIR No 18 / 198647 /2010 dated March 15 ,2010, SEBI/HO/IMD/DF2/CIR/P/2021/024 dated March 04, 2021

D. DISCLOSURE OF INVESTOR COMPLAINTS WITH RESPECT TO
MUTUAL FUNDS⁷¹²

Redressal of Complaints received during the period: DD/MM/YYYY to DD/MM/YYYY

Name of the Mutual Fund:
Total Number of Folios:

Data for every month ending

Part A: Total complaints report (including complaints received through SCORES)

Complaint code	Type of complaint#	(a) No. of complaints pending at the beginning of the period	(b) No of complaints received during the period	Action on (a) and (b)									
				Resolved					Non Actionable *	Pending			
				Within 30 days	30-60 days	60-180 days	Beyond 180 days	Average time taken ^ (in days)		0-3 months	3-6 months	6-12 months	Beyond 12 months
I A	Non receipt of amount declared under Income Distribution cum Capital Withdrawal option												
I B	Interest on delayed payment of amount declared under Income Distribution cum Capital Withdrawal option												
I C	Non receipt of Redemption Proceeds												
I D	Interest on delayed payment of Redemption												
	Non receipt of Statement of												

⁷¹² SEBI Circular No. SEBI/HO/IMD-II/IMD-II_DOI10/P/CIR/2021/00677 dated December 10,2021

II A	Account/Unit Certificate												
II B	Discrepancy in Statement of Account												
II C	Data corrections in Investor details												
II D	Non receipt of Annual Report/Abridged Summary												
III A	Wrong switch between Schemes												
III B	Unauthorized switch between Schemes												
III C	Deviation from Scheme attributes												
III D	Wrong or excess charges/load												
III E	Non updation of changes viz. address, PAN, bank details, nomination, etc												
III F	Delay in allotment of Units												
III G	Unauthorized Redemption												
IV	Others												

including against its authorized persons/ distributors/ employees. etc.

*Non actionable means the complaint that are incomplete / outside the scope of the mutual fund

^ Average Resolution time is the sum total of time taken to resolve each complaint in days, in the current month divided by total number of complaints resolved in the current month.

Part B: Report on complaints received through SCORES

Complaint code	Type of complaint#	(a) No. of complaints pending at the beginning of the period	(b) No of complaints received during the period	Action on (a) and (b)									
				Resolved					Non Actionable *	Pending			
				Within 30 days	30-60 days	60-180 days	Beyond 180 days	Average time taken ^ (in days)		0-3 months	3-6 months	6-12 months	Beyond 12 months
I A	Non receipt of amount declared under Income												

	Distribution cum Capital Withdrawal option												
I B	Interest on delayed payment of amount declared under Income Distribution cum Capital Withdrawal option												
I C	Non receipt of Redemption Proceeds												
I D	Interest on delayed payment of Redemption												
II A	Non receipt of Statement of Account/Unit Certificate												
II B	Discrepancy in Statement of Account												
II C	Data corrections in Investor details												
II D	Non receipt of Annual Report/Abridged Summary												
III A	Wrong switch between Schemes												
III B	Unauthorized switch between Schemes												
III C	Deviation from Scheme attributes												
III D	Wrong or excess charges/load												
III E	Non updation of changes viz. address, PAN, bank details, nomination, etc												
III F	Delay in allotment of Units												
III G	Unauthorized Redemption												
IV	Others												

including against its authorized persons/ distributors/ employees. etc.

*Non actionable means the complaint that are incomplete / outside the scope of the mutual fund

^ Average Resolution time is the sum total of time taken to resolve each complaint in days, in the current month divided by total number of complaints resolved in the current month.

Part C: Trend of monthly disposal of complaints (including complaints received through SCORES)

SN	Month	Carried forward from previous month	Received	Resolved*	Pending**
----	-------	-------------------------------------	----------	-----------	-----------

1	2	3	4	5	6
1	April- YYYY				
2	May- YYYY				
3	June- YYYY				
4	July- YYYY				
5				
6				
	March- YYYY				
	Grand Total				

*Should include complaints of previous months resolved in the current month. If any.

** Should include total complaints pending as on the last day of the month, if any.

Part D: Trend of annual disposal of complaints (including complaints received through SCORES)

SN	Year	Carried forward from previous	Received during the year	Resolved during the year	Pending at the end of the year
1	2017-18				
2	2018-19				
3	2019-20				
4	2020-21				
5	2021-22				
	Grand Total				

**E. FORMAT FOR DISCLOSURE OF TOTAL EXPENSE RATIO (TER) OF
MUTUAL FUND SCHEMES⁷¹³**

Name of Scheme: XYZ										
Date (DD/MM/YY)	Regular Plan					Direct Plan				
	Base TER (%) ¹	Additional expense as per Regulation 52(6A)(b) (%) ²	Additional expense as per Regulation 52(6A)(c) (%) ³	GST (%) ⁴	Total TER (%)	Base TER (%) ¹	Additional expense as per Regulation 52(6A)(b) (%) ²	Additional expense as per Regulation 52(6A)(c) (%) ³	GST (%) ⁴	Total TER (%)

1. Base TER excludes additional expenses provided in Regulation 52(6A)(b) and 52(6A)(c) of SEBI (Mutual Funds) Regulations, 1996 and Goods and Services Tax (GST) on investment and advisory fees as per applicable rate.
2. Additional Expenses not exceeding 0.30% in terms of Regulation 52(6A)(b) of SEBI (Mutual Funds) Regulations, 1996.
3. Additional Expenses not exceeding 0.05% in terms of Regulation 52(6A)(c) of SEBI (Mutual Funds) Regulations, 1996.
4. Present GST rate is XX %.
5. Percentages mentioned above are annualized.
6. Base TER of direct plan shall have a lower expense ratio excluding distribution expenses, commission, etc., and no commission shall be paid from such plans.

⁷¹³ SEBI Circular No. SEBI/HO/IMD/DF2/CIR/P/2018/18 dated February 5, 2018 and SEBI Cir no SEBI/HO/IMD/DF2/CIR/P/2018/91 dated June 05, 2018

F. FORMAT FOR DISCLOSURE OF CALL OPTIONS WRITTEN⁷¹⁴

In terms of paragraph 12.25.8 of Master Circular for Mutual Funds, call options written shall be disclosed in the following format:

Underlying	No. of contracts	% of underlying shares	Option price when sold	Current option price	Margin maintained in Rs. Lakhs
Call options written as percentage of total market value of equity shares held in the scheme					
For the period ended ... specify the following for call options written which have already been exercised/expired <ul style="list-style-type: none">· Total Number of contracts entered into· Gross Notional Value of contracts· Net Profit/Loss on all contracts					

⁷¹⁴ SEBI Circular No. SEBI/HO/IMD/DF2/CIR/P/2019/17 dated January 16, 2019

G. REPORTING FORMATS FOR CREDIT DEFAULT SWAPS (CDS)⁷¹⁵

A. Format for disclosure to be made in the monthly portfolio statements and half-yearly trustee report

Counter Party Details			Details of the underlying			Details of Protection				Credit event payments received
Name	Rating	Sector	Name of the reference entity	Amount (FV)	Residual Maturity	Amount	Tenor	Price/Spread (bps)	Premium Paid	

(Amount in Rs. crore, Residual Maturity/ Tenor in years)

⁷¹⁵ SEBI Circular No. CIR/IMD/DF/23/2012 dated November 15, 2012

B. Format for disclosure to be made in the notes to account of annual report of the mutual funds

1. No. of transactions during the year
2. Amount of protection bought during the year
3. No. of transactions where credit event payment was received during the year
 - a. Pertaining to current years transactions.
 - b. Pertaining to previous year (s) transactions.
4. Outstanding transactions as on year end:
 - a. No. of transactions
 - b. Amount of protection
5. Net income/expenses in respect of CDS transactions during year-to-date:
 - a. Premium paid
 - b. Credit event payments received (net of value of derivable obligations)

8. FORMAT FOR REPORTING OF ALL TRANSACTION IN DEBT AND MONEY MARKET SECURITIES⁷¹⁶

A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V	W	X
Sr.No	Name of the Security	ISIN (If applicable, otherwise keep it blank)	Type of security #	Most Conservative Rating of Security at the time of transaction (If applicable, otherwise keep it blank)	Name of Rating Agency	Transaction Type (Buy/Sell)	Listed status of security ##	Mutual Fund Name	Scheme Name	Type of Scheme \$	Final Maturity Date \$\$	Residual days to Final Maturity	Deemed Maturity date @	Trade Date \$\$	Settlement Date \$\$	Quantity traded	Face Value Per Unit (In INR)	Price at which Traded @@ (In INR)	Total Interest Accrued for the transaction, if any (In INR)	Value of the Trade $U = [(Q \times R \times S) / 100] \times T$	Yield at which Traded*	Yield at which Valued**	Type of trade***

Nomenclature of "Type of security" shall be strictly mentioned as Commercial Paper, Certificate of Deposit, Corporate Bond, Debentures, Securitised Debt, Zero Coupon Bonds, AT1 Bond, Government Bonds (Include State Development Loans, special purpose bonds such as Uday Bonds, Fertilizer Bonds, etc), Treasury Bills, Cash Management Bills, Bill Rediscounting Scheme, Corporate Bond Repo, Reverse Repo, TREPS, Others (please specify)

Nomenclature of "Listed status of security" shall be strictly mentioned as Listed, Unlisted, Awaiting Listing, Not Applicable

\$ Nomenclature of "Type of scheme" shall be strictly mentioned as Close ended, Open ended, Interval

\$\$ All date formats should be in DD-MM-YYYY

@ Deemed Maturity date may be "put or/and call date" or "coupon reset date" etc. whichever is used for pricing

@@ Please mention Clean price per 100 Rupee atleast upto 6 decimal places (In case of Zero Coupon Bonds please mention dirty price per 100 Rupee)

* Please mention traded yield in percentage term atleast upto 4 decimal

** Yield at which said security valued on previous day in NAV in case of security already held by any scheme of the Mutual Fund and yield at which said security valued at the end of day in NAV in case of first time buy. Please mention traded yield in percentage term atleast upto 4 Decimal

*** Inter Scheme Transfer/Primary/Secondary through market/ Secondary through off-market/Buyback/Other (Specify)

⁷¹⁶ SEBI circular no. Cir/IMD/DF/6/2012 dated February 28, 2012, SEBI/HO/IMD/DF2/CIR/P/2017/109 dated September 27, 2017 and SEBI/HO/IMD/DF4/CIR/P/2020/163 dated September 01, 2020

9. FORM TO REPORT ON AI AND ML TECHNOLOGIES – TO BE SUBMITTED QUARTERLY INTIMATION TO AMFI FOR THE USE OF THE AI AND ML APPLICATIONS AND SYSTEMS⁷¹⁷

S/N	Head	Value
1	Entity SEBI registration number	
2	Registered entity category	
3	Entity name	
4	PAN of Entity	
5	Application / System Name	
6	Date from which the Application / System was used	
7	Type of area where AI or ML is used	<order execution / Advisory services / KYC / AML / Surveillance / Compliance/ Others (please specify in 256 characters)>
7.a	Does the system involve order initiation, routing and execution?	<Yes / NO>
7.b	Does the system disseminate investment or trading advice or strategies?	<Yes / NO>
7.c	Is the application / system used in area of Cyber security to detect attacks	<Yes / NO>
7.d	What claims have been made regarding AI and ML application / system– if any?	<free text field>
8	What is the name of the Tool / Technology that is categorized as AI and ML system /	<free text field>

⁷¹⁷ SEBI circular no. SEBI/HO/IMD/DF5/CIR/P/2019/63 dated May 09, 2019

	Application and submissions are declared vide this response	
9	How was the AI or ML project implemented	<Internally / through solution provider / Jointly with a solution provider or third party>
10	Are the key controls and control points in your AI or ML application or systems in accordance to circular of SEBI that mandate cyber security control requirements	<free text field>
11	Describe the application / system and how it uses AI / ML as portrayed in the product offering	<free text field>
12	What safeguards are in place to prevent abnormal behavior of the AI or ML application / System?	<free text field>
13	Is the AI / ML system included in the scope of system audit, if applicable?	<Yes / NO>
14	Is there any adverse comment in the system audit regarding the AI / ML system? If yes, details of the adverse comments may be provided.	<free text field>

10. EXCEPTION (OBSERVATION) REPORTING FORMAT⁷¹⁸

Note: Mutual Funds are expected to submit following information with regards to exceptions observed in the System Audit, including open observations from previous audit report.

Name of the Mutual Fund: _____

Systems Audit Report Date: _____

Table 1:

High/ Medium risk exceptions observed in the System Audit, including open observations from previous audit report

S No.	Audit Objective Checklist Question Number	Audit Objective Heading	Department Name	Description of Observation	Risk Rating	Audited By	Auditor's Recommendation	Whether similar issue was observed in any of the previous 2 audits	Management Comment with target date	Trustee Comment

Description of relevant Table heads

1. S No. – This indicates the serial number of the observation.

⁷¹⁸ SEBI Circular No. SEBI/HO/IMD/DF2/CIR/P/2019/57 dated April 11, 2019

- 2. Audit Objective Checklist Question Number** – This indicates question number in the guideline audit checklist
- 3. Audit Objective Heading** – This indicates heading in the guideline audit checklist
- 4. Department Name** – name of auditee department to which the observation pertains to e.g. PMS, R&TA, IT, Admin etc.
- 5. Description of Observation** – Description of the observation in sufficient detail
- 6. Risk Rating** – Observation’s rating based on its impact and severity to reflect risk exposure.

Rating	Description
HIGH	High rating represents weakness in control with respect to threat(s) that is/are sufficiently capable and impacts asset(s) leading to regulatory noncompliance, significant financial, operational and reputational loss. These observations need to be addressed with utmost priority.
MEDIUM	Medium rating represents weakness in control with respect to threat(s) that is/are capable and impacts asset(s) leading to exposure in terms of financial, operational and reputational loss. These should be addressed reasonably promptly.
LOW	Low rating represents a weaknesses in control, which in combination with other weakness can develop into an exposure. Suggested improvements for situations not immediately/directly affecting controls.

- 7. Audit By** – Name of the firm/ company performing the system audit
- 8. Auditor’s Recommendation** – A detailed recommendation by auditor for correction of the observation and/ or implementation of the corrective actions.
- 9. Whether similar issue was observed in any of the previous 2 audits** – Yes/ No if similar issue was observed in previous two audit reports.
- 10. Management Comment with target date** – Management action plan/taken to address the observation and/ or implementation of auditor’s recommendation with target date to address/implement.
- 11. Trustee Comment**– Trustee comments with respect to management action plan/taken to address the observation and/ or implementation of auditor’s recommendation with target date to address/implement

Table 2:

Low risk observations in current audit which were observed in previous two System audit reports:

S No.	Audit Objective Checklist Question Number	Audit Objective Heading	Description of Observation	Risk Rating	Management Comment with target date	Trustee Comment
				Low		

Description of relevant Table heads

- 1. S No.** – This indicates the serial number of the observation.
- 2. Audit Objective Checklist Question Number** – This indicates question number in the guideline audit checklist
- 3. Audit Objective Heading** – This indicates heading in the guideline audit checklist
- 4. Description of Observation** – Description of the observation in sufficient detail
- 5. Risk Rating** – Observation’s rating based on its impact and severity to reflect risk exposure.
- 6. Management Comment with target date** – Management action plan/taken to address the observation and/ or implementation of auditor’s recommendation with target date to address/implement.
- 7. Trustee Comment**– Trustee comments with respect to management action plan/taken to address the observation and/ or implementation of auditor’s recommendation with target date to address/implement

Table 3:

Follow on Audit for Open Items reported in Table 1 and Table 2 of Previous System Audit Report

S No.	Audited By	Department Name	Description of Observation	Risk Rating	Recommendation as per previous audit report	Reason for delay in implementation/ compliance	Observation Status as per current auditor	Management Comment with revised [Target] Closure Date	Trustee Comment

Description of relevant Table heads

2. **S No.** – Serial number
3. **Audited By** – Name of the firm that performed audit
4. **Department Name** – name of auditee department to which the observation pertains to e.g. PMS, R&TA, IT, Admin etc.
5. **Description of Observation** –Description as per previous System Audit report
6. **Risk Rating of Observation** – Risk rating as per previous System Audit report
7. **Previous Auditor’s Recommendation** –Recommendation as per previous System Audit report
8. **Reason for delay in implementation / compliance** – Details of reason for delay in addressing the observation/ implementation of corrective action.
9. **Observation Status per current auditor** – Status of observation in reference to recommendation and management action plan mentioned in the previous system audit report.
10. **Revised [Target] Closure date with Management Comment** – Revised closure date or target closure date for the observation. Management comment is necessary if observation status is not closed as per current auditor.

11. **Trustee Comment**– Trustee comments with respect to revised closure date or target closure date for the observation.



11. FORMAT FOR TEMPLATE TO BE MAINTAINED WITH RESPECT TO INTER SCHEME TRANSFERS⁷¹⁹

a. For meeting liquidity requirement due to redemption pressure

Template for ISTs due to Liquidity Management		
ISIN of security to be transferred		
Name of security to be transferred		
Date and time of ISTs		
Particular	Transferor Scheme	Transferee Scheme
Category of scheme		
As per LRM minimum cash & cash equivalent required for the scheme		
Net cash position after projected inflow and outflow		
Line available and borrowing utilized (record, in case borrowing was not utilized) #		Not Applicable
Sale proceeds of the securities utilized (record with evidence including screenshot of Request For Quote (RFQ), the attempt to sell liquid assets in market)		Not Applicable
If all above is not sufficient then ISTs of optimal mix of low duration paper with highest quality paper and so on		Not Applicable
Declaration: 1. IST is in the interest of unit holders. 2. Quality of security under ISTs is not suspect i.e. no adverse news or rumors in the mainstream media about the said security, nor any credit alert for last four months. 3. Fund Manager of transferee scheme confirms that he/she has done full credit risk assessment of security before buying the same through ISTs, and the same is documented.		
Name and Signature of Fund Managers		
Name and Signature of Chief Investment officer		
Name and Signature of Compliance officer		

⁷¹⁹ SEBI Circular No. SEBI/HO/IMD/DF4/CIR/P/2020/202 dated October 08, 2020

The use of market borrowing before ISTs will be optional and at the discretion of Fund Managers.

b. For Duration rebalancing

Template for ISTs to rebalance Duration		
ISIN of security to be transferred		
Name of security to be transferred		
Date and time of ISTs		
Particular	Transferor Scheme	Transferee Scheme
Category of scheme		
Pre trade duration of scheme		
Post trade duration of scheme		
Interest rate view of Fund Manager		
Request for Quote (RFQ) screen shot		
Declaration: 1. IST is in the interest of unit holders. 2. Quality of security under ISTs is not suspect i.e. no adverse news or rumors in the mainstream media about the said security, nor any credit alert for last four months. 3. Fund Manager of transferee scheme confirms that he/she has done full credit risk assessment of security before buying the same through ISTs, and the same is documented.		
Name and Signature of Fund Managers		
Name and Signature of Chief Investment officer		
Name and Signature of Compliance officer		

c. For Issuer/Sector/Group rebalancing

Template for ISTs to rebalance Issuer/Sector/Group concentration		
ISIN of security to be transferred		
Name of security to be transferred		
Date and time of ISTs		
Particular	Transferor Scheme	Transferee Scheme
Category of scheme		

Pre trade concentration of Issuer/Sector/Group		
Limit specified in SEBI Regulations/circular/ guidelines for Issuer/Sector/Group		
Post trade concentration of Issuer/Sector/Group		
Outlook of Fund Manager of transferee scheme about security at the time ISTs		
Request for Quote screen shot		
Declaration: 1. IST is in the interest of unit holders. 2. Quality of security under ISTs is not suspect i.e. no adverse news or rumors in the mainstream media about the said security, nor any credit alert for last four months. 3. Fund Manager of transferee scheme confirms that he/she has done full credit risk assessment of security before buying the same through ISTs, and the same is documented.		
Name and Signature of Fund Managers		
Name and Signature of Chief Investment officer		
Name and Signature of Compliance officer		

12. INVESTOR CHARTER FOR MUTUAL FUNDS⁷²⁰

VISION

- To develop the Indian Mutual Fund Industry and bring a high degree of professionalism transparency and ethics by enacting regulations to govern the functioning of mutual funds in order to enhance and maintain standards to protect and promote the interests of unit holders of mutual funds.

MISSION

- To support the development of a vibrant, transparent, ethical and globally competitive asset management industry.
- To enact and enforce rules and regulations that promote the maintenance of high professional and ethical standards in all areas of operation of the mutual fund industry.
- To work closely with the mutual fund industry in order to recommend and promote good business practices and a code of conduct to be followed by all asset management companies engaged in the activities of investment management in the best interests of unitholders / investors.
- To recommend standardized operational processes to be followed by the Mutual Fund industry for the convenience and benefit of the investors..
- To undertake nationwide investor awareness programmes, so as to inform and educate existing and prospective investors about mutual funds as an asset class and to educate the public about the concept and working of mutual funds.
- To protect the interest of investors/unit holders.

⁷²⁰ SEBI/HO/IMD-II/IMD-II_DOI10/P/CIR/2021/00677 dated December 10, 2021

DESCRIPTION OF ACTIVITIES / BUSINESS OF THE ENTITY

- To offer investment opportunities to the investors through various schemes.
- To pool money by issuing units to the investors at the applicable Net Asset Value (NAV).
- Deploy the monies pooled from investors in various securities and manage the portfolio in accordance with objectives as disclosed in offer document and in compliance with all applicable regulations.
- Disclose various information including NAV on daily basis, Risk-o-meter of schemes, portfolio of the schemes, performance of the schemes, annual report or abridged annual report etc.
- Pay redemption proceeds, dividends etc. to the investors.
- Process investor's financial and non – financial transactions / service requests.

SERVICES PROVIDED FOR INVESTORS

Non-Financial Transaction		
Sr. no	Description of Service / Activity	Time taken for providing service
1	Providing Consolidated Account Statement (CAS) for each calendar month	by 15 th of succeeding month
2	Providing Consolidated Account Statement (CAS) for the half year	By 21 st of succeeding month
3	Request for Dematerialisation of units	2 Days *
Financial Transactions (Commercial Transactions)		
Sr. no.	Description of Service / Activity	Time taken for providing service
1	Pay-out of redemption proceeds	10 Days
2	Pay-out of dividend from the record date	15 Calendar days
3	Pay-out of proceeds on maturity of a close- ended scheme	10 Days
4	Issue of statement of accounts specifying the number of units allotted or issue units in the dematerialized form	5 days from the date of closure of the initial subscription list or from the date of receipt of the application
5	Refund of subscription Money in case of New Fund Offer	5 days from the date of closure of the initial subscription list
Complaints/Requests		
Sr. no.	Description of Service / Activity	Time taken for providing service*
1	Submission of ATR to SEBI in respect of complaint received from investor through SCORES	30 days
Disclosure / Reports		
Sr. no.	Description of Service / Activity	Time taken for providing service
1	Intimation regarding change in TER of schemes	3 days in advance of TER effective date
2	Intimation regarding change in Fundamental Attributes of schemes (Exit Window)	30 days prior to the effective date of Fundamental Attribute change
3	Intimation regarding Merger of schemes	30 days prior to the effective date of Merger
4	Intimation regarding Conversion of Close Ended Scheme to Open Ended Scheme	30 days prior to the effective date of conversion
5	Disclosure of Daily NAV other than FOF Schemes	Daily by 11 pm

6	Disclosure of Daily NAV of FOF Schemes	T+1 by 10 am
7	Disclosure of Fortnightly Portfolio of Schemes (Debt Schemes)	within 5 calendar days.
8	Disclosure of Monthly Portfolio of Schemes	within 10 calendar days
9	Disclosure of half Yearly Portfolio of Schemes	within 10 calendar days
10	Disclosure of Risk-o-meter	by 10th of calendar day
11	Disclosure of TER of scheme	Every day
12	Disclosure of Annual report of Schemes / abridged scheme wise Annual Report	Every year before July 31
13	Disclosure of Annual report of AMC	Within 4 months from the end of the financial year
14	Disclosure of half Yearly Unaudited Financials	within 1 month
15	Disclosure of notice in respect of Dividend declaration	5 calendar days prior to declaration of dividend
16	Disclosure of Complaints redressal report	2 months of the close of the financial year
17	Disclosure of Asset Under Management	7 days from the end of the month
18	Disclosure of transactions in debt and money market securities	15 days from each transaction day
19	Disclosure of half yearly updated scheme information document	1 month from the end of the half-year
20	Disclosure of half yearly updated Key Information Memorandum	1 month from the end of the half-year
21	Disclosure of statement of additional information	3 months from end of financial year
22	Disclosure of Executive Remuneration	1 month from the end of financial year.

Notes:

1. * All the above mentioned time taken for providing service (Financial & Non-Financial) will be subject to receipt of complete documentation/information from the investor.
2. Day refers to working day unless otherwise specified.
3. The Asset Management Companies which fail to meet the stipulated timelines maybe liable for suitable action as deemed fit in terms of SEBI Act, 1992 or regulations framed thereunder.

GRIEVANCE REDRESSAL MECHANISM FOR INVESTORS

1. In case of any grievance / complaint, an investor should approach the concerned Mutual Fund / Investor Service Centre of the Mutual Fund. If

the complaint remains unresolved, the investor may write to the designated Investor Relations Officer of the mutual fund. The name of the Investor Relations Officer / contact person is generally mentioned in the Scheme Information Document (SID) of the mutual fund scheme, and also on the website of the concerned mutual fund, whom one may approach / write to in case of any query, complaints or grievance.

2. If the investor's complaint is not redressed satisfactorily, one may lodge a complaint with SEBI on SEBI's portal, named , 'SCORES', which is a centralized web based complaints redress system. SEBI takes up the complaints registered via SCORES (<https://scores.gov.in/scores/Welcome.html>) with the concerned mutual fund / intermediary for timely redressal. SCORES facilitates tracking the status of the complaint.
3. Investors may send their physical complaints to: Office of Investor Assistance and Education, Securities and Exchange Board of India, SEBI Bhavan. Plot No. C4-A, 'G' Block, Bandra-Kurla Complex, Bandra (E), Mumbai - 400 051

DO's and DON'Ts FOR INVESTORS

Do's

1. Check registration status of the Mutual Fund on SEBI website before transacting with them.
2. Read all Scheme related documents and understand the scheme features and the risks involved and suitability of the scheme to the investor's risk profile.
3. Provide and keep updated KYC details including address, tax status, residency, and other key information such as PAN & bank account details.
4. Provide own email address and mobile number and to promptly notify changes to this information, if any.
5. Check Account Statement & Common Account Statements for discrepancy, if any and promptly bring any such discrepancies to the notice of the Asset Management Company
6. Read communications / notices / addendums / press releases, etc. sent / or published by the mutual fund via newspapers, email, etc.
7. Consider availing nomination facility in respect of investments made in Mutual Funds.
8. Choose the plan for investments i.e. Direct Plan or Regular Plan.

9. Invest through registered and regulated entities
10. Keep confidential critical information such as user ID, password, etc.
11. Invest by issuing payments in the name of the Mutual fund / scheme only and not in the name of any other entity.

Don'ts

1. Do not invest based on speculation, rumor or informal advice.
2. Do not fall for the promise of indicative or exorbitant or assured returns.
3. Do not issue blank cheques or blank signed transaction instructions.
4. Do not use third-party bank accounts for fund flows for subscription or redemption of units.

RIGHTS OF INVESTORS

1. Right to receive information and details about the scheme including about its investment philosophy, risk profile, portfolio holdings, fees, charges and expenses and such other information as may be required under SEBI regulations to enable investors to make an informed decision about investing in a scheme, prior to making any such investment.
2. Right to timely receipt of account statement evidencing a transaction as specified in the SEBI Mutual Funds Regulations, or to receive such statements on request.
3. Right to receive Consolidated Account Statement (CAS) at a periodic frequency as specified by SEBI.
4. Right to timely disclosure of daily Net Asset Values (NAV), Portfolio and Performance of each scheme including scheme's AUM, investment objective, expense ratios on mutual fund website.
5. Right to receive Annual report / abridged annual report of the scheme(s) invested in,
6. Right to timely receipt of redemption proceeds / dividend payments / refunds, as applicable.
7. Right to be notified about any change in the fundamental attributes (features) of a mutual fund scheme in which the investor has investments and to be provided a right to exit the scheme without cost, if so desired, as a result of the fundamental attribute change.

8. Right to be informed about such disclosures which may have a material bearing on their investments in mutual fund schemes.
9. Right to privacy of information in accordance with the applicable laws of the land.
10. Right to security of, and access to, information provided to Asset Management Companies and their service providers in relation to investments in mutual funds. Right to have such information corrected and receive confirmation of such correction.
11. Right to information about how complaints are handled and can be escalated in the event investors are not satisfied with the resolution provided.
12. Right to timely redressal of grievances and complaints within the timelines specified by regulations and the right to escalate complaint not resolved satisfactorily to the Investor Grievance Officer of the respective Asset Management Company.
13. Right to escalate unresolved complaints to SEBI via the SCORES portal.

RESPONSIBILITIES OF INVESTORS

1. To check registration status of the Mutual Fund on SEBI website before transacting with them.
2. To read all Scheme related documents and understand the scheme features and the risks involved and suitability of the scheme to the investor's risk profile.
3. To provide and keep updated KYC details including address, tax status, residency, and other key information such as PAN & bank account details.
4. To provide own email address and mobile number and to promptly notify changes to this information, if any.
5. To check Account Statement & Consolidated Account Statements for discrepancy, if any and promptly bring any such discrepancies to the notice of the Asset Management Company
6. To read communications / notices / addendums / press releases, etc. sent / or published by the mutual fund via newspapers, email, etc.
7. To consider availing facility to nominate in respect of investments made in Mutual Funds.
8. To choose the plan for investments i.e. Direct Plan or Regular Plan.

9. To invest through registered and regulated entities and not to invest based on speculation, rumor or informal advice
10. To keep confidential critical information such as user ID, password, etc.
11. To invest by issuing payments in the name of the Mutual fund / scheme only and not in the name of any other entity.
12. To protect oneself by not falling for the promise of indicative or exorbitant or assured returns.
13. To protect oneself by not issuing blank cheques or blank signed transaction instructions.
14. To avoid using third-party bank accounts for fund flows for subscription or redemption of units.

13. REPORTING FORMATS FOR OFFSITE INSPECTION

A. FORMATS PERTAINING TO MFS AND RTAS

1.1. Tables pertaining to MFs

S. No.	Table Name
1	Monthly Investment Report
2	Monthly AUM Report
3	Monthly Investment Transaction Report
4	Monthly Potential Outflow Factor Report
5	Monthly Risk-O-Meter Report
6	Monthly Potential Risk Class Report

1.2. Tables pertaining to RTAs

S. No.	Table Name
1	Investor Master
2	Investor Bank account details
3	Distributor Details
4	Scheme Master
5	Plan Master
6	NAV Details
7	MF Investor Transaction Details
8	MF Investor Holding Details
9	AMC Master
10	Scheme level RTA AUM
11	Plan level RTA AUM

B. DATA FROM MUTUAL FUNDS

- AMCs have to submit data for all days including the date of holidays. In case there are no changes in the data on holiday date, the data of previous business day may be given for such days.
- Also, AMCs have to submit Asset under Management (AuM) data for all corresponding days for which investment data is being submitted.

Table B1: Monthly Investment Report

Sr No	Field	Data Type			Comments
		Mandatory	Allowed Character		
1.	EXPOSURE DATE	DATE	Y	DD/MM/YYYY format	Exposure date
2.	SCHEME CODE	STRING	Y	Maximum 20 length String	FA Scheme Code
3.	ASSET TYPE	STRING	Y	Please Refer Annexure 'I' given below	Asset Type for e.g. Equity Shares
4.	INSTRUMENT TYPE	STRING	Y	Please Refer Annexure 'II' given below	Instrument type. For e.g. Equity
5.	ISSUER CODE	STRING(50)	N	50 long Maximum characters String	been entered into. Issuer of the security which is being hedged must not appear as Issuer Name in case of IRS. However, if AMC has transacted in IRS through

						<p>an electronic trading platform offered by the Clearing Corporation of India Ltd. (CCIL)</p> <p>and CCIL is the central counterparty for such transactions guaranteeing settlement, issuer name in such instances would be CCIL.</p>
6.	ISSUER NAME	STRING(50)	N	Maximum character long String	50	<p>Issuer Name</p> <p>For IRS, Issuer name would be the name of the counterparty with which the IRS has</p>

						<p>been entered into. Issuer of the security which is being hedged must not appear as Issuer Name in case of IRS.</p> <p>However, if AMC has transacted in IRS through an electronic trading platform offered by the Clearing Corporation of India Ltd. (CCIL) and CCIL is the central counterparty for such transactions guaranteeing settlement, issuer name in such instances would be CCIL.</p>
7.	SECURITY NAME	STRING(100)	N	Maximum character String	100 long	Security Name

8.	ISIN	STRING	N	Maximum 12 Alpha numeric Character long String	ISIN Number For equity derivatives, kindly provide ISIN of underlying securities (wherever applicable)
9.	MATURITY DATE	DATE	N	DD/MM/YYYY format	Maturity date of the security (wherever applicable) For Derivatives such as Futures, Options, ETCD, Expiry date of the contract
10.	QUANTITY	DECIMAL	N	20 Digits number with 6 decimal	Quantity/No of units of security held as per Fund Accountant (FA) books (wherever applicable) In case part redemption has happened by

					<p>reducing the units, provide residual quantity</p> <p>In case of derivatives specify total quantity of underlying securities on which exposure is taken.</p> <p>Cannot be negative if Asset Type is 'Cash'. For Asset Type is 'Cash' report quantity same as market value/total exposure.</p>
11.	MARKET VALUE	DECIMAL	Y	20 Digits number with 6 decimal	<p>Current Market Value (For Swaps: Difference of payable and receivable shall be considered For Futures: Notional market value of the security shall be considered)</p> <p>Cannot be negative if Asset Type is 'Cash'. For Asset Type is 'Cash' report market value same as quantity/total exposure.</p>

12.	ACCRUED INTEREST	DECIMAL	N	20 Digits number with 6 decimal	Accrued interest for coupon bearing bonds. For all other non-coupon
					bearing debt securities (i.e. zero coupon bonds, CPs, CDs, Deep Discount Bonds etc.) kindly provide '0'
13.	TOTAL EXPOSURE	DECIMAL	Y	20 Digits number with 6 decimal	Total value of the exposure I.e, summation of Market value and accrued interest. Cannot be negative if Asset Type is 'Cash'. For Asset Type is 'Cash' report total exposure same as market value/quantity.
14.	FACE VALUE	DECIMAL	N	20 Digits number with 6 decimal	Face Value of the Security as per FA. In case part redemption has happened by reducing the Face Value, provide residual FV

15.	COST OF ACQUISITION	DECIMAL	N	20 Digits number with 6 decimal	<p>Total cost of acquisition of the security including amortized cost wherever applicable.</p> <p>In futures the cost of acquisition is a notional derived value as the gain/loss is crystallized</p>
					<p>when futures are closed.</p> <p>For Options, the cost can be the premium cost</p> <p>Cash, margin and Cash Equivalents cost and market value would be same</p>
16.	MARKET PRICE PER UNIT	DECIMAL	N	20 Digits number with 6 decimal	<p>Market price of an unit</p> <p>Per Unit Market Price of security as per FA books (wherever applicable)</p>

17.	RATING	STRING	N	Please Refer Annexure 'III' given below	<p>Ratings. For e.g. AAA</p> <p>Prevailing rating of the security used for valuation</p> <p>For unrated security, this field will be "UNRATED"</p> <p>Name of rating agency should not be part rating.</p>
					<p>In case security is rated by multiple CRAs then the lowest rating should be provided</p> <p>(wherever applicable)</p>
18.	RATING AGENCY	STRING	N	Please Refer Annexure 'IV' given below	<p>Rating agency which provided the rating. For e.g. CARE</p>
19.	LISTED STATUS	STRING	N	<p>This indicates whether the security is listed or not</p> <p>1 – Listed/Going to be listed</p> <p>0 – Unlisted</p> <p>(wherever listing is not applicable please leave the field blank)</p>	<p>1 if listed or going to be listed (Securities awaiting listing post IPO allotment, Rights shares which are to be listed, etc.), 0 if not listed</p>

20.	PFI PSB FLAG	STRING	N	This indicates whether the security is issued by an PFI/PSB or not 0– No 1- Yes	PFI PSB Flag
21.	PSU FLAG	STRING	N	This indicates whether the	1 if PSU, 0 if not PSU

				security is issued by an PSU or not 0– No 1– Yes	
22.	BASIC INDUSTRY CLASSIFICATION	STRING(60)	N	String with length 60	Basic Industry Classification as per AMFI classification (wherever applicable)
23.	SECTOR	STRING(60)	N	String with length 60	Sector to which the issuer belongs to (Nomenclature of sector should be same as used by AMFI) (wherever applicable)
24.	GROUPCODE	STRING(30)	N	String with length 30	Internal Code used by AMC to identify group companies

25.	SECURITY CODE	STRING(30)	N	String with length 30	Internal code used by AMC to identify securities without ISIN (to be given only for those securities which does not have ISIN)
26.	CALL PUT DATE	DATE	N	DD/MM/YYYY format	Only to be provided when Call and Put for debt instrument fall on the same day and have same put and call option price, otherwise please leave blank
27.	OPTION TYPE	STRING	N	CALL/PUT	To be filled only in case of derivative options contracts – CALL, PUT
28.	ISSUER FLAG	STRING	N	Choose appropriate the flag	

				(integer) as per the list below or leave it blank if not applicable: 1 – Issuer is Sponsor of MF 2- Issuer is Associate Company of sponsor 3 - Issuer is Group Company of sponsor	Issuer flag
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				4- Issuer is the group company of the AMC 5-Issuer is associate of AMC	
29.	COUPON RESET DATE	DATE	N	DD/MM/YYYY format	Next Coupon reset date for floating rate papers, otherwise please leave it blank Whenever the reset is automatic due to benchmark being reset automatically, give the next coupon date
30.	PRINCIPAL EXCHANGE	STRING	N	Name of Stock Exchange (kindly mention the	

				numeric code as per the mapping given below): 1 - NSE 2 - BSE 3 - MSEI 4- Foreign Exchange 5 – MCX 6 – NCDEX 7 - ICEX	Principal exchange on which security is traded
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31.	YIELD OF SECURITY	DECIMAL	N	20 Digits number with 6 decimal	Day end yield of the security. E.g. 7.132
32.	UNSUPPORTED RATING	STRING(10)	N	Prevailing unsupported rating of the security used for valuation. Name of rating agency should not be part rating. In case security is rated by multiple CRAs then the lowest unsupported rating should be provided (wherever applicable)	Cannot be blank if 'Rating' has (CE) as suffix

33.	OUTSTANDING ISSUANCE	NUMERIC(20, 5)	N	<p>Outstanding Issuance for ISIN where Asset Type is either</p> <ol style="list-style-type: none"> 1. ReITs 2. InVITs 3. Additional Tier 1 Bonds and Tier II Bonds under Basel III Framework 4. Any other such debt 	<p>In case of ReITs and InVITs provide outstanding units of the issuer, in other cases eg AT1/TIER 2 provide outstanding quantity of that ISIN of that issuer.</p> <p>Cannot be blank for Asset Type: - ReITs , InVITs, AT1 Bond, T2 Bond</p>
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				<p>instrument which have features of subordination to equity (loss absorption before equity capital) and/or convertible to equity upon trigger of pre specified event for loss absorption</p>	
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34.	BESPOKE FLAG	SMALLINT	N	This indicates whether the security is bespoke or not 1 – For Bespoke Securities 0 – For other than Bespoke securities	-
35.	MACAULAY DURATION	NUMERIC (10,6)	N	Macaulay Duration of the security in years (wherever applicable)	For certain asset types like TREPS etc. Macaulay duration should be in terms of residual maturity or as followed by AMCs for calculation of macaulay duration in determining overall portfolio duration for duration based funds. Cannot be blank for Instrument Type 'Debt - Money Market' and 'Debt - Non Money Market'
36.	PUT DATE	DATE	N	Next Date on which Put option can be exercised in case of debt securities having embedded options (wherever not applicable leave Blank)	-

37.	CALL DATE	DATE	N	Next Date on which Call option can be exercised by the issuer in case of debt securities having embedded options (wherever not applicable leave Blank)	-
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Table B2: Monthly AUM Report

SN	Field Name	Type	Remarks
1.	AUM Date	DATE	AUM Date
2.	MF Code	VARCHAR(30)	SEBI Registration No of MF
3.	Scheme Code	VARCHAR(20)	AMC Scheme Code as per FA data
4.	Total AUM	NUMERIC(20,4)	Closing Asset Under Management in Fund Accountant (FA) book
5.	AUM – Regular	NUMERIC(20,4)	Closing Asset Under Management in FA book under Regular Plan
6.	AUM – Direct	NUMERIC(20,4)	Closing Asset Under Management in FA book under Direct Plan
7.	Investment & Advisory Fees (IAF) – Regular	NUMERIC(20,4)	To be given in amount for a day, after excluding GST for Regular Plan
8.	GST on Investment & Advisory Fees (IAF) – Regular	NUMERIC(20,4)	GST charged on Investment & Advisory Fees in Regular Plan for a day
9.	Other Expenses – Regular	NUMERIC(20,4)	To be given in amount for Regular Plan for a day (all expenses other than IAF and Distribution)
10.	Investment & Advisory Fees (IAF) – Direct	NUMERIC(20,4)	To be given in amount, after excluding GST for Direct Plan for a day

11.	GST on Investment & Advisory Fees – Direct	NUMERIC(20,4)	GST charged on Investment & Advisory Fees in Direct Plan for a day
12.	Other Expenses – Direct	NUMERIC(20,4)	To be given in amount for Direct Plan for a day (all expenses other than IAF)
13.	Distribution Commission - Regular	NUMERIC(20,4)	To be given in amount after excluding B-30 commission for a day
14.	B-30 Commission	NUMERIC(20,4)	To be given in amount for a day
15.	Base TER - Regular	NUMERIC(7,4)	Maximum permissible base TER percentage at the given total AUM as per Regulation 52(6) for a day (in percentage) (after applying the regulatory slabs and arriving at weighted average rate)
16.	Base TER - Direct	NUMERIC(7,4)	Maximum permissible base TER percentage at the given total AUM as per Regulation 52(6) for a day (in percentage) (after applying the regulatory slabs and arriving at weighted average rate)
17.	Actual TER charged excluding GST – Regular	NUMERIC(20,4)	Actual TER in INR terms (value) charged by scheme – Regular plan
18.	Actual TER charged excluding GST – Direct	NUMERIC(20,4)	Actual TER in INR terms charged by scheme – Direct plan
19.	Additional Expense under Reg 52(6A)(c) – Regular	NUMERIC(7,4)	In percentage Terms
20.	Additional Expense under Reg 52(6A)(c) – Direct	NUMERIC(7,4)	In percentage Terms
21.	GST – Direct	NUMERIC(20,4)	Total GST charged on Direct Plan for a day in INR terms

22.	GST - Regular	NUMERIC(20,4)	Total GST charged on Regular Plan for a day in INR terms
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Table B3: Monthly Investment Transaction Report

Sr No.	Tag	Data Type	Mandatory	Allowed Character	Comments
1	TRADE DATE	DATE	Y	DD/MM/YYYY Y format	Trade date of the security
2	SETTLEMENT DATE	DATE	Y	DD/MM/YYYY Y format	The date when securities are credited to the account is to be specified.
3	UNIQUE REF NO	STRING	Y	Maximum length allowed: 40	Unique identifier for particular transaction
4	SCHEME CODE	STRING	Y	Maximum length allowed: 20	AMC Scheme Code as per Fund Accountant (FA) data
5	ISIN	STRING	N	Maximum 12 Alpha numeric Character long String	ISIN of the security (wherever applicable. Otherwise leave blank)
6	SECURITY CODE	STRING	N	Maximum length allowed: 30	Internal code used by AMC to identify securities without ISIN
7	SECURITY NAME	STRING	Y	Maximum length allowed: 100	Name of the security
8	ISSUER CODE	STRING	Y	Maximum length allowed: 50	Internal code to identify issuer of security
9	ISSUER NAME	STRING	Y	Maximum length allowed: 50	Name of the issuer of security

10	INSTRUMENT TYPE	STRING	Y	Please Refer Annexure 'II' as given below.	Type of instrument based on Annexure II (Same as that of investment holding data structure communicated from time to time) Nomenclature should be based only on the list provided in Annexure II.
11	ASSET TYPE	STRING	Y	Please Refer Annexure 'I' as given below	Asset Type of security based on Annexure I (Same as that of investment holding data structure communicated from time to time) Nomenclature should be based only on the list provided in Annexure I.
12	TRANSACTION NATURE	NUMERIC	Y	1 – Primary 2 – Secondary 3 – Inter scheme Transfer 4 – Others	
13	TRANSACTION NATURE DESC	STRING	N	Maximum length allowed: 40	If <TRANSACTION_NATURE> has value 4 provide narration for the transaction nature such as Call, Put, Interest Reset, Part Redemption, Maturity, Right Issuance, Bonus, Buy Back, Split etc.
14	TRANSACTION TYPE	NUMERIC	Y	1 – Buy 2 – Sell	

15	QUANTITY	DECIMAL(20,4)	Y	20 digits with 4 decimal	<p>1. For Equity quantity traded</p> <p>2. For Equity Futures and Options the units traded i.e. Lot size * No. of Lots</p> <p>3. For Debt, actual Quantity considering the FV as per the Information Memorandum (IM). In case partial redemption has happened by reducing the Quantity, then provide reduced Quantity.</p>
16	FACE VALUE	DECIMAL(20,4)	N	20 digits with 4 decimal	<p>1. For Debt, actual Face Value of the Security as per IM (not as per FA books).</p> <p>In case partial redemption has happened by reducing the Face Value, then provide reduced Face Value.</p> <p>(wherever applicable)</p> <p>2. Kindly leave blank wherever not applicable</p>
17	TRANSACTION PRICE	DECIMAL(20,6)	Y	20 digits with 6 decimal	<p>1. For Debt securities, per unit</p>

					<p>price at which security is traded in terms of Rs. 100 till 6 decimal places</p> <p>(In case of Debt securities, provide clean price i.e. excluding accrued interest component. Further, for debt securities mention the clean price in terms of INR)</p> <p>2. For Equity shares, the actual transaction Price.</p> <p>3. For Equity Options, the premium paid/received (Premium in absolute terms viz without negative or positive sign shall be given)</p> <p>4. For Equity Futures, the price of one unit</p>
18	TRANSACTION VALUE	DECIMAL(20,4)	Y	20 digits with 4 decimal	<p>1. For Debt securities, Transaction_Value = Quantity/unit * Face Value * Transaction_Price / 100</p> <p>2. For Equity Shares, Transaction_Value =</p>

					<p>Quantity/unit * Transaction_Price</p> <p>3. For Equity Options,</p> <p>Transaction_Value = Quantity/unit * Premium</p> <p>4.For Equity Futures,</p> <p>Transaction_Value = Quantity/unit * Transaction_Price</p>
19	ACCRUED INTEREST	DECIMAL(2 0,4)	N	20 digits with 4 decimal	Accrued Interest
20	STATUTORY LEVIES	DECIMAL(2 0,4)	N	20 digits with 4 decimal	Shall include STT, GST, Stamp Duty or any other statutory levy
21	BROKERAGE	DECIMAL(1 2,2)	N	12 digits with 2 decimal	Amount charged towards brokerage
22	GROSS VALUE	DECIMAL(2 0,4)	Y	20 digits with 4 decimal	Gross_Value = Transaction_Value + Accrued_Interest + Statutory Levies + Brokerage
23	YIELD OF SECURITY	DECIMAL(1 0,6)	N	10 digits with 6 decimal	Traded Yield to Maturity till 4 decimal (In percentage). Only to be given for debt securities.
24	MATURITY DATE	DATE	N	DD/MM/YYYY Y format	Final maturity date of the security (wherever applicable)

25	RATING	STRING	N	Please Refer Annexure 'III' as given below	<p>Prevailing rating of the security used for valuation</p> <p>For unrated security, this field will be "UNRATED"</p> <p>Name of rating agency should not be part of rating.</p> <p>In case security is rated by multiple CRAs then the lowest rating should be provided</p> <p>(Wherever applicable).</p> <p>In case the security has structured obligation or credit enhancement, rating should invariably mention (SO) and (CE).</p>
26	RATING AGENCY	STRING	N	Please Refer Annexure 'IV' as given below	Rating agency which provided the rating as in <RATING>
27	BROKER NAME	STRING	N	Maximum length allowed: 100	Name of the Broker (wherever applicable)
28	BROKER FLAG	NUMERIC	N	0 – No 1 – Yes	If broker is associated with the sponsor
29	COUNTERPARTY NAME	STRING	N	Maximum length allowed: 100	i. In case of ISTs, mention scheme name.

					<p>li. In case counterparty is a Mutual Fund, complete name of that Mutual Fund, if known</p> <p>iii. For remaining counterparties, mention complete name of counterparty, if available on best effort basis</p>
30	COUNTERPARTY PAN	STRING	N	Maximum length allowed: 20	<p>Provide PAN of counterparty on best effort basis. If not available, then leave blank. However in such cases, Counterparty ID may be provided.</p>
31	COUNTERPARTY ID	STRING	N	Maximum length allowed: 20	<p>Provide ID of counterparty on best effort basis.</p> <p>In case of ISTs, mention scheme code.</p> <p>In case of others, mention the Counterparty ID used to report the trade at trade reporting platforms. For trades with unregistered entities on CBRICS/ICDM, provide the PAN No. of the Counterparty.</p> <p>For Eg- For a CP settled at NSE and</p>

					<p>reported at F-TRAC, the counterparty ID should be the ID used to report the counterparty at FTRAC. Similarly, for a trade reported at ICDM/CBRICS, the counterparty should be the id used to report counterparty at ICDM/CBRICS, if available.</p> <p>For instance, if ID is not available when securities purchased on exchange/ CCIL where counterparty is not known, then it can be left blank.</p>
32	EXCHANGE	NUMERIC	N	1 – NSE 2 – BSE 3 – MSEI 4 – Foreign Exchange 5 – MCX (Multi Commodity Exchange of India Ltd) 6 – NCDEX (National Commodity & Derivatives Exchange Ltd) 7 – ICEX (Indian Commodity Exchange Limited)	<p>Stock Exchange where the trade is executed and/or settled</p> <p>(In case of other securities (including unlisted securities), leave it blank))</p>
33	OPTION TYPE	STRING	N	CALL PUT	<p>To be filled only in case of equity derivative options</p> <p>contracts mentioning CALL or PUT</p>

34	TRADE EXEC TIME	STRING	N	HH:mm (24 hour format)	<p>Trade execution time as per SEBI circular CIR/IMD/DF/6/2010 dated July 30, 2010 and circular CIR/MRD/DP/10/2014 dated March 21, 2014.</p> <p>Provide the time for below mentioned cases</p> <p>1. Equity:</p> <p>Trade execution time in system (Only for IST trades)</p> <p>2. Debt:</p> <p>Trade execution time for all trades including ISTs</p> <p>This tag may be excluded in remaining scenarios</p> <p>Trade execution time for debt redemptions may be mentioned as 23:59</p>
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Table B4: Monthly Potential Outflow Factor Report
Data pertaining to all Open Ended Debt Schemes may be provided.

Sr No.	Tag	Data Type	Mandatory	Allowed Character	Comments
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1	Effective Date	DATE	Y	DD/MM/YYYY format	<p>i) Effective date of initial POFF values for applicable new schemes</p> <p>ii) Effective date of updated POFF values if there is a change in the same for any scheme due to back test failure</p> <p>iii) Last day of month for applicable schemes</p> <p>i.e., There will be minimum 1 record for each applicable scheme (last day of the month). Multiple records to be provided for scheme(s) wherein there is a change in POFF details of an existing scheme or when a new scheme is launched.</p>
2	Scheme Code	STRING	Y	Maximum length allowed: 20	AMC Scheme Code as per Fund Accountant (FA) data
3	RAR_OUTFLOW_1	DECIMAL	Y	Total Digits Allowed: 5 Decimal Digits Allowed: 4	Potential outflow factor (RaR) in 1st category – (0 to 1 Cr)
4	RAR_OUTFLOW_2	DECIMAL	Y	Total Digits Allowed: 5 Decimal Digits Allowed: 4	Potential outflow factor (RaR) in 2nd category – (1 Cr to 5 Cr)

5	RAR_OUTFLOW_3	DECIMAL	Y	Total Digits Allowed: 5 Decimal Digits Allowed: 4	Potential outflow factor (RaR) in 3rd category – (5 Cr to 100 Cr)
6	RAR_OUTFLOW_4	DECIMAL	Y	Total Digits Allowed: 5 Decimal Digits Allowed: 4	Potential outflow factor (RaR) in 4th category – (> 100 Cr)
7	CRAR_OUTFLOW_1	DECIMAL	Y	Total Digits Allowed: 5 Decimal Digits Allowed: 4	Potential outflow factor (CRaR) in 1st category – (0 to 1 Cr)
8	CRAR_OUTFLOW_2	DECIMAL	Y	Total Digits Allowed: 5 Decimal Digits Allowed: 4	Potential outflow factor (CRaR) in 2nd category – (1 Cr to 5 Cr)
9	CRAR_OUTFLOW_3	DECIMAL	Y	Total Digits Allowed: 5 Decimal Digits Allowed: 4	Potential outflow factor (CRaR) in 3rd category – (5 Cr to 100 Cr)
10	CRAR_OUTFLOW_4	DECIMAL	Y	Total Digits Allowed: 5 Decimal Digits Allowed: 4	Potential outflow factor (CRaR) in 4th category – (> 100 Cr)

Table B5: Monthly Risk-O-Meter Report

Sr No.	Tag	Data Type	Mandatory	Allowed Character	Comments
1	Effective Date	DATE	Y	DD/MM/YYYY format	<p>i) Effective date of initial Risk-O-Meter value for new scheme</p> <p>ii) Effective date of updated Risk-O-Meter value if there is a change in the same for any scheme</p> <p>iii) Last day of month for all schemes</p> <p>There will be minimum 1 record for each scheme (last day of the month). Multiple records to be provided for scheme(s) wherein there is a change in</p>

					ROM details of an existing scheme or when a new scheme is launched.
2	Scheme Code	STRING	Y	Maximum length allowed: 20	AMC Scheme Code as per Fund Accountant (FA) data
3	ROM Level	STRING	Y	1 2 3 4 5 6	Please refer SEBI Circular on Product Labelling in Mutual Fund schemes – Risk-o-meter SEBI/HO/IMD/DF3/CIR/P/2020/197 dated October 05, 2020. 1-Low Risk 2-Low to Moderate Risk 3-Moderate Risk 4-Moderately High Risk 5-High Risk 6-Very High Risk
4	ROM Value	DECIMAL	Y	Total Digits Allowed: 4 Decimal Digits Allowed: 2	Please refer SEBI Circular on Product Labelling in Mutual Fund schemes – Risk-o-meter SEBI/HO/IMD/DF3/CIR/P/2020/197 dated October 05, 2020.
5	CRV	DECIMAL	N	Total Digits Allowed: 4 Decimal Digits Allowed: 2	Please refer SEBI Circular on Product Labelling in Mutual Fund schemes – Risk-o-meter SEBI/HO/IMD/DF3/CIR/P/2020/197 dated October 05, 2020. Credit Risk Value (CRV) of a <u>debt scheme</u> shall be the weighted average of credit risk value of each instrument in the portfolio of the scheme; the weights based on their proportion in scheme's AUM. For <u>other schemes</u> , this tag may not be provided.
6	LRV	DECIMAL	N	Total Digits Allowed: 4 Decimal Digits Allowed: 2	Please refer SEBI Circular on Product Labelling in Mutual Fund schemes – Risk-o-meter SEBI/HO/IMD/DF3/CIR/P/2020/197 dated October 05, 2020. Liquidity Risk Value (LRV) of a <u>debt scheme</u> shall be the weighted average of liquidity risk value of

					each instrument in the portfolio of the scheme; the weights based on their proportion in scheme's AUM. For <u>other schemes</u> , this tag may not be provided.
7	Macaulay Duration	DECIMAL	N	Total Digits Allowed: 4 Decimal Digits Allowed: 2	In terms of para 3(i)(b) of Annexure A of SEBI Circular on Product Labelling in Mutual Fund schemes – Risk-o-meter SEBI/HO/IMD/DF3/CIR/P/2020/197 dated October 05, 2020.

Table B6: Monthly Potential Risk Class Report

Sr No.	Tag	Data Type	Mandatory	Allowed Character	Comments
1	Effective Date	DATE	Y	DD/MM/YYYY format	iv) Effective date of initial PRC values for new scheme v) Effective date of updated PRC values if there is a change in the same for any scheme vi) Last day of month for all schemes i.e., There will be minimum 1 record for each scheme (last day of the month). Multiple records to be provided for scheme(s) wherein there is a change in PRC details of an existing scheme or when a new scheme is launched.
2	Scheme Code	STRING	Y	Maximum length allowed: 20	AMC Scheme Code as per Fund Accountant (FA) data
3	CRV Class	STRING	Y	1 2 3	Please refer SEBI Circular on Potential Risk Class Matrix for debt schemes based on Interest Rate Risk and Credit Risk SEBI/HO/IMD/IMD-II DOF3/P/CIR/2021/573 dated June 07, 2021.

						Class to be specified	Allowed Value
						A	1
						B	2
						C	3
4	IRRV Class	STRING	Y	1 2 3	Please refer SEBI Circular on Potential Risk Class Matrix for debt schemes based on Interest Rate Risk and Credit Risk SEBI/HO/IMD/IMD-II DOF3/P/CIR/2021/573 dated June 07, 2021.	Class to be specified	Allowed Value
I	1						
II	2						
III	3						

Annexure I - Allowed values for Asset Type

Equity Shares	Preference Shares	Warrants	Corporate Bonds	Debentures
Securitized Debt	Government Bonds	Treasury Bills	Commercial Paper	Certificate Of Deposit
STD With Banks	Mutual Fund Units	CBLO/TREPS	Bill Rediscounting Scheme	FRB/FRN
Reverse Repo	STD Margin	- Index Futures	Stock Futures	Index Options
Stock Options	Interest Rate Futures	ADR	GDR	IDR
Cash	Borrowing	Net Current Assets other than cash and borrowing	Swaps	Overseas Mutual Funds Units

Foreign Securities	Differential Voting Rights Shares	Zero Coupon Bonds/ Deep Discount Bond	Gold	Gold ETF
Forward Rate Agreements	ReITs	InVITs	AIF	Corporate Bond Repo
ETF	Commodity Future	Cash Management Bills	Gold Deposit Scheme	Gold Monetisation Scheme
Rights Entitlement	Stock Lending & Borrowing	AT1 Bond	Currency Futures	Physical Commodities
Securitised Debt - Retail Housing and/or Affordable Housing	Sovereign Gold Bond	Commodity Options	STRIPS	G-Sec Repo
Credit Default Swap	Non-convertible Preference share	Unlisted NCD	T2 Bond	Municipal Bonds
Reverse Repo in GSec	Silver	Reverse Repo in Corporate Bond	Index Options Put	Index Options Call
Stock Options - Put	Stock Options - Call			

Annexure II - Allowed values for Instrument Type

Debt Money Market	- Debt - Non Money Market	Equity	Equity Related Instruments	Others
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Annexure III - Allowed values for Ratings

AAA	AA+	AA	AA-	A+	A
A-	BBB+	BBB	BBB-	BB+	BB
BB-	B+	B	B-	C+	C
C-	A1+	A1	A2+	A2	A3+
A3	A4+	A4	Privately Rated	SOVEREIGN	UNRATED
AAA(SO)	AA+(SO)	AA(SO)	AA-(SO)	A+(SO)	A(SO)
A-(SO)	BBB+(SO)	BBB(SO)	BBB-(SO)	BB+(SO)	BB(SO)
BB-(SO)	B+(SO)	B(SO)	B-(SO)	C+(SO)	C(SO)
C-(SO)	D(SO)	AAA(CE)	A1+(SO)	A1(SO)	A2+(SO)
A2(SO)	A3+(SO)	A3(SO)	A4+(SO)	A4(SO)	AA+(CE)
AA(CE)	AA-(CE)	A+(CE)	A(CE)	A-(CE)	BBB+(CE)
BBB(CE)	BBB-(CE)	BB+(CE)	BB(CE)	BB-(CE)	B+(CE)
B(CE)	B-(CE)	C+(CE)	C(CE)	C-(CE)	D(CE)
A1+(CE)	A1(CE)	A2+(CE)	A2(CE)	A3+(CE)	A3(CE)
A4+(CE)		A4(CE)		D	

Annexure IV- Allowed values for Rating Agency

CARE	CRISIL	ICRA
FITCH	BWR	IVR

ACUITE	IND	SMERA
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C. DATA FROM RTAs – TABLE C1-C11

Table C1: Investor Master

SN	Field Name	Type	Remarks
1	PAN	VARCHAR2(45)	PAN Number
2	FOLIO_NO	VARCHAR2(15)	Folio Number
3	MF_SEBI_REG_NO	VARCHAR2(30)	SEBI registration of the Mutual Fund
4	INVESTOR_FIRST_NAME	VARCHAR2(150)	Investor First Name
5	INVESTOR_MIDDLE_NAME	VARCHAR2(35)	Investor Middle Name
6	INVESTOR_LAST_NAME	VARCHAR2(35)	Investor Last Name
7	GUARDIAN_NAME	VARCHAR2(150)	Guardian Name
8	ADDRESS1	VARCHAR2(120)	Address 1
9	ADDRESS2	VARCHAR2(120)	Address 2
10	ADDRESS3	VARCHAR2(120)	Address 3
11	ADDRESS4	VARCHAR2(120)	Address 4
12	CITY	VARCHAR2(100)	City
13	STATE	VARCHAR2(35)	State Name
14	PINCODE	VARCHAR2(20)	PIN Code
15	COUNTRY	VARCHAR2(35)	Country Name
16	MOBILE_NO	VARCHAR2(40)	Primary Mobile No
17	EMAIL	VARCHAR2(500)	Email Id
18	JH1	VARCHAR2(150)	Second Holder name (Joint holder 1)
19	JH2	VARCHAR2(150)	Third Holder name (Joint Holder 2)
20	JH1_PAN_NO	VARCHAR2(45)	Joint Holder 1 PAN Number
21	JH2_PAN_NO	VARCHAR2(45)	Joint Holder 2 PAN Number
22	GUARDIAN_PAN_NO	VARCHAR2(45)	Guardian PAN Number

23	HOLDING_NATURE	VARCHAR2(35)	Holding Nature SINGLE ANYONE OR SURVIOR JOINT EITHER OR SURVIOR FIRST OR SURVIOR NOT APPLICABLE
24	KYC_STATUS	VARCHAR2(35)	KYC Status of First Holder as PER SCAS logic. Values can be - KYC OK KYC NOT OK KYC NOT DONE KYC PENDING

25	JOINT1_KYC	VARCHAR2(35)	KYC Status of Joint Holder 1 as PER SCAS logic. Values can be - KYC OK KYC NOT OK KYC NOT DONE KYC PENDING
26	JOINT2_KYC	VARCHAR2(35)	KYC Status of Joint Holder 2 as PER SCAS logic. Values can be - KYC OK KYC NOT OK KYC NOT DONE KYC PENDING
27	GUARDIAN_KYC	VARCHAR2(35)	KYC Status of Guardian as PER SCAS logic. Values can be - KYC OK KYC NOT OK KYC NOT DONE KYC PENDING
28	Tax Status	VARCHAR2(100)	Tax Status Description
29	RTA_CODE	VARCHAR2(20)	CAMS/ KARVY / FT/DB/SUN
30	PEKRN_FH	VARCHAR2(15)	PAN Exempted KRA Reference Number of 1st holder
31	PEKRN_JH1	VARCHAR2(50)	PAN Exempted KRA Reference Number of 2nd holder

32	PEKRN_JH2	VARCHAR2(50)	PAN Exempted KRA Reference Number of 3rd holder
33	PEKRN_G	VARCHAR2(15)	PAN Exempted KRA Reference Number of Guardian
34	Income Slab	varchar2(40)	Income Slab
35	Gender	VARCHAR2(10)	Gender MALE FEMALE NA OTHERS
36	DOB	DATE	Date of Birth in YYYY-MM-DD format. For non-individuals, date of incorporation will be returned wherever available
37	Nationality	VARCHAR2(40)	Nationality
38	Occupation	VARCHAR2(100)	Occupation
39	PEP flag	VARCHAR(25)	PEP flag PEP RPEP NPEP
40	DP_CLIENT_ID	VARCHAR2(20)	DP + Client ID
41	INVESTOR CATEGORY	VARCHAR2(40)	Classification is in line with the Annual unit holding pattern information (ASR-Annual Statistical Report) which is submitted at the end of closing day of Financial year. Retail HNI NRI FPI Corporate/Institution/Others

Table C2: Investor Bank account details

SN	Field Name	Type	Remarks
1	MF_SEBI_REG_NO	VARCHAR2(30 BYTE)	SEBI registration of the Mutual Fund
2	RTA_CODE	VARCHAR2(20 BYTE)	CAMS/ KARVY/DB/SUN
3	REF_ID	VARCHAR2(40 BYTE)	RTA Unique Identifier for Bank
4	FOLIO_NO	VARCHAR2(15 BYTE)	Folio Number
5	BANK_ACCOUNT_NO	VARCHAR2(40 BYTE)	Investor Bank Account Number
6	IFSC_CODE	VARCHAR2(40 BYTE)	Bank IFSC Code
7	PURPOSE	VARCHAR2(50 BYTE)	Pay-In/Payout status

8	ACTIVE	CHAR(1)	Allowed Values : Y/N
9	RECORD DATE	DATE	Date on which either the bank account was added or modified

Table C3: Distributor Details

SN	Field Name	Type	Remarks
1	RTA_CODE	VARCHAR2(20)	CAMS/ KARVY / FT/DB/SUN
2	BROKCODE	VARCHAR2(20)	Distributor Code
3	MF_SEBI_REG_NO	VARCHAR2(30)	SEBI registration of the Mutual Fund
4	BROKNAME	VARCHAR2(70)	Distributor Name
5	ADDRESS1	VARCHAR2(120)	Address 1
6	ADDRESS2	VARCHAR2(120)	Address 2
7	ADDRESS3	VARCHAR2(120)	Address 3
8	ADDRESS4	VARCHAR2(120)	Address 4
9	CITY	VARCHAR2(100)	City
10	STATE	VARCHAR2(35)	This will contain State Name
11	PINCODE	VARCHAR2(20)	PIN Code
12	PHONE	VARCHAR2(40)	Phone Number
13	MOBILE_NO	VARCHAR2(40)	Primary Mobile No
14	CONTACTPER	VARCHAR2(45)	Contact Person Name
15	EMAIL	VARCHAR2(500)	Email Id
16	FAX	VARCHAR2(40)	Fax Number
17	AMFIREGNO	VARCHAR2(40)	AMFI Registration Number
18	PAN	VARCHAR2(45)	PAN Number
19	SELFCEERTIFLAG	VARCHAR(1)	Self Certification Flag Y if the self-certification provided is currently active; else N

Table C4: Scheme Master

SN	Field Name	Type	Remarks
1	RTA Code	VARCHAR2(20)	CAMS/KARVY/ FT/DB/SUN
2	MF SEBI Reg No	VARCHAR2(30)	SEBI registration of the Mutual Fund
3	Scheme Code	VARCHAR2(20)	Scheme Code unique for a scheme
4	Scheme Name	VARCHAR2(200)	Scheme Name

5	Nature	VARCHAR2(40)	Open or Close / Interval ended fund OPEN CLOSE INTERVAL SEGREGATED
6	Scheme Category	VARCHAR2(40)	Scheme Category. Kindly refer the sheet "Scheme Category" below.
7	Scheme Sub Category	VARCHAR2(40)	Scheme Sub Category. Kindly refer the sheet "Scheme Sub Category" below.
8	MCRID	VARCHAR2(40)	Keep it blank. It is reserved for future use.
9	AMC Scheme Code	VARCHAR2(20)	RTA needs to submit the Scheme Code which is also available at AMC

Scheme Category

Type
Equity Schemes
Debt Schemes
Hybrid Schemes
Solution Oriented Schemes
Other Schemes

Scheme Sub Category

Sub category type
Aggressive Hybrid Fund
Arbitrage Fund
Balanced Advantage
Balanced Hybrid Fund
Banking and PSU Fund
Capital Protection Oriented Schemes
Children's Fund
Conservative Hybrid Fund
Contra Fund
Corporate Bond Fund
Credit Risk Fund
Hybrid Debt ETF
Silver ETF
Corporate Debt ETF
Equity ETF

Other ETF
G-sec ETF
Dividend Yield Fund
Dynamic Asset Allocation
Dynamic Bond
ELSS
Equity Savings
Fixed Term Plan
Floater Fund
Focused Fund
Fund of Funds Investing Overseas
Fund of Funds Scheme (Domestic)
Gilt Fund
Gilt Fund with 10 year constant duration
Gold ETF
G-sec Index Fund
Corporate Debt Index Fund
Hybrid Debt Index Fund
Equity Index Fund
Large & Mid Cap Fund
Large Cap Fund
Liquid Fund
Long Duration Fund
Low Duration Fund
Medium Duration Fund
Medium to Long Duration Fund
Mid Cap Fund
Money Market Fund
Multi Asset Allocation
Multi Cap Fund
Overnight Fund
Retirement Fund
Sectoral/ Thematic
Short Duration Fund
Small cap Fund
Ultra Short Duration Fund
Value Fund
Infrastructure Debt Fund
Flexi Cap Fund

Table C5: Plan Master

SN	Field Name	Type	Remarks
1	RTA Code	VARCHAR2(20)	CAMS/KARVY/ FT/DB/SUN
2	MF SEBI Reg No	VARCHAR2(30)	SEBI registration of the Mutual Fund
3	Scheme Code	VARCHAR2(20)	Scheme Code from Scheme Master
4	Plan Code	VARCHAR2(20)	Scheme Plan Code unique to each Plan
5	Option Code	VARCHAR2(5)	Option Code - Z - Growth N - Dividend Reinvestment Y - Dividend Payout
6	Open Date	DATE	NFO Open Date in YYYY-MM-DD format
7	Close Date	DATE	NFO Close Date in YYYY-MM-DD format
8	ISIN	VARCHAR2(15)	ISIN
9	Plan Type	VARCHAR2(20)	Plan Type DIRECT REGULAR
10	Maturity Date	DATE	For close ended schemes, the date of maturity in YYYY-MM-DD format
11	Plan Description	VARCHAR(50)	Should include remaining description of the scheme plan including the plan level and option level information
12	Allotment Date	DATE	Allotment date in YYYY-MM-DD format
13	Winding up Date	DATE	Winding up date in YYYY-MM-DD format
14	Winding up flag	VARCHAR(3)	Y - Yes N- No
15	Retirement age	NUMERIC(2,0)	65/60 (only applicable for retirement funds i.e. scheme subcategory 'Retirement Fund')

Table C6: NAV Details

SN	Field Name	Type	Remarks
1	RTA_CODE	VARCHAR2(20)	CAMS/ KARVY / FT/DB/SUN
2	MF_SEBI_REG_NO	VARCHAR2(30)	SEBI registration of the Mutual Fund
3	SCHEME_CODE	VARCHAR2(20)	Scheme Code

4	Plan Code	VARCHAR2(20)	Plan Code
5	NAV_DATE	DATE	Applicable NAV Date in YYYY-MM-DD format
6	NAV	NUMERIC(24,8)	NAV that is used for valuation will be provided

Table C7: MF Investor Transaction Details

SN	Field Name	Type	Remarks
1	REF_NO	VARCHAR2(100)	Reference number (Unique Field)
2	RTA_CODE	VARCHAR2(20)	CAMS/ KARVY / FT/DB/SUN
3	MF_SEBI_REG_NO	VARCHAR2(30)	SEBI registration of the Mutual Fund
4	SCHEME_CODE	VARCHAR2(20)	Scheme Code
5	PLAN_TYPE	VARCHAR2(20)	Plan Type DIRECT REGULAR
6	FOLIO_NO	VARCHAR2(15)	Folio Number
7	TSMSLNO	VARCHAR2(40)	Time stamp Machine serial no including machine identifier
8	NAV_DATE	DATE	Applicable NAV Date in YYYY-MM-DD format
9	CREDITDT	VARCHAR2(100)	Credit realization date Flag for NAV decision such as before cut-off or after cut-off. If date and time is maintained, then it will be provided in the format YYYYMMDDHH24MI
10	PROCESSDT	DATE	Process Date
11	AMT	FLOAT	The net amount against which units has been allotted or extinguished after adjusting "LOADAMT" and "Statutory Levies".
12	UNITS	NUMERIC(24,8)	Units
13	NAV	NUMERIC(24,8)	NAV
14	POP	NUMERIC(24,8)	Applicable Price (Inclusive Load)
15	TRXN_TYPE	VARCHAR2(100)	Transaction Type description
16	BROKCODE	VARCHAR2(20)	Distributor Code
17	SUB_BRK_CODE	VARCHAR2(20)	Sub Broker Code
18	SUB_BRK_ARN_CODE	VARCHAR2(20)	Sub Broker arn Code
19	LOADAMT	FLOAT	Load Amount
20	TRXN_SIGN	VARCHAR2(1)	Transaction symbol + or -
21	TRANCHARGE	NUMERIC(22,2)	Transaction Charge deducted, for this particular transactions

22	EUIN	VARCHAR2(10)	Employee Unique Identification No. Employee is the employee of distributor
23	TER_FLAG	VARCHAR2(10)	City Category. T - Top B - Below
24	TRXNSOURCE	VARCHAR2(10)	Transaction Source - ONLINE OFFLINE OTHERS Others will include transactions such as corporate actions (dividend, scheme merger etc), reversals, triggers (SIP, Event based etc)
25	FT_ACCOUNT_NO	VARCHAR2(13)	FT Account Number Only FT will provide their sub account number, other RTAs will provide blank value
26	Plan Code	VARCHAR(20)	Plan Code
27	Standard Transaction Type	VARCHAR2(40)	Standard Transaction Type prescribed by SEBI
28	Statutory Levies	NUMERIC(24,8)	Any statutory levy such as Stamp Duty, etc. deducted from Gross transaction amount (viz subscription, redemption, switch etc) excluding load amount. (Gross Transaction amount= Amount as per Sr. No. 11+ Statutory Levies as Sr. No. 29+ LoadAMT as per Sr. No. 19)
29	Original Txn NO	VARCHAR (100)	Original Transaction reference for rejection/reversal transaction. To be kept blank in other instances
30	Bank Account No	NUMERIC(20)	Bank Account from which credit happened in case of Purchase/ SIP Purchase or to which redemption proceeds were credited ; whichever is the case
31	IFSC Code	VARCHAR (10)	IFSC Code of Bank Account

Table C8: MF Investor Holding Details

SN	Field Name	Type	Remarks
1	Holding Date	DATE	Holding date in YYYY-MM-DD format
2	Reserved	VARCHAR(10)	Blank
3	Folio No	VARCHAR2(15)	Folio Number
4	MF Reg No	VARCHAR2(30)	SEBI registration of the Mutual Fund

5	Scheme Code	VARCHAR2(20)	Scheme Code
6	Plan Type	VARCHAR2(20)	Plan Type DIRECT REGULAR
7	Unit Balance	NUMBER(25,8)	Closing Balance as on report generation date and time for the folio and scheme
8	RTA Code	VARCHAR2(20)	CAMS/ KARVY / FT/DB/SUN
9	ISIN	VARCHAR2(15)	ISIN
10	Reinvest Flag	VARCHAR(1)	Scheme Reinvest Code - Z - Not Applicable N - Dividend Reinvestment Y - Dividend Payout
11	DEMAT Flag	VARCHAR(3)	DEMAT Flag Y - Yes N - No
12	Plan Code	VARCHAR(20)	Plan Code
13	Holding Value	NUMBER(25,2)	Closing Balance in Rs.

Table C9: AMC Master

SN	Field Name	Type	Remarks
1	MF_SEBI_REG_NO	VARCHAR2(30)	SEBI registration of the Mutual Fund
2	AMC_NAME	VARCHAR2(100)	Name of Mutual Fund
3	RTA_CODE	VARCHAR2(20)	CAMS/ KARVY / FT/DB/SUN
4	AMC_PAN	CHAR(10)	PAN of AMC

Table C10: Scheme level RTA AUM

S.No	Field Name	Type	Remarks
1	Scheme AUM date	DATE	Scheme AUM Date
2	RTA Code	VARCHAR2(20)	CAMS/KARVY
3	MF SEBI Reg No	VARCHAR2(30)	SEBI registration of the Mutual Fund
4	Scheme Code	VARCHAR2(20)	Scheme Code unique for a scheme

5	Scheme RTA AUM Details - Direct Plan	NUMBER(25,2)	Summation of RTA AUM of the Scheme for Direct Plans i.e without distributor
6	Scheme RTA AUM Details - Regular Plan	NUMBER(25,2)	Summation of RTA AUM of the Scheme for Regular Plans i.e with distributor
7	Scheme RTA AUM Details - Other Plan	NUMBER(25,2)	RTA AUM of the Scheme for Other Plan, if any. Please fill this as 0 if the same is not applicable for a particular scheme
8	Scheme RTA AUM Details - Total	NUMBER(25,2)	Scheme level RTA AUM of the Scheme

Table C11: Plan level RTA AUM

Sr. No	Field Name	Type	Remarks
1	Plan NAV Date	DATE	Plan NAV date
2	RTA Code	VARCHAR2(20)	CAMS/KARVY
3	MF SEBI Reg No	VARCHAR2(30)	SEBI registration of the Mutual Fund
4	Scheme Code	VARCHAR2(20)	Scheme Code unique for a scheme
5	Plan Code	VARCHAR2(20)	Plan Code unique to each Plan
6	Plan ISIN	VARCHAR2(16)	ISIN
7	REINVEST TAG	VARCHAR(1)	Scheme Reinvest Code - Z - Not Applicable N - Dividend Reinvestment Y - Dividend Payout
8	Plan Units	NUMBER(25,8)	Day end Units
9	Plan NAV	NUMERIC(25,8)	Day end Plan Level NAV
10	Plan AUM	NUMBER(25,2)	Day end Plan Level AUM

D. DETAILS OF REPORTING REQUIREMENTS AS PER THE PROVISIONS OF THE MASTER CIRCULAR

Details of the requirements prescribed under various clauses of the Master Circular that are covered through the offsite inspection reporting formats, are as under:

Paragraph Reference number of the Master Circular	Requirement	Table Reference
2.6	Categories of Schemes, Scheme Characteristics and Type of Scheme (Uniform Description of Schemes)	Monthly Investment Report, Scheme Master, Monthly Investment Transaction Report.
2.9	Timelines for Rebalancing of Portfolios of Mutual Fund Schemes	Monthly Investment Report, Scheme Master, Monthly Investment Transaction Report.
3.2	Gold Exchange Traded Fund Scheme	Monthly Investment Report, Scheme Master, Monthly Investment Transaction Report.
3.3	Norms for Silver Exchange Traded Funds (Silver ETFs)	Monthly Investment Report, Scheme Master, Monthly Investment Transaction Report.
3.4	Portfolio Concentration Norms for Equity Exchange Traded Funds (ETFs) and Index Funds	Monthly Investment Report, Scheme Master, Monthly Investment Transaction Report.
3.5	Norms for Debt Exchange Traded Funds (ETFs)/Index Funds	Monthly Investment Report, Scheme Master, Monthly Investment Transaction Report.
3.7	Capital Protection Oriented Scheme	Monthly Investment Report, Scheme Master, Monthly Investment Transaction Report.

4.1	With the overall objective of management of key risks involved in mutual fund operation, the Risk Management Framework (RMF) shall provide a set of principles or standards, which inter alia comprise the policies, procedures, risk management functions and roles & responsibilities of the management, the Board of AMC and the Board of Trustees.	Monthly Investment Report, Scheme Master, Monthly Investment Transaction Report.
4.4	Creation of segregated portfolio in mutual fund schemes	Monthly Investment Report, Scheme Master.
4.5	Risk management framework for liquid and overnight funds	Monthly Investment Report, Scheme Master.
4.6	Prudential Norms for Liquidity Risk Management of Open Ended Debt Schemes	MF investment details, Scheme Master, Monthly Potential Outflow Factor Report
7.2.6	The AMC, its sponsor, employees of AMC and Trustee shall not be permitted to transact (buy or sell) in the units of such schemes that are under the process of being wound up. The compliance of the same shall be monitored both by the Board of AMC and Trustee.	MF Investor Transaction Details, Plan Master, Scheme Master.
9.7.1	Aggregate value of “illiquid securities” under a scheme, which are defined as nontraded, thinly traded and unlisted equity shares, shall not exceed 15 per cent of the total assets of the scheme and any illiquid securities held above 15 per cent of the total assets shall be assigned zero value.	Monthly Investment Report
9.17.1	All AMC’s shall ensure that similar securities held under its various schemes shall be valued consistently.	Monthly Investment Report
10.5	Transaction Charge	MF Investor Transaction Details
12.1	Investment in Listed and Unrated Debt Instruments	Monthly Investment Report, Scheme Master

12.2	Investment in Instruments having Special Features	Monthly Investment Report, Scheme Master
12.3	Restrictions on Investment in debt instruments having Structured Obligations / Credit Enhancements:	Monthly Investment Report, Scheme Master

12.5	Investments by Index Funds	Monthly Investment Report, Scheme Master.
12.6	Investments by Liquid Schemes and plans	Monthly Investment Report, Scheme Master, Plan Master
12.7	Investment by close ended debt schemes	Monthly Investment Report, Scheme Master
12.9	Prudential limits and disclosures on portfolio concentration risk in debt oriented mutual fund schemes	Monthly Investment Report, Scheme Master
12.10	Investment in Non-convertible Preference Shares	Monthly Investment Report, Scheme Master
12.13	Investments in Units of Venture Capital Funds	Monthly Investment Report, Scheme Master
12.14	Investment limit for government guaranteed debt securities	Monthly Investment Report, Scheme Master
12.15	Investment Restrictions for Securitised Debt	Monthly Investment Report, Scheme Master
12.16	Investments in Short Term Deposits (STDs) of Scheduled Commercial Banks - pending deployment	Monthly Investment Report, Scheme Master
12.18	Participation of Mutual Funds in repo corporate debt securities	Monthly Investment Report, Scheme Master, Monthly Investment Transaction Report
12.19	Overseas Investment limits for Mutual Funds	Monthly Investment Report, Scheme Master
12.20	Investments in Indian Depository Receipts (IDRs)	Monthly Investment Report, Scheme Master
12.21	Investments in units of REITs / InvITs	Monthly Investment Report, Scheme Master
12.25	Norms for investment and disclosure by Mutual Funds in derivatives	Monthly Investment Report, Scheme Master

12.25.8	Writing of Covered Call Options by Mutual Fund Schemes : Mutual funds have been permitted to write call options under a covered call strategy	Monthly Investment Report, Scheme Master
12.26	Participation of mutual funds in Exchange Traded Commodity Derivatives	Monthly Investment Report, Scheme Master
12.27	Interval Schemes/Plans	Monthly Investment Report, Scheme Master
12.28	CDS – mutual funds as users (protection buyers)	Monthly Investment Report, Scheme Master
12.30	Inter Scheme Transfer of Securities	Monthly Investment Transaction Report
16.7	Cash Investments in mutual funds	MF Investor Transaction Details
17.4	Product Labelling in Mutual Funds	Monthly Investment Transaction Report, Monthly Risk-O-Meter Report, Scheme Master
17.5	Potential Risk Class Matrix	Monthly Investment Transaction Report, Monthly Potential Risk Class Report, Scheme Master
