In case of difference in rating by multiple CRAs, the most conservative rating shall be considered. In case of more than one CRA rating a security, the rating of the most conservative CRA shall be considered for the purpose.

The information regarding number of segregated portfolios created in a scheme shall appear prominently under the following headings in the scheme document:

- NAV statement
- Scheme Performance Report
- Key Information Memorandum
- Scheme Advertisements
- Subscription Form
- Application Form
- All other scheme related documents

Investors subscribing to the scheme will be allotted units only in the main portfolio based on its NAV. The relevant portfolio statement for a particular scheme may include a sub portfolio as part of the main portfolio to facilitate certain tax advantaged products. The relevant portfolio statement shall clearly mention the details of the sub portfolio.

The offer to exit from the Scheme is optional at the discretion of the Trustee and AMC. Unitholders may note that no action is required in case they are in agreement with the aforesaid changes, which are beneficial to them.

The scheme may impose adequate haircut on the collateral to cushion against any diminution in the value of the collateral. The unencumbered shares in a scheme shall mean the shares that are not part of Securities Lending and Borrowing Mechanism (SLBM), margin or any other kind of encumbrance.

Risk of Writing of Call Option Under a Covered Call Strategy

• The cumulative gross exposure through repo transactions in corporate debt securities along with equity, debt, convertible bonds and money market securities as a whole shall not exceed 33% of the assets of the scheme.

• The scheme may participate in repo transactions only in A and above rated corporate debt securities.

• The scheme shall notify the beneficial owners of all transactions written by it in derivative instruments and any variation in the number of shares of a particular company held in the scheme. The unencumbered shares in a scheme shall mean the shares that are not part of Securities Lending and Borrowing Mechanism (SLBM), margin or any other kind of encumbrance.

• In the term ‘main portfolio’ the scheme shall not include the unencumbered shares in the term ‘main portfolio’.

• In the term ‘main portfolio’ the scheme includes the securities allotted to the main portfolio.

• Investors holding units of segregated portfolio may not sell by converting them into units of the main portfolio. The mutual fund may incur an impact cost at the time of sale (lower price realization).

Under normal circumstances, the asset allocation of the scheme will be as follows:

- Equity and Equity Linked Schemes
- Debt and Money Market Schemes
- Hybrid Schemes
- Tax Saving Schemes
- Others

Mutual Fund investments are subject to market risks, read all scheme related documents carefully.