Nippon India Mutual Fund
Wealth sets you free

SECTION I

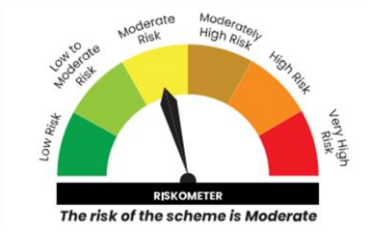
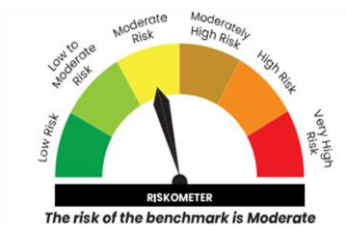
Nippon India CRISIL - IBX SDL - June 2037 Index Fund

Scheme Information Document

An open ended Target Maturity Index Fund investing in constituents of CRISIL - IBX SDL Index - June 2037. A Relatively High Interest rate risk and Relatively Low Credit Risk.

Potential Risk Class (PRC)			
Credit Risk → / Interest Rate Risk ↓	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Relatively Low (Class I)			
Moderate (Class II)			
Relatively High (Class III)	**A-III**		

A-III : A scheme with Relatively High Interest rate risk and Relatively Low Credit Risk

Product Label		
This product is suitable for investors who are seeking*:	**Scheme Riskometer:** Nippon India CRISIL - IBX SDL - June 2037 Index Fund	**Benchmark Riskometer:** CRISIL - IBX SDL Index - June 2037
• Income over the target maturity period • Investments in State Development Loans (SDL) similar to the composition of CRISIL-IBX SDL Index – June 2037, subject to tracking errors *Investors should consult their financial advisers if in doubt about whether the product is suitable for them.	*The risk of the scheme is Moderate*	*The risk of the benchmark is Moderate*

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

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

New Fund Offer Opens	New Fund Offer Closes	Scheme re-opens
November 18, 2026	November 26, 2026	On or before December 02, 2026

The particulars of the Scheme have been prepared in accordance with the Securities and Exchange Board of India (Mutual Funds) Regulations 2026, (herein after referred to as SEBI (MF) Regulations) as amended till date, and circulars issued thereunder filed with SEBI, along with a Due Diligence Certificate from the Asset Management Company. The units being offered for public subscription have not been approved or recommended by SEBI nor has SEBI certified the accuracy or adequacy of the Scheme Information Document.

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

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

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.

The Scheme Information Document of Nippon India CRISIL - IBX SDL - June 2037 Index Fund had been approved by the Board of Nippon Life India Trustee Limited on June 25, 2026. Scheme Information Document is dated November 12, 2026.

NAME OF MUTUAL FUND

Nippon India Mutual Fund (NIMF)

NAME OF ASSET MANAGEMENT COMPANY

Nippon Life India Asset Management Limited (NAM India)

CIN : L65910MH1995PLC220793

NAME OF TRUSTEE COMPANY

Nippon Life India Trustee Limited (NLITL)

CIN : U65910MH1995PLC220528

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Part I. HIGHLIGHTS/SUMMARY OF THE SCHEME

Sr. No.	Title	Description
I.	**Name of the scheme**	Nippon India CRISIL - IBX SDL - June 2037 Index Fund
II.	**Category of the Scheme**	Index Fund
III.	**Scheme type**	An open ended Target Maturity Index Fund investing in constituents of CRISIL - IBX SDL Index - June 2037. A Relatively High Interest rate risk and Relatively Low Credit Risk.
IV.	**Scheme code**	NIMF/O/O/DIN/26/10/0171
V.	**Investment objective**	The investment objective of the Scheme is to generate returns corresponding to the total returns of the securities as represented by the CRISIL - IBX SDL Index - June 2037 before expenses, subject to tracking errors. There is no assurance that the investment objective of the Scheme will be achieved
VI.	**Liquidity/listing details**	**Liquidity** The Scheme will offer for Sale / Switch-in and Redemption / Switch-out of Units on every Working Day on an ongoing basis. As per SEBI Regulations, the Mutual Fund shall initiate Redemption proceeds within 3 Working Days of receiving a valid Redemption request. In case of exceptional situations listed in AMFI Circular No. AMFI/35P/MEM-COR/74/2022-23 dated January 16, 2023, redemption payment would be made within the permitted additional timelines. A penal interest of 15% per annum or such other rate as may be prescribed by SEBI from time to time, will be paid in case the Redemption proceeds are not initiated within 3 working days of the date of receipt of a valid Redemption request. **Listing** Being an open-ended scheme, the Units of the Scheme will not be listed on any stock exchange, at present. The Trustee may, at its sole discretion, cause the Units under the Scheme to be listed on one or more Stock Exchanges
VII.	**Benchmark (Total Return Index)**	**CRISIL - IBX SDL Index - June 2037** The scheme is an index fund, investing in constituents of CRISIL - IBX SDL Index - June 2037. The composition of the benchmark is such that it is most suited for comparing performance of the Scheme.
VIII.	**NAV disclosure**	The AMC will calculate and disclose the first NAV within 5 working days from the date of allotment. Subsequently, the NAV will be calculated and disclosed at the close of every Business Day and uploaded on the AMFI website https://www.amfiindia.com and Nippon India Mutual Fund website i.e. https://mf.nipponindiaim.com by 11.00 p.m. on the same business day. Further, AMC will extend facility of sending latest available NAVs to unitholders through SMS, upon receiving a specific request in this regard. For further details, kindly refer Section II.
IX.	**Applicable timelines**	**Timeline for Dispatch of redemption proceeds** As per SEBI Regulations, the Mutual Fund shall transfer the redemption proceeds within the maximum period allowed, which is currently 3 working days from the date of receipt of the redemption request at the Designated Investor Service Centres. In case of exceptional situations listed in AMFI Circular No.AMFI/35P/MEM-COR/74/2022-23 dated January 16, 2023, redemption payment would be made within the permitted additional timelines. A Transaction Confirmation Slip / Fresh Account Statement will also be sent to the Unitholders reflecting the new unit balance in his Account. For payments made other than through direct transfers, the redemption proceeds shall be Dispatched through ordinary mail (with or without UCP) or Registered Post or by Courier, unless otherwise required under the Regulations, at the risk of the unitholder
X.	**Plans and Options** **Plans/Options and sub options under the Scheme**	The Scheme offers following Plans/Options under Direct Plan and Regular Plan: **Growth Plan - Growth Option** Direct Plan is only for investors who purchase /subscribe Units in a Scheme directly with the Fund (i.e. investments not routed through an AMFI Registration Number (ARN) Holder). The AMC, reserves the right to discontinue/ add more plans/ options at a later date subject to complying with the prevailing SEBI guidelines and Regulations.

Default Plan

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

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

Treatment of Transactions received with invalid ARNs

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

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

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

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

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

Notes:

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

XI.	**Load Structure**	**Exit Load:** NIL
XII.	**Minimum Application Amount/switch in**	**During NFO & On continuous basis:** Rs.1,000 and in multiples of Re.1 thereafter Note – For investments made by designated employees in terms of Clause 7.14 of SEBI Master circular dated March 20, 2026, requirement for minimum application/ redemption amount will not be applicable.
XIII.	**Minimum Additional Purchase Amount**	**Minimum Additional Investment:** Rs.1,000 and in multiples of Re.1 thereafter Note – For investments made by designated employees in terms of Clause 7.14 of SEBI Master circular dated March 20, 2026, requirement for minimum application/ redemption amount will not be applicable.
XIV.	**Minimum Redemption/switch out amount**	**Minimum Redemption Amount** Redemptions can be of minimum amount of Rs.100 or any number of units or account balance, whichever is lower. Note – For investments made by designated employees in terms of Clause 7.14 of SEBI Master circular dated March 20, 2026, requirement for minimum application/ redemption amount will not be applicable. **Minimum Switch Amount** Will be as per the minimum application amount in the respective scheme which may have been opted by the Investor for switching the units/amount where the switch facility is available. NIMF/NAM India reserves the right to introduce, change, modify or withdraw any of the features available in this facility from time to time.
XV.	**New Fund Offer Period** This is the period during which a new scheme sells its units to the investors.	**NFO opens on: November 18, 2026** **NFO closes on: November 26, 2026** **Scheme re-opens for continuous sale & repurchase not later than: December 02, 2026** The AMC/Trustee reserves the right to close the NFO of the Scheme before the above mentioned date. The AMC/Trustee reserves the right to extend the closing date of the New Fund Offer Period, subject to the condition that the New Fund Offer shall be kept open for minimum 3 working days and not more than 15 days. Any such changes shall be announced by way of issuing addendum and uploading on the website of the AMC
XVI.	**New Fund Offer Price:** This is the price per unit that the investors have to pay to invest during the NFO.	The NFO price will be Rs. 10/- per unit
XVII.	**Segregated portfolio/ side pocketing disclosure**	The scheme has segregated portfolio disclosure. For Details Disclosure, kindly refer SAI
XVIII.	**Swing pricing disclosure**	Not Applicable
XIX.	**Stock lending/short selling**	The Scheme will not invest in Short Selling & Securities Lending
XX.	**How to Apply & Other Details**	The applications filled up and duly signed by the applicants should be submitted at the office of the Collection Centres / DISCs / Official Points of Acceptance or may be downloaded from the website of AMC. The list of the Designated Investor Service Centres (DISCs)/Official Points of Acceptance (OPAs) of the Mutual Fund are available on the website of the AMC i.e. https://mf.nipponindiaim.com. Please refer to the SAI for detailed procedure and Application form for the instructions.
XXII.	**Investor services**	**Contact details for general service requests & complaint resolution:** Mr. Milind Nesarikar, Investor Relations Officer **Registered office :** 30th Floor, One Lodha Place, Senapati Bapat Marg, Lower Parel, Mumbai – 400013 • Call at 1860 266 0111 (charges applicable) or 022 69259696 (charges applicable); or • E-mail: customercare@nipponindiaim.in; or • Investors may contact / visit any of the Investor Service Centres (ISCs) of the AMC; or • Post their feedback / suggestions on our website https://mf.nipponindiaim.com/ appearing under section 'Investor Service' -> Grievance Redressal Process **Online Dispute Resolution Platforms** **1. SCORES** SCORES is a web based centralized grievance redressal system which enables investors to lodge and follow up their complaints and track the status of redressal of such complaints online. Through this system, the investor should be able to submit his/her complaint on an online basis, which shall then be monitored and forwarded by the concerned Desk Officer(s) at SEBI to the concerned AMC's, who would then in-turn

		be required to suitably redress & upload status thereof on this platform itself, within the stipulated time period. For redressal of complaints, Investors can visit SEBI scores portal. **2. Online Dispute Resolution (ODR) Portal** Pursuant to SEBI Circular no. SEBI/HO/OIAE/OIAE_IAD-1/P/ CIR/2023/131 dated July 31, 2023 read with SEBI Circular no. SEBI/HO/OIAE/OIAE_IAD-1/P/CIR/2023/135 dated August 04, 2023, common Online Dispute Resolution ('ODR') Portal has been established in order to harnesses online conciliation and online arbitration for resolution of disputes arising in the Indian Securities Market. The investors can access the link to ODR portal which is also made available on our website.
XXIII.	**Specific attribute of the scheme (such as lock in, duration in case of target maturity scheme/close ended schemes) (as applicable)**	**Maturity of the Scheme** As a function of the underlying investments of the Scheme, the maturity of the Scheme is xx June, 2037 ("Maturity Date"). Any modification to this date will be conveyed to investors through a notice. If the maturity / payout date falls on a non-business day, the maturity / payout date shall be the next business day. Upon the Maturity Date, the Units of the Scheme will be automatically Redeemed at the NAV applicable on the Maturity Date. The Redemption proceeds will be paid to the Unit holders whose names appear on the register of Unit holders on the Maturity Date.
XXIV.	**Special product/facility available during the NFO and on ongoing basis**	**Special product/facility available during the NFO** **A. SPECIAL PRODUCTS** 1. Systematic Investment Plan (SIP) **B. SPECIAL FACILITIES** 1. **Auto Switch Facility** This fund will offer an auto switch facility from all liquid and debt schemes to Nippon India CRISIL - IBX SDL - June 2037 Index Fund during the NFO. However, NAM India reserves the right to extend or limit the said facility on such terms and conditions as may be decided from time to time 2. **Applications Supported by Blocked Amount (ASBA) facility** ASBA facility will be provided to the investors subscribing to NFO of the Scheme. It shall coexist with the existing process, wherein cheques are used as a mode of payment. Detailed provision of such facility has been provided in SAI. 3. Switch-out facility from applicable ETF schemes to Nippon India CRISIL - IBX SDL - June 2037 Index Fund For availing this facility, investors are requested to note the following operational modalities: a. Switch-out from the Scheme will be allowed only in terms of Basket size (unit). b. Switch transaction will be processed subject to availability of all details as per regulatory guidelines. c. The applicability of the NAV in the transferee Scheme will be the NAV of the business day on which the Funds are realized in Scheme's account before cut-off time. d. In case of any rejection in Switch-in to the transferee Scheme, the amount will be paid to the investor as redemption proceeds. e. Investors to note that the pattern and sequence of holding both in the open-ended (Non-ETF) Folio and in demat account (used for ETF unit holding) should be same. However, in case there is no existing Folio, the investor has to provide the details and signatures of all holders for Folio creation in the open-ended (Non-ETF) Scheme. f. Investors should have the clear balance of ETF units in their demat account for execution of the Switch-out transaction from the selected ETF Scheme. **Special product/facility available during the ongoing basis** **A. SPECIAL PRODUCTS** 1. Systematic Investment Plan (SIP) 2. Systematic Transfer Plan (STP) 3. Systematic Withdrawal Plan (SWP) 4. Trigger Facility 5. Nippon India SMART ST_EP For detailed disclosure of above special products / facilities, kindly refer SAI. NIMF/NAM India reserves the right to introduce, change, modify or withdraw any of the features available in this facility from time to time.
XXV.	**Weblink**	A weblink wherein TER for last 6 months, Daily TER as well as scheme factsheet shall be made available. TER: https://mf.nipponindiaim.com/investor-services/downloads/total-expense-ratio-of-mutual-fund-schemes Factsheet : https://mf.nipponindiaim.com/investor-service/downloads/factsheet-and-other-portfolio-disclosures

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, 2026 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) AMC has complied with the set of checklist applicable for Scheme Information Document and there are no deviations from the regulations.

(viii) Notwithstanding anything contained in this Scheme Information Document, the provisions of the SEBI (Mutual Funds) Regulations, 2026 and the guidelines there under shall be applicable.

(ix) The Trustees have ensured that Nippon India CRISIL - IBX SDL - June 2037 Index Fund approved by them is a new product offered by Nippon India Mutual Fund and is not a minor modification of any existing scheme/fund/product.

Sd/-

Date: August 05, 2026

Name: Muneesh Sud

Place: Mumbai

Designation: General Counsel & Chief of Compliance

Part II. INFORMATION ABOUT THE SCHEME

A. HOW WILL THE SCHEME ALLOCATE ITS ASSETS?

Under normal circumstances, the anticipated asset allocation would be:

Instruments	Indicative asset allocation (% of total assets)	
	Minimum	Maximum
Instruments representing CRISIL - IBX SDL Index - June 2037	95	100
Cash & cash equivalents and Money Market instruments and/or Schemes which invest in the money market securities or Liquid Schemes#	0	5

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

#The Scheme may invest upto 5% net assets in money market / liquid schemes of Nippon India Mutual Fund and/ or any other mutual fund without charging any fees, provided that aggregate inter-scheme investment made by all schemes under the same management company or in schemes under the management of any other AMC shall not exceed 5% of the NAV of the Mutual Fund in accordance with Clause 3 of Sixth Schedule of SEBI (Mutual Funds) Regulations, 2026.

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

The cumulative gross exposure through Debt & Money Market instruments shall not exceed 100% of the net assets of the scheme or guidelines as may be specified by SEBI from time to time as per Clauses 13.18 of SEBI Master Circular dated March 20, 2026.

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

The Scheme shall replicate the underlying debt index subject to the requirements as specified under para 4.4.6 of SEBI Master Circular on Mutual Funds dated March 20, 2026.

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

Sl. No	Type of Instrument	Percentage of exposure	Circular references
1.	Securities Lending	Nil	SEBI (Mutual Funds) Regulations, 2026, Securities Lending Scheme, 1997 and Clause 13.6 of SEBI Master Circular dated March 20, 2026
2.	Derivatives	Nil	Clause 13.15 of SEBI Master Circular dated March 20, 2026
3.	Securitized Debt	Nil	Clause 13.1(2) of SEBI Master Circular dated March 20, 2026
4.	Overseas Securities	Nil	Clause 13.11 of SEBI Master Circular dated March 20, 2026
5.	ReITS and InVITS	Nil	
6.	i. Units of REIT and InvIT ii. Units of REIT and InvIT issued by a single issuer.	Nil	Clause 13.13 of SEBI Master Circular dated March 20, 2026
7.	AT1 and AT2 Bonds AT1 and AT2 Bonds (Single issuer)	Nil	Clause 13.1(9) of SEBI Master Circular dated March 20, 2026
8.	Unlisted Non-Convertible Debentures (NCDs)	Nil	Clause 13.1(3) of SEBI Master Circular dated March 20, 2026
9.	* Unsupported rating of debt instruments (i.e. without factoring-in credit enhancements) is below investment grade and Supported rating of debt instruments (i.e. after factoring-in credit enhancement) is above investment grade at Scheme level.	Nil	Clauses 13.1(10) of SEBI Master Circular dated March 20, 2026
10.	* Unsupported rating of debt instruments (i.e. without factoring-in credit enhancements) is below investment grade and Supported rating of debt instruments (i.e. after factoring-in credit enhancement) is above investment grade	Nil	Clauses 13.1(10) of SEBI Master Circular dated March 20, 2026

	for any group on debt portfolio of the schemes.		
11.	Repo transactions in corporate debt securities	Nil	Clauses 13.8 of SEBI Master Circular dated March 20, 2026
12.	Schemes of Nippon India Mutual Fund and/ or any other mutual fund which invest in the money market securities or Liquid Schemes	0-5%	Clause 3 of Sixth Schedule of SEBI (Mutual Funds) Regulations, 2026

* Of Debt portfolio.

Rebalancing of deviation due to short term defensive consideration:

Any alteration in the investment pattern will be for a short term on defensive considerations as per clause 1.9.1.b of SEBI Master Circular dated March 20, 2026; the intention being always to protect the interests of the Unit Holders and the Scheme shall rebalance the portfolio within 7 calendar days.

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

Portfolio rebalancing in case of passive breach:

In line with Clause 4.5.5 of SEBI Master Circular dated March 20, 2026, in case of change in constituents of the index due to periodic review, the portfolio of Scheme shall be rebalanced within 7 calendar days. Further, any transactions undertaken in the portfolio of Index Schemes in order to meet the redemption and subscription obligations shall be done ensuring that post such transactions replication of the portfolio with the index is maintained at all points of time.

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

In the event of involuntary corporate action, the scheme shall dispose the security not forming part of the underlying index within 7 calendar days from the date of allotment/listing. Provided further and subject to the above, any change in the asset allocation affecting the investment profile of the Scheme shall be effected only in accordance with the provisions of Regulation 22(9)(c) of the SEBI (MF) Regulations and Clause 1.9.2 of SEBI Master Circular for Mutual Funds dated March 20, 2026.

B. WHERE WILL THE SCHEME INVEST?

Sr. No.	Instruments in which the scheme will invest
1	Instruments representing the CRISIL - IBX SDL Index - June 2037
2	Cash & Cash Equivalents including Government Securities, T-Bills and Repo on Government Securities having residual maturity of less than 91 days
3	Money Market Instruments including Tri-Party Repo/ Repo/Reverse Repo, certificate of deposit, commercial papers, commercial bills, treasury bills, Government securities issued by Central and/or State Government having an unexpired maturity up to one year, call or notice money, usance bills (BRDS)
4	Schemes of Nippon India Mutual Fund and/ or any other mutual fund which invest in the money market securities or Liquid Schemes

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

C. WHAT ARE THE INVESTMENT STRATEGIES?

Nippon India CRISIL - IBX SDL - June 2037 Index Fund is a passively managed index fund which will employ an investment approach designed to track the CRISIL - IBX SDL Index - June 2037. The Scheme will invest at least 95% of its total assets in the instruments representing the underlying Index. Accordingly, the Scheme will invest in instruments in line with the benchmark index of the Scheme. The Scheme may also invest in money market instruments to meet the liquidity and expense requirements within the 0-5% of asset allocation.

The Scheme shall replicate the underlying debt index subject to the requirements as specified under para 4.4.6 of SEBI Master Circular dated March 20, 2026

Disclosure of Trading in Derivatives

The Scheme does not invest in Derivatives.

Portfolio Turnover

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

D. HOW WILL THE SCHEME BENCHMARK ITS PERFORMANCE?

CRISIL - IBX SDL Index - June 2037

The scheme is an index fund, investing in constituents of CRISIL - IBX SDL Index - June 2037. The composition of the benchmark is such that it is most suited for comparing performance of the Scheme.

E WHO MANAGES THE SCHEME?

Name of the Fund Manager & tenure of managing the scheme	Age	Educational Qualification	Type and Nature of past experience including assignments held during the past 10 years	Name of the Other Schemes managed
Pranay Sinha Senior Fund Manager - Fixed Income (Managing the Scheme - Since Launch of the scheme)	45	PGDM, IIM Calcutta B. Tech. (Hons.), IIT Kharagpur	**Over 18 years of experience in Fixed Income Markets** **From March 30, 2021 onwards** NAM India : Senior Fund Manager – Fixed Income **September 2014 – March 2021** Aditya Birla Sunlife Mutual Fund : Fund Manager **October 2010 – August 2014** BNP Paribas : IRFX Trader **March 2008 – October 2010** Morgan Stanley Investment Management : Fixed Income Trader **November 2005 – March 2008** ICICI Prudential AMC : Fixed Income & Credit Analyst	Nippon India Retirement Fund - Wealth Creation Scheme Nippon India Nivesh Lakshya Long Duration Fund Nippon India Dynamic Bond Fund Nippon India Retirement Fund - Income Generation Scheme Nippon India ETF Nifty 8-13 yr G-sec Long Term Gilt Nippon India Banking & PSU Fund Nippon India ETF Nifty 5 yr Benchmark G-Sec
Vivek Sharma Fund Manager - (Managing the Scheme - Launch of the scheme)	43	B.E (Electronics), PGDBM - Finance	**Over 19 years of experience** **September 2016 - till date -** Fund Manager **September 2013 - September 2016 -** NAM India: Asst.Fund Manager **-** Managing investments for Debt Schemes **February 22, 2010 - September 2013,** NAM India, – Responsible for investment/ trading – Fixed Income. **May 2007 – February 2010** NAM India, - Assistant Manager – Fixed Income. Responsible for Assisting Fund Managers in FMP/Open ended portfolio analysis & MIS related activities. **June, 2006 to April 2007** NAM India, - Management Trainee – Sales & Distribution. Responsible for Product support to corporate sales team across country.	Nippon India Ultra Short Duration Fund Nippon India Low Duration Fund Nippon India Corporate Bond Fund Nippon India Short Duration Fund Nippon India Medium to Long Duration Fund Nippon India Dynamic Bond Fund Nippon India Banking & PSU Fund Nippon India ETF Nifty SDL Apr 2026 Top 20 Equal Weight Nippon India Nifty AAA CPSE Bond Plus SDL - Apr 2027 Maturity 60:40 Index Fund Nippon India Nifty AAA PSU Bond Plus SDL - Sep 2026 Maturity 50:50 Index Fund Nippon India Nifty SDL Plus G-Sec - Jun 2028 Maturity 70:30 Index Fund Nippon India Nifty G-Sec Jun 2036 Maturity Index Fund Nippon India Nifty SDL Plus G-Sec - Jun 2029 Maturity 70:30 Index Fund Nippon India Nifty G-Sec Oct 2028 Maturity Index Fund Nippon India CRISIL - IBX AAA Financial Services - Dec 2026 Index Fund Nippon India CRISIL - IBX AAA Financial Services - Jan 2028 Index Fund Nippon India Nifty 1D Rate Liquid ETF – Growth

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

Nippon India CRISIL - IBX SDL - June 2037 Index Fund is an open-ended passive scheme. It is the only Index Fund of Nippon India Mutual Fund that would replicate/ track constituents of CRISIL - IBX SDL Index - June 2037. Hence this scheme is different from other existing schemes of Nippon India Mutual Fund.

Existing Index schemes of Nippon India Mutual Fund are as follows:

Sr. No.	Scheme Name
1.	Nippon India Index Fund - Nifty 50 Plan
2.	Nippon India Index Fund - BSE Sensex Plan
3.	Nippon India Nifty Midcap 150 Index Fund
4.	Nippon India Nifty Smallcap 250 Index Fund
5.	Nippon India Nifty 50 Value 20 Index Fund
6.	Nippon India Nifty AAA CPSE Bond Plus SDL - Apr 2027 Maturity 60:40 Index Fund
7.	Nippon India Nifty Alpha Low Volatility 30 Index Fund
8.	Nippon India Nifty AAA PSU Bond Plus SDL - Sep 2026 Maturity 50:50 Index Fund
9.	Nippon India Nifty SDL Plus G-Sec - Jun 2028 Maturity 70:30 Index Fund
10.	Nippon India Nifty G-Sec Sep 2027 Maturity Index Fund
11.	Nippon India Nifty G-Sec Jun 2036 Maturity Index Fund
12.	Nippon India Nifty SDL Plus G-Sec - Jun 2029 Maturity 70:30 Index Fund
13.	Nippon India Nifty G-Sec Oct 2028 Maturity Index Fund
14.	Nippon India Nifty Bank Index Fund
15.	Nippon India Nifty IT Index Fund
16.	Nippon India Nifty 500 Equal Weight Index Fund
17.	Nippon India Nifty 500 Momentum 50 Index Fund
18.	Nippon India CRISIL - IBX AAA Financial Services - Jan 2028 Index Fund
19.	Nippon India CRISIL - IBX AAA Financial Services - Dec 2026 Index Fund
20.	Nippon India Nifty Auto Index Fund
21.	Nippon India Nifty Realty Index Fund
22.	Nippon India Nifty 500 Quality 50 Index Fund
23.	Nippon India Nifty 500 Low Volatility 50 Index Fund
24.	Nippon India BSE Sensex Next 30 Index Fund
25.	Nippon India Nifty India Manufacturing Index Fund
26.	Nippon India CRISIL-IBX Financial Services 3-6 Months Debt Index Fund
27.	Nippon India CRISIL-IBX Financial Services 9-12 Months Debt Index Fund
28.	Nippon India CRISIL - IBX SDL - June 2037 Index Fund (Proposed Scheme)

For details of the scheme differentiation please visit

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

G. HOW HAS THE SCHEME PERFORMED

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

H. ADDITIONAL SCHEME RELATED DISCLOSURES

i. Top 10 holdings by issuer and sectors

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

ii. A Functional website link is given below for the disclosure of name and exposure to Top 7 issuers, stocks, groups and sectors as a percentage of NAV of the scheme:

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

iii. Functional website link for Portfolio Disclosure –

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

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

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

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

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

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

vi. Investments by the AMC in the Scheme

Subject to the Regulations, the AMC may invest in the Scheme during the NFO and/or on ongoing basis.

In accordance with Regulation 22(3)(a) of SEBI (Mutual Funds) Regulations, 2026 read along with Clause 7.13 of the SEBI Master Circular dated March 20, 2026 and AMFI Best Practice Guidelines Circular No.100 /2022-23 dated April 26, 2022 on 'Alignment of interest of AMCs with the Unitholders of the Mutual Fund schemes' , the AMC shall invest its own funds in the scheme(s) based on the risks associated with the schemes, as may be specified by the SEBI from time to time.

Further, the AMC shall not charge any investment management and advisory fee on its investment in the Scheme (s), unless allowed to do so under SEBI Regulations in the future.

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

Part III - OTHER DETAILS

A. COMPUTATION OF NAV

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

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

Example: If the applicable NAV is Rs. 10.00, sales/entry load is 2 per cent and the exit/repurchase load is 2 percent then the sales price will be Rs. 10.20 and the repurchase price will be Rs. 9.80.

Rounding off policy for NAV

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

Illustration for computation of NAV:

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

The mutual fund shall ensure that the repurchase price of the scheme is not lower than 97% of the Net Asset Value.

Methodology for calculation of sale and re-purchase price of the units of mutual fund scheme:

Let's assume that the NAV of a Mutual Fund Scheme on April 01, 2018 is Rs. 10/-.

Purchase of mutual fund units:

The Purchase Price of the Units on an ongoing basis will be same as Applicable NAV.

Purchase Price = Applicable NAV

In the above example, purchase is done on April 01, 2018, when the Applicable NAV = Rs. 10/-. Therefore, Purchase Price = Rs. 10/-

As per existing Regulations, no entry load is charged with respect to applications for purchase / additional purchase of mutual funds units.

Redemption/Re-purchase of mutual fund units:

The Redemption Price of the Units will be calculated on the basis of the applicable NAV subject to prevailing Exit Load, if any. In case of redemption, the amount payable to the investor shall be calculated as follows:

Redemption Price = Applicable NAV * (1 - Exit Load)

Say, in the above example the exit load applicable is

For exit on or before 12 months from the date of allotment – 1.00%

For exit after 12 months from the date of allotment – Nil.

Scenario 1: Redemption is done during applicability of exit load

In case the investor requests for redemption on or before 12 months i.e. on or before March 31, 2019; say December 1, 2018, when the NAV of the scheme is Rs. 12/- and the exit load applicable is 1%, so the Redemption amount payable to investor shall be calculated as follows:

Redemption Price = Applicable NAV * (1 - Exit Load)

= Rs. 12 * (1-1%) = Rs. 11.88/-

Scenario 2: Redemption is done when the exit load is NIL

In case the investor requests for redemption after 12 months i.e. after March 31, 2019; say April 1, 2019, when the NAV of the scheme is Rs. 12/- and the exit load applicable is NIL, so the Redemption amount payable to investor shall be calculated as follows:

Redemption Price = Applicable NAV * (1 - Exit Load)

= Rs. 12 * (1-0) = Rs. 12/-

The aforesaid example does not take into consideration any applicable statutory levies or taxes. Accordingly, the redemption amount payable to investor shall further reduce to the extent of applicable statutory levies or taxes.

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

All the expenditures pertaining to launch of new fund offer till the date of allotment of mutual fund units to investors shall be borne by the asset management company or trustees or sponsor.

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 stationery, bank charges etc. AMC to ensure that no NFO expenses are charged to the Scheme

C. ANNUAL SCHEME RECURRING EXPENSES

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

The AMC has estimated that upto 0.90% (under Regulation 66(7)(b)(i) of the daily net assets of the scheme along with additional expenses as permitted under Regulation 66(9), Regulation 66(10), and applicable statutory levies will be charged to the scheme as expenses. The AMC would update any change in the current expense ratios on the website of the mutual fund at least three working days prior to the effective date of the change. Further Actual Expense ratio will be disclosed at the following link:

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

Expense Head	**% of Net Assets**
Investment Management & Advisory Fee	Upto 0.90%
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 fees, commission and charges towards distribution of mutual fund schemes	
Costs related to investor communications	
Costs of fund transfer from location to location	
Cost towards investor education, awareness & financial inclusion	
Brokerage and transaction cost pertaining to execution of trade (over and above 6 bps and 2 bps for cash and derivative market trades respectively)	
Cost of statutory advertisements	
Other Expenses (specified as per Reg 66 of SEBI MF Regulations) *	
Maximum Base Expense Ratio (BER) permissible under Regulation 66(7)(b)(i)	**Upto 0.90%**
Statutory levies (including GST) on all expenses excluding brokerage and transaction cost	As per actual / rates in force
Statutory levies (including GST) on brokerage and transaction cost	As per actual / rates in force

* Other Expenses may also include Incentive to Market maker, Listing & Licensing Fees etc. Except those expenses which are specifically prohibited as per 11.3.1 of SEBI Master Circular dated March 20, 2026.

Illustration – Impact of Expense Ratio on the Returns		
Particulars	**Regular Plan**	**Direct Plan**
Amount Invested at the beginning of the year	10,000	10,000
Returns before Expenses	1,500	1,500

Expenses other than Distribution Expenses	150	150
Distribution Expenses	50	-
Returns after Expenses at the end of the Year	1,300	1350
Returns	13.00%	13.50%

Note: Please note that the above is an approximate illustration of the impact of expense ratio on the returns, where the Gross NAV has been simply reduced to the extent of the expenses. In reality, the actual impact would vary depending on the path of returns over the period of consideration. Expenses will be charged on daily net assets.

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

The above expenses are fungible within the overall maximum limit prescribed under SEBI (Mutual Funds) Regulations 2026, which means there will be no internal sub-limits on expenses and AMC is free to allocate them within the overall BER.

Goods & Service tax and other statutory levies, if any, on expenses, commission, investment management and advisory fees, brokerage & transaction cost etc will be in addition to the maximum base expense ratio that may be charged to the Scheme as per Regulation 66 of the SEBI (MFs) Regulations, 2026.

Direct Plan shall have a lower expense ratio than Regular plan, as no distribution expenses or commission shall be paid from such plan. Further, the NAV of Direct Plan shall be different from the NAV of Regular Plan given the two plans carry different Base Expense Ratio (BER).

In terms of clause 11.9.1 of SEBI Master Circular dated March 20, 2026, Mutual Funds/AMCs will annually set apart at least 0.01% on daily net assets for investor education and awareness initiatives. However, if scheme is covered under MF Lite framework, Mutual Funds/AMCs shall annually set apart at least 5% of total BER charged to direct plans, subject to maximum of 0.5 bps on daily net assets, in terms of clause 20.5.2 of SEBI Master Circular dated March 20, 2026. The amount set apart shall be within the maximum limit as per regulation 66 (7) of the SEBI (MF) Regulations 2026.

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

In terms of Clause 11.3.3. of SEBI Master Circular dated March 20, 2026, all scheme related expenses including commission paid to distributors, by whatever name it may be called and in whatever manner it may be paid, will necessarily be paid from the scheme only within the regulatory limits and not from the books of AMC, its associate, sponsor, trustee or any other entity through any route. Provided that the expenses that are very small in value but high in volume may be paid out of AMC's books. Such expenses can be paid out of AMC's books at actuals or not exceeding 2 bps of respective scheme AUM, whichever is lower. A list of such miscellaneous expenses has been provided by AMFI in consultation with the Board. Such expenses incurred by AMC shall be properly recorded in the books of account of AMC.

In addition to the limits specified in regulation 66(7), the following costs or expenses may be charged to the scheme namely:

- **Regulation 66(9) -** Brokerage costs incurred for the execution of trades may be expensed out in the scheme to the extent of 0.06 per cent of trade value in case of cash market transactions and 0.02 per cent of trade value in case of derivatives transactions. Payment towards brokerage costs incurred for the execution of trades, over and above the said 0.06 per cent for cash market transactions and 0.02 per cent for derivative transactions shall be charged to the scheme within the maximum limit of Base Expense Ratio (BER) as prescribed under Regulation 66 of the SEBI (Mutual Funds) Regulations, 2026. Any expenditure in excess of the said prescribed limit shall be borne by the AMC or by the Trustee or Sponsors.
- **Regulation 66(10)** - Transaction cost incurred for the purpose of execution of trade i.e. regulatory levies and any other expenses charged by the stock exchanges, clearing corporation, and clearing house, as applicable.
- **Statutory levy** as defined under Regulation 2(1)(yy) – Statutory levy means levy imposed by state government and central government.
- With reference to Clause 11.6 of SEBI Master circular dated March 20, 2026, additional distribution commission shall be payable to distributors for onboarding
- (i) New individual investors (new PAN) from B 30 cities at the mutual fund industry level and
- (ii) New women individual investors (new PAN) from both Top 30 and B 30 cities.
- AMCs shall pay additional commission to distributors for onboarding eligible new investors subject to the conditions as specified under clause 11.6 of SEBI Master circular dated March 20, 2026.
- The structure of such additional commission shall be as under:

Investment mode	Commission structure
Lump sum Investment	1% of the amount of the first application subject to a maximum of ₹2,000, provided the investor remains invested for a minimum period of one year
Systematic Investment Plan (SIP)	1% of the total investment made during the first year, subject to a maximum of ₹2,000

- The additional distribution commission shall be paid from the mandated amount set apart for investor education, awareness and financial inclusion initiatives, subject to adequate claw back provisions. Dual incentives for the same investor/investment shall not be permitted.

Accordingly the total of all expenses charged to the investors of the scheme shall be total of expense charged within the base limit specified under sub-regulation 7 of regulation 66, brokerage cost permitted under sub regulation 9 of regulation 66, transaction cost incurred for the purpose of execution of trade as referred under sub-regulation 10 of regulation 66, and statutory levies charged to the investors.

Any expenditure in excess of the base limits specified in these regulations shall be borne by the asset management company or the trustees or sponsors. If any expense of the scheme is borne by asset management company or by the trustee or sponsors, the same shall be done only after the investment and advisory fees charged to the scheme, if any, is fully reversed.

D. LOAD STRUCTURE

Load amounts are variable and are subject to change from time to time. NAM India, in consultation with the Trustees, reserves the right to change the load structure if it so deems fit in the interest of smooth and efficient functioning of the scheme. Any imposition or enhancement in the load shall be applicable on prospective investments only. However, NAM India shall not charge any load on issue of bonus units and units allotted on reinvestment of IDCW for existing as well as prospective investors. At the time of changing the load structure:

(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 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.

(iv) Any other measures which the mutual funds may feel necessary.

Load is an amount which is paid by the investor to redeem the units from the scheme. For the current applicable structure, please refer to the website of the AMC https://mf.nipponindiaim.com or may call at Customer Service Centre 1860-266-0111 (charges applicable), and Investors outside India can call at 91-22-69259696 (charges applicable) or your distributor.

a) Exit Load: Nil

Unitholders will have the flexibility to change the allocation of their investments among the various scheme(s) offered by the Mutual Fund, in order to suit their changing investment needs, by easily switching between the scheme(s) / plans/options of the Mutual Fund.

b) Switchover Facility: Available, subject to minimum application amount in switch in scheme (for opening a new folio/account) and minimum additional investment amount in in switch in scheme for switch-ins thereafter.

c) Inter Scheme Switch: At the applicable loads in the respective schemes.

d) Inter Plan/Inter Option Switch/STP:

Switch / Systematic transfer of Investments made from 'Regular Plan' to 'Direct Plan' under the scheme and vice versa, will not be subject to exit load

No Exit Load shall be levied for switch of investments made without ARN code, from Regular Plan to Direct Plan of the Scheme or vice versa.

No load shall be applicable for Inter Option Switch/systematic transfer of investments within the same plan under the scheme (for e.g. Growth option to Income Distribution cum Capital Withdrawal option and vice versa).

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

The investor is requested to check the prevailing load structure of the scheme before investing.

SECTION II

I. INTRODUCTION

A. Definitions/interpretation

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

B. Risk Factors

SCHEME SPECIFIC RISK FACTORS

(a) Risks associated with investing in Debt and Money Market Instruments

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

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

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

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

Interest Rate Risk

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

Liquidity or Marketability Risk

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

Credit Risk

Credit risk or default risk refers to the risk which may arise due to default on the part of the issuer of the money market security (i.e. will be unable to make timely principal and interest payments on the security). While this risk is limited in money market instruments, because of stringent restrictions on issuers, it is not eliminated completely. Hence, they are sold at a yield spread above those offered on Treasury securities, which are sovereign obligations and generally considered to be free of credit risk. Normally, the value of a fixed income security will fluctuate depending upon the actual changes in the perceived level of credit risk as well as the actual event of default.

Reinvestment Risk

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

Pre-payment Risk: Certain fixed income securities give an issuer the right to call back its securities before their maturity date, in periods of declining interest rates. The possibility of such prepayment may force the fund to reinvest the proceeds of such investments in securities offering lower yields, resulting in lower interest income for the fund.

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

The above are some of the common risks associated with investments in fixed income and money market securities. There can be no assurance that a Scheme's investment objectives will be achieved, or that there will be no loss of capital. Investment results may vary substantially on a monthly, quarterly or annual basis.

Risks associated with various types of securities

	CREDIT RISK	LIQUIDITY RISK	PRICE RISK
Listed	Depends on credit quality	Relatively Low	Depends on duration of instrument
Unlisted	Depends on credit quality	Relatively High	Depends on duration of instrument
Secured	Relatively low	Relatively Low	Depends on duration of instrument
Unsecured	Relatively high	Relatively High	Depends on duration of instrument

Rated	Relatively low and depends on the rating	Relatively Low	Depends on duration of instrument
Unrated	Relatively high	Relatively High	Depends on duration of instrument

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

(b) **Risk specific to investing in securities forming part of CRISIL - IBX SDL Index - June 2037 and risks**

Nippon India CRISIL - IBX SDL - June 2037 Index Fund is passively a managed Index Scheme i.e. the amount collected under the scheme is invested in securities of companies comprising the underlying index in the same weightages as they have in the underlying index. The composition of the underlying index is subject to changes that may be affected periodically by the Index Service Provider. Performance of the underlying index will have a direct bearing on the performance of the scheme. The extent of the Tracking error may have an impact on the performance of the scheme.

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

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

(d) **Market Trading Risks**

1. **Political Risks:** Whereas the Indian market was formerly restrictive, a process of deregulation has been taking place over recent years. This process has involved removal of trade barriers and protectionist measures, which could adversely affect the value of investments. It is possible that the future changes in the Indian political situation, including political, social or economic instability, diplomatic developments and changes in laws and regulations could have an effect on the value of investments. Expropriation, confiscatory taxation or other relevant developments could affect the value of investments.

2. **Right to Limit Redemptions:** The Trustee, in the general interest of the unit holders of the Scheme offered under this Scheme Information Document and keeping in view of the unforeseen circumstances/unusual market conditions, may limit the total number of Units which can be redeemed on any Business Day depending on the total "Saleable Underlying Stock" available with the fund.

3. **Asset Class Risk:** The returns from the types of securities in which a Scheme invests may underperform returns from the various general securities markets or different asset classes. Different types of securities tend to go through cycles of out-performance and under performance in comparison of the general securities markets.

4. **Passive Investments:** As Nippon India CRISIL - IBX SDL - June 2037 Index Fund is not actively managed, the underlying investments may be affected by a general decline in the Indian markets relating to its Underlying Index. The scheme invests in the securities included in its underlying index regardless of their investment merit. The AMC does not attempt to take defensive positions in declining markets. Further, the fund manager does not make any judgment about the investment merit nor shall attempt to apply any economic, financial or market analysis.

(e) **Risks associated with investing in Tri Party Repo through CCIL (TREPS):**

transactions of the mutual fund in government securities and in Tri-party Repo trades are settled centrally through the infrastructure and settlement systems provided by CCIL; thus reducing the settlement and counterparty risks considerably for transactions in the said segments.

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

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

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

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

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

(f) Risks associated with segregated portfolio

Liquidity risk

1. Investor holding units of segregated portfolio may not able to liquidate their holding till the time recovery of money from the issuer.

2. Listing of units of segregated portfolio in recognized stock exchange does not necessarily guarantee their liquidity. There may not be active trading of units in the stock market. Further trading price of units on the stock market may be significantly lower than the prevailing NAV.

Credit risk

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

(e) Tracking Error and Tracking Difference Risk

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

1. Delay in purchase or non-availability of underlying securities forming part of the index
2. Delay in liquidation of securities which have been removed by the Index.
3. Fees and expenses of the Scheme.
4. Cash balance held by the Scheme due to interest received during subscriptions, redemption, etc.
5. Due to over-weight / under-weight investment in issuances which are part of the Index. Due to mismatch in the weight of the issuers forming part of the Index and the Scheme throughout life of the Scheme.
6. Corporate actions
7. The Scheme has to invest in the securities in whole numbers and has to round off the quantity of securities. And due to lack of availability of commensurate quantity /trading volumes of the securities qualifying for the Underlying Index, the fund may face higher impact cost while deploying inflows /generating cashflows.
8. Dividend/Interest payout.
9. Difference in valuation of underlying securities by the Index Provider and AMC's valuation providers.
10. Changes in the constituents of the underlying Index. Whenever there are any changes, the Scheme has to reallocate its investment as per the revised Index but market conditions may not offer an opportunity to rebalance its portfolio to match the Index and such delay may affect the NAV of the Scheme.

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

(h) Risk factor associated with investment in Units of Nippon India Mutual Fund and/or any other Mutual Funds:

Mutual funds being vehicles of securities investments are subject to market and other risks and there can be no guarantee against loss resulting from investing in the Scheme. The various factors which impact the value of the Schemes' investments include, but are not limited to, fluctuations in the bond markets, fluctuations in interest rates, prevailing political and economic environment, changes in government policy, factors specific to the issuer of the securities, tax laws, liquidity of the underlying instruments, settlement periods, trading volumes, suspension of subscription/redemptions of the scheme, change in fundamental attribute etc. The Scheme may invest in schemes of Mutual Funds. Hence, scheme specific risk factors of each such mutual fund schemes will be applicable to the Scheme portfolio

(i) Other Scheme Specific Risk factors

1. The liquidity of the Scheme's investments may be inherently restricted by trading volumes, settlement periods and transfer procedures. In the event of an inordinately large number of redemption requests, or of a re-structuring of the Scheme's investment portfolio, these periods may become significant. Although, the objective of the Fund is to generate optimal returns, the objective may or may not be achieved. The investors may note that if the AMC/Investment Manager is not able to make right decision regarding the timing of increasing exposure in debt securities in times of falling equity market, it may result in negative returns. Given the nature of scheme, the portfolio turnover ratio may be on the higher side commensurate with the investment decisions and Asset Allocation of the Scheme. At times, such churning of portfolio may lead to losses due to subsequently negative or unfavorable market movements.
2. Credit And Rating Downgrade Risk, Prepayment and Foreclosures Risk for Senior PTC Series, Prepayment and Foreclosures Risk for Senior PTC Series, Servicing Agent Risk, Co-mingling Risk, Bankruptcy of the Seller.
3. The NAV of the scheme to the extent invested in Debt and Money market securities are likely to be affected by changes in the prevailing rates of interest and are likely to affect the value of the Scheme's holdings and thus the value of the Scheme's Units.
4. The AMC may, considering the overall level of risk of the portfolio, invest in lower rated securities offering higher yields. This may increase the risk of the portfolio.
5. Securities which are not quoted on the stock exchanges are inherently illiquid in nature and carry a larger amount of liquidity risk, in comparison to securities that are listed on the exchanges or offer other exit options to the investor, including a put option. The AMC may choose to invest in unlisted securities that offer attractive yields. This may increase the risk of the portfolio.
6. While securities that are listed on the stock exchange carry lower liquidity risk, the ability to sell these investments is limited by the overall trading volume on the stock exchanges. Money market securities, while fairly liquid, lack a well-developed secondary market, which may restrict the selling ability of the Scheme and may lead to the Scheme incurring losses till the security is finally sold.
7. The AMC carries out valuation of investments made by the Scheme. The AMC values Securities and assets in the Scheme according to the valuation policies described in the Statement of Additional Information.
8. The tax benefits available under the scheme are as available under the present taxation laws and are available only to certain specified categories of investors and that is subject to fulfillment of the relevant conditions. The information given is included for general purposes only and is based on advise that the AMC has received regarding the law and the practice that is currently in

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

Past performance of the Sponsor/ the AMC/ the Mutual Fund is not indicative of the future performance of the Scheme. Nippon India CRISIL - IBX SDL - June 2037 Index Fund is the name of the Scheme and does not in any manner indicate either the quality of the Scheme; its future prospects or returns.

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

(h) Tax Issues

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

C. Risk Control/Risk Mitigation:

Risk mitigation measures for portfolio volatility and portfolio concentration:

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

Risk mitigation measures for managing liquidity:

As per data from stock exchanges more than half of market liquidity remains in the index. Therefore, the scheme does not envisage liquidity issues.

Type of Risks	Measures/ Strategies to control risks
Debt and Money Market instruments	• **Credit Risk:** Management analysis will be used for identifying company specific risks. Management's past track record will also be studied. In order to assess financial risk a detailed assessment of the issuer's financial statements will be undertaken. • **Price-Risk or Interest-Rate Risk:** The Scheme may primarily invest the debt portion of the portfolio in short term debt & money market instruments, units of Liquid and Overnight schemes thereby mitigating the price volatility due to interest rate changes generally associated with long-term securities. • **Risk of Rating Migration:** The Scheme may primarily invest the debt portion of the portfolio in short term debt & money market instruments, units of Liquid and Overnight schemes thereby mitigating the risk of rating migration generally associated with long-term securities. • **Basis Risk:** The debt allocation of scheme is primarily as a cash management strategy and such strategy returns are expected to reflect the very short term interest rate hence investment is done in short term debt and money market instruments. • **Spread Risk:** The Scheme may primarily invest the debt portion of the portfolio in short-term debt & money market instruments, units of Liquid and Overnight schemes thereby mitigating the risk of spread expansion which is generally associated with long-term securities. • **Reinvestment Risk:** The debt allocation of scheme is primarily as a cash management strategy and such strategy returns are expected to reflect the very short term interest rate hence investment is done in short term debt and money market instruments. Reinvestment risks will be limited to the extent of debt instruments, which will be a very small portion of the overall portfolio value. • **Liquidity Risk:** The Scheme may, however, endeavor to minimize liquidity risk by-primarily investing the debt portion of the portfolio in relatively liquid short-term debt & money market instruments, units of Liquid and Overnight schemes.
Segregated Portfolio	In such an eventuality it will be AMC's endeavor to realise the segregated holding in the best interest of the investor at the earliest.
Government securities and Triparty repo on Government securities or treasury bills:	As a member of securities segment and Triparty repo segment, maintenance of sufficient margin is a mandatory requirement. CCIL monitors these on a real time basis and requests the participants to provide sufficient margin to enable the trades etc. Also, there are stringent conditions / requirements before registering any participants by CCIL in these segments. Since settlement is guaranteed the loss on this account could be minimal though there could be an opportunity loss.

Units of mutual fund schemes	Mutual Fund portfolios are generally well diversified and typically endeavor to provide liquidly on a T+1/T+2 basis and aim to mitigate any risks arising out of underlying investments. Commodity ETF's are quite liquid as they can either be created / redeemed with the fund house or traded on the exchange.
Market/Volatility Risk	The Scheme, being an Index Fund is expected to follow investment strategy in a passive manner. Based on that, we expect to mitigate intermittent price volatility in the underlying assets. Investors who remain invested until the maturity of the Scheme is expected to mitigate market / volatility risk to large extent.
Credit Risk	Management analysis will be used for identifying company specific risks. Management's past track record will also be studied. In order to assess financial risk a detailed assessment of the issuer's financial statements will be undertaken.
Liquidity Risk	The Scheme may, however, endeavor to minimize liquidity risk by- primarily investing the debt portion of the portfolio in relatively liquid short-term debt & money market instruments, units of Liquid and Overnight schemes.
Interest rate Risk	The Scheme, being an Index Fund is expected to follow investment strategy in a passive manner. All investments will be in line with the maturity date of the Scheme and the underlying Index. This should help mitigate the interest rate risk.
Tracking errors	Over a short period, the Scheme may carry the risk of variance between portfolio composition and Benchmark. The objective of the Scheme is to closely track the performance of the Underlying Index over the same period, subject to tracking error. The Scheme would endeavor to maintain a low tracking error by actively aligning the portfolio in line with the Index.

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

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

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

II. Information about the scheme:

A. Where will the scheme invest

Sr. No.	Instruments in which the scheme will invest
1	Instruments representing the CRISIL - IBX SDL Index - June 2037
2	Cash & Cash Equivalents including Government Securities, T-Bills and Repo on Government Securities having residual maturity of less than 91 days
3	Money Market Instruments including Tri-Party Repo/ Repo/Reverse Repo, certificate of deposit, commercial papers, commercial bills, treasury bills, Government securities issued by Central and/or State Government having an unexpired maturity up to one year, call or notice money, usance bills (BRDS)
4	Schemes of Nippon India Mutual Fund and/ or any other mutual fund which invest in the money market securities or Liquid Schemes

The Investment in Instruments forming part of CRISIL - IBX SDL Index - June 2037: The Scheme will invest in instruments representing the CRISIL - IBX SDL Index - June 2037.

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

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

Investment in Schemes of Nippon India Mutual Fund and/ or any other mutual fund which invest in the money market securities or Liquid Schemes: Scheme may invest upto 5% net assets in money market / liquid schemes of Nippon India Mutual Fund and/ or any other mutual fund without charging any fees, provided that aggregate inter-scheme investment made by all schemes under the same management company or in schemes under the management of any other AMC shall not exceed 5% of the NAV of the Mutual Fund in accordance with Sixth Schedule of SEBI (Mutual Funds) Regulations, 2026.

The Scheme shall replicate the underlying debt index subject to the requirements as specified under para 4.4.6 of SEBI Master Circular dated March 20, 2026

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

The Scheme shall invest in any other instruments as may be permitted by SEBI/RBI from time to time.

Transfer of investments from one scheme to another scheme in the same Mutual Fund, shall be allowed, in lines with para 13.19 of SEBI Master Circular dated March 20, 2026.

Debt market in India

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

Brief details about the instruments are given below as on Sep 30, 2026

Instruments	Listed/ Unlisted	Current Yield Range As on Sep 30, 2026	Liquidity	Risk profile
Central Government Securities	Listed	5.22% - 7.83%	High	Low
Corporate Debentures / PSU Bonds	Listed	7.58%-7.94%	Moderate	Low
CDs (short term)	Unlisted	6.30% - 7.40%	High	Low
Call Money	Unlisted	4.60%- 5.30%	High	Low
Mibor linked Papers*	Listed	120-130 bps	Low	Low

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

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

Annualised yields (as on Sep 30, 2026) are:

Yrs	=< 1yr	1yr - 5yr	5yr - 10yrs	10yr - 30 yrs
Central Government securities	5.29%-6.22%	6.33%-7.09%	7.12%-7.33%	7.31%-7.82%
Debentures/ Bonds (AAA rated)	7.58%-7.60%	7.78%-7.91%	7.90%-7.94%	-

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

B. What are the investment restrictions?

The investment policy of the scheme complies with the rules, regulations and guidelines laid out in SEBI (Mutual Funds) Regulations, 2026. As per the Regulations, specifically the Seventh Schedule, the following investment limitations are currently applicable:

1. Transfers of investments from one scheme to another scheme in the Mutual Fund shall be allowed only if:

   a) Such transfers are done at the prevailing market price for quoted instruments on spot basis;

   b) The securities so transferred shall be in conformity with the investment objectives & policies of the Scheme to which such transfer has been made. Such transfer would be in accordance with the Clause 13.19 of SEBI Master circular dated March 20, 2026 or any other circular issued by SEBI from time to time.

2. The Scheme may invest in another scheme under the same asset management company or in any other mutual fund without charging any fees, provided the aggregate inter scheme investments made by all Schemes under the same management company or in schemes under the management of any other AMC shall not exceed 5% of NAV of the Mutual Fund. [Provided that this clause shall not apply to any fund of funds scheme.]

3. The Mutual Fund shall buy and sell securities on the basis of deliveries and shall in all cases of purchases, take delivery of relative securities and in all cases of sale, deliver the securities and shall in no case put itself in a position whereby it has to make short sale or carry forward transactions or engage in badla finance.

   Provided further that sale of government security already contracted for purchase shall be permitted in accordance with the guidelines issued by the Reserve Bank of India in this regard.

4. The Fund shall get the securities purchased or transferred in the name of the Fund on account of the concerned scheme, wherever investments are intended to be of a long-term nature.

5. The fund's schemes shall not make any investment in:

   a) Any unlisted security of an associate or group company of the sponsor

   b) Any security issued by way of private placement by an associate or group company of the sponsor

6. The Scheme shall not invest in a fund of funds scheme.

7. i. The investment in various securities are aggregated at issuer level for the purpose of exposure limits.

   ii. Total exposure of the ETF/ Index Fund in a particular group (excluding investments in securities issued by PSUs, PFIs and PSBs) shall not exceed 25% of NAV of the scheme. For the purpose of this provision, 'group' shall have the same meaning as defined in Regulation 2(x)

iii. Total exposure of the ETF/ Index Fund in a particular sector (excluding G-sec, t-Bills, SDLs and AAA rated securities issued by PSUs, PFIs and PSBs) shall not exceed 25% of the NAV of the scheme. However, this provision shall not be applicable for schemes based on sectoral or thematic debt indices.

iv. The Macaulay Duration (hereinafter referred as "duration") of the portfolio of the ETF/ Index Fund replicates the duration of the underlying index within a maximum permissible deviation of +/- 10%. In case of Target Maturity (or Target Date) ETFs/ Index Funds, the following norms for permissible deviation in duration shall apply:

a) For portfolio with residual maturity of greater than 5 years: Either +/- 6 months or +/- 10% of duration, whichever is higher.

b) For a portfolio with residual maturity of up to 5 years: Either +/- 3 months or +/- 10% of duration, whichever is higher.

c) However, at no point of time, the residual maturity of any security forming part of the portfolio shall be beyond the target maturity date of the ETF/ Index Fund.

v. Rebalancing Period: For rebalancing the portfolio of the ETF/ Index Fund, the following norms shall apply:

a) In case of change in constituents of the index due to periodic review, the portfolio of ETF/ Index Funds be rebalanced within 7 calendar days.

b) In case the rating of any security is downgraded to below the rating mandated in the index methodology (including downgrade to below investment grade), the portfolio be rebalanced within 30 calendar days.

c) In case the rating of any security is downgraded to below investment grade, the said security may be segregated in accordance with Clause 5.5 of SEBI Master Circular dated March 20, 2026 on "Creation of segregated portfolio in mutual fund schemes.

8. Pending deployment of funds of the scheme in securities in terms of the investment objectives and policies of the scheme, the Mutual Fund can invest the fund of the scheme in short term deposits of scheduled commercial banks subject to the guidelines as applicable from time to time. Pursuant to the Clause 13.7 of SEBI Master Circular dated March 20, 2026, where the cash in the scheme is parked in short term deposits of Scheduled Commercial Banks pending deployment, the scheme shall abide by the following guidelines:

- "Short Term" for parking of funds shall be treated as a period not exceeding 91 days.
- Such short-term deposits shall be held in the name of the Scheme.
- The Scheme shall not park more than 15% of the net assets in short term deposit(s) of all the scheduled commercial banks put together. However, such limit may be raised to 20% with prior approval of the Trustee.
- Parking of funds in short term deposits of associate and sponsor scheduled commercial banks together shall not exceed 20% of total deployment by the Mutual Fund in short term deposits.
- The scheme shall not park more than 10% of the net assets in short term deposit(s), with any one scheduled commercial bank including its subsidiaries.
- The scheme shall not park funds in short term deposit of a bank, which has invested in the Scheme. Further, the bank in which a scheme has short term deposit will not invest in the said scheme until the scheme has short term deposit with the bank.
- NAM India will not charge any investment management and advisory fees for parking of funds in short term deposits of scheduled commercial banks.

9. In case any company has invested more than 5% of the net asset value of a scheme, the investment made by that scheme or by any other scheme of the same Mutual Fund in that company or its subsidiaries, if any, shall be brought to the notice of the Trustees by NAM India and be disclosed in the half-yearly and annual accounts with justification for such investment provided that the latter investment has been made within one year of the date of the former investment calculated on either side.

10. The Scheme will comply with any other regulations applicable to the investments of mutual funds from time to time.

11. The cumulative gross exposure through Money Market instruments shall not exceed 100% of the net assets of the scheme as per Clauses 13.18 of SEBI Master Circular dated March 20, 2026.

12. The Fund shall not borrow except to meet temporary liquidity needs of the Fund for the purpose of repurchase / Redemption of Units or payment of interest to the Unitholders. Provided that the Fund shall not borrow more than 20% of the net assets of any individual Scheme and the duration of the borrowing shall not exceed a period of 6 months. In case of borrowing through repo transactions the tenure of such transaction shall not exceed a period of six months.

13. Mutual Fund scheme shall not invest more than 10% of its NAV in debt instruments comprising money market instruments and non-money market instruments issued by a single issuer which are rated not below investment grade by a credit rating agency authorized to carry out such activity under the Act. Such investment limit may be extended to 12% of the NAV of the scheme with the prior approval of the Board of Trustees and the Board of directors of the asset management company.

Provided that such limit shall not be applicable for investments in Government Securities, treasury bills and Tri-Party Repo on Government securities or Treasury bills.

Provided further that the schemes already in existence shall within an appropriate time and in the manner, as may be specified by the Board, conform to such limits.

As per clause 13.1(2) of SEBI Master circular dated March 20, 2026, the scheme shall not invest more than:

a. 10% of its NAV in debt and money market securities rated AAA; or

b. 8% of its NAV in debt and money market securities rated AA; or

c. 6% of its NAV in debt and money market securities rated A and below issued by a single issuer.

The above investment limits may be extended by up to 2% of the NAV of the scheme with prior approval of the Board of Trustees and Board of Directors of the AMC, subject to compliance with the overall 12% limit specified in clause 1 of Sixth Schedule of MF Regulation

Note: According to the Asset Allocation of the Scheme, the indicative allocation of the Scheme to Debt, cash & cash equivalents and money market instruments shall be in the range of 0% to 5% of the net assets of the Scheme.

14. No term loans for any purpose will be advanced by the Scheme.
15. The AMC may invest in the Scheme in the new fund offer. However, it shall not charge any investment management fee on such amounts invested by it.
16. As per Clause 13.4 of SEBI Master circular dated March 20, 2026 "the investments by index funds shall be in accordance with the weightage of the scrips in the specific index as disclosed in the Scheme Information Document. In case of sector/industry specific scheme, the upper ceiling on investments may be in accordance with the weightage of the scrips in the respective sectoral index/sub index or 10% of the NAV of the scheme whichever is higher."
17. The cumulative gross exposure through equity, Money Market instruments should not exceed 100% of the net assets of the scheme. As per SEBI Letter dated 3rd November 2021 Cash and cash equivalents having residual maturity of less than 91 Days are not considered for the purpose of calculating gross exposure limit.

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

- These investment limitations / parameters as expressed / linked to the net asset / net asset value / capital, shall in the ordinary course, apply as at the date of the most recent transaction or commitment to invest. Changes do not have to be effected merely because of appreciation or depreciation in value or by reason of the receipt of any rights, bonuses or benefits in the nature of capital or of any scheme of arrangement or for amalgamation, reconstruction or exchange, or at any repayment or redemption or other reason outside the control of the Fund, any such limits would thereby be breached. If these limits are exceeded for reasons beyond its control, AMC shall adopt as a priority objective the remedying of that situation, taking due account of the interests of the Unitholders. However, all 25 investments of the scheme will be made in accordance with the Regulations including Schedule VII thereof and the Fundamental Attributes of this Scheme. The Trustee Company in consultation with AMC may alter these above stated limitations from time to time, and also to the extent the Regulations change, so as to permit the Scheme to make its investments in the full spectrum of permitted investments in order to achieve its investment objectives & policies. As such, all investments of the Scheme will be made in accordance with the Regulations including Schedule VII thereof and the Fundamental Attributes of this Scheme.

Guidelines and the following parameters for liquid as well as non liquid schemes have been specified in the policy as follows:

(i) Eligible Instruments - Defines the eligible instruments where the scheme can invest

(ii) Minimum Liquidity - Defines the instruments considered as liquid instruments and the minimum investments in these instruments as a percentage of total net assets

(iii) Maximum Illiquid component - Defines the instruments considered as illiquid and the maximum investment that can be made in these instruments as a percentage of net assets.

(iv) Rating - Defines minimum and/ or maximum investment in a particular rating as a percentage of total portfolio.

(v) Maturity - Defined the weighted average maturity of a portfolio. Also defines the weighted average maturity, maximum and maturity for certain asset types like corporate bond, PTCs, Gilts etc.

(vi) All the Schemes securities investment will be in transferable securities.

C. Fundamental Attributes

Following are the Fundamental Attributes of the scheme, in terms of Clause 1.9 of SEBI Master Circular for Mutual Funds dated March 20, 2026:

(i) **Type of a scheme -** An open ended Target Maturity Index Fund investing in constituents of CRISIL - IBX SDL Index - June 2037. A Relatively High Interest rate risk and Relatively Low Credit Risk.

(ii) **Investment Objective**

- **Main Objective:-** The investment objective of the Scheme is to generate returns corresponding to the total returns of the securities as represented by the CRISIL - IBX SDL Index - June 2037 before expenses, subject to tracking errors. There is no assurance that the investment objective of the Scheme will be achieved.
- **Investment pattern:-** For Detailed description, please refer to Section I - Part II – B (HOW WILL THE SCHEME ALLOCATE ITS ASSETS?)

(iii) **Terms of Issue**

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

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

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

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

  i) New Fund Offer (NFO) Expenses : Refer to Section I - Part-III - B

  ii) Annual Scheme Recurring Expenses : Refer to Section I - Part-III - C

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

In accordance with Regulation 22(9)(c) of the SEBI (MF) Regulations and Clause 1.9.2 of SEBI Master Circular for Mutual Funds dated March 20, 2026, the trustees shall ensure that no change in the fundamental attributes of the Scheme and the Plan(s) / Option(s) thereunder or the trust or fee and expenses payable or any other change which would modify the Scheme and the Plan(s) / Option(s) thereunder and affect the interests of Unitholders is carried out by the AMC, unless :

(i) SEBI has reviewed and provided its comments on the proposal.

(ii) A written communication (including digital modes such as email/sms etc.) about the proposed change is sent to each Unitholder and details as specified by the Board are appropriately displayed on the website of the AMC; and

(iii) The Unitholders are given an option for a period of atleast 30 calendar days to exit at the prevailing NAV without any exit load change in the fundamental attributes of the scheme, the comments shall be taken from SEBI before bringing such change(s).

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

About the Index

Crisil-IBX SDL Index – June 2037 seeks to track the performance of SDL securities maturing between 01st July 2036 to 30th June 2037. The index shall mature on 30th June 2037

Inception date: TBD

Total return index seeking to capture price and coupon returns of the underlying portfolio.

It's a target date index which follows a roll-down approach.

The index constituents are valued on a daily basis. This lends the index a realistic approach by having the valuations close to the market levels. Index portfolio marked-to-market on a daily basis using Crisil valuations.

Index construction:

Parameter	**Asset class – SDL**
Eligibility criteria	• All states with issuances in maturing in the eligible period will be shortlisted
Universe exclusions	• UDAY bonds
Issuer selection at inception	• 10 most liquid issuers identified at the time of inception of the index with a minimum total amount outstanding of Rs. 14000 crores in the eligible period will be selected on the basis of liquidity. If less than 10 issuers are available, all issuers will be selected • Liquidity score will be calculated based on the volume traded (70%), number of trades (15%) and days traded (15%) in the previous 3 months' trading data
Security selection at inception	• For each issuer selected, most liquid security based on liquidity score in the previous quarter will be selected. Securities maturing in eligible period before the target date, with minimum amount outstanding of Rs. 1000 crores will be considered. If there are no trades in the previous quarter for a particular issuer, then security nearest to maturity from the eligible universe will be selected
No. of constituents	• Minimum: 10
Weighing approach	• Weights to the issuers will be divided equally as on the base date of the index. The weights may drift due to relative price movements of securities. Weights will be reset during every rebalancing
Reconstitution/Rebalancing – 1. Issuer selection	• If any issuer becomes eligible, it will be added during the rebalancing, and the weights will be redistributed
2. Treatment of existing issuers	• Existing issuers will continue to remain in the index
3. Security selection	• During the rebalancing, if any security of an issuer becomes eligible, it will be added to the index
4. Treatment of existing securities	• Existing securities continue to remain in the index. Weight of the issuer will be divided among the securities
Reconstitution frequency	• Semi-annual (April, October)
Weight reset frequency	• The weights may drift due to relative price movements of securities. Weights will be reset during every rebalancing

Re-investment of Cashflows treatment	• Any cash flows accruing to the index on account of coupon cash flows, part redemption of the security or securities, will be reinvested on the same day in the index in the proportion of existing weights • As the index includes securities that shall mature during the twelve month period ending on the final maturity date of the index, any proceeds from the redemption of securities prior to the final maturity date of the index shall be reinvested according to following waterfall approach • The proceeds from security redemption will be reinvested in the longest maturity outstanding SDL security issued by the same issuer and maturing on or just before the index maturity date • In case a replacement in the form of another outstanding SDL security of the same issuer cannot be found for reinvestment then the proceeds from such redemption shall be reinvested in the remaining portfolio on the same date in the proportion of the existing weights • In case due to any reason it is not possible to invest as per the points above, then the proceeds from such redemption shall be reinvested in a T-Bill maturing on or just before the index maturity date • If the last outstanding security (including T-Bill) in the index matures before the final index maturity date, all redemption proceeds shall be assumed to be re-invested in The Clearing Corporation of India Ltd.'s (CCIL) TREPS overnight rate for any subsequent days till the maturity of the index • The effective date of the above rebalancing shall be first working day of the month of rebalance • Any index having maturity date on a weekend (Saturday and Sunday) or on a holiday, or on an unplanned market off, will mature on the next working day

Index Service Provider – CRISIL

Crisil Limited is a global analytics company driven by its mission of making markets function better. Crisil (including its subsidiaries) is a provider of ratings, data, research, analytics and solutions. It has delivered independent opinions, actionable insights and efficient solutions to over 100,000 customers. Its businesses operate from India, the United States (US), the United Kingdom (UK), Argentina, Poland, China, Hong Kong, Singapore, and the United Arab Emirates (UAE).

Crisil has been providing fixed income and hybrid indices in India for over two decades. Crisil maintains indices covering various security classes.

Index Constituents of Nippon India CRISIL - IBX SDL - June 2037 Index Fund as on October 13, 2026

Sr. No.	ISIN	Security Name	Maturity Date	Index Weightage (%)	Asset Class
1	IN3420210251	West Bengal 7.48% Taxable 25-Jan-2037	25-Jan-37	9.09%	SDL
2	IN3320250191	Uttar Pradesh 7.6% Taxable 04-Feb-2037	04-Feb-37	9.09%	SDL
3	IN4520260048	Telangana 7.7% Taxable 22-Apr-2037	22-Apr-37	9.09%	SDL
4	IN3120260093	Tamil Nadu 7.49% Taxable 05-Aug-2036	05-Aug-36	9.09%	SDL
5	IN2920250312	Rajasthan 7.24% Taxable 26-Nov-2036	26-Nov-36	9.09%	SDL
6	IN1920250256	Karnataka 7.47% Taxable 25-Aug-2036	25-Aug-36	9.09%	SDL
7	IN2820230174	Punjab 7.75% Taxable 11-Oct-2036	11-Oct-36	4.55%	SDL
8	IN2820210143	Punjab 7.19% Taxable 05-Jan-2037	05-Jan-37	4.55%	SDL
9	IN2220250483	Maharashtra 7.48% Taxable 25-Feb-2037	25-Feb-37	4.55%	SDL
10	IN2220250442	Maharashtra 7.54% Taxable 04-Feb-2037	04-Feb-37	4.55%	SDL
11	IN2120250294	Madhya Pradesh 7.5% Taxable 31-Dec-2036	31-Dec-36	4.55%	SDL
12	IN2120240055	Madhya Pradesh 7.12% Taxable 25-Sep-2036	25-Sep-36	4.55%	SDL
13	IN1620240144	Haryana 7.24% Taxable 28-Aug-2036	28-Aug-36	4.55%	SDL
14	IN1620210063	Haryana 7.07% Taxable 23-Jun-2037	23-Jun-37	4.55%	SDL
15	IN1020260098	Andhra Pradesh 7.51% Taxable 15-Jul-2036	15-Jul-36	4.55%	SDL
16	IN1020250354	Andhra Pradesh 7.27% Taxable 08-Oct-2036	08-Oct-36	4.55%	SDL
				100.00%	

Source: Crisil

E. Principles of incentive structure for market makers (for ETFs) - Not Applicable.

F. Floors and ceiling within a range of 5% of the intended allocation against each sub class of asset, as per Paragraph 14.5 of SEBI master circular for mutual funds (only for close ended debt schemes) - Not Applicable.

G. Other Scheme Specific Disclosures:

Listing and transfer of units	**Listing:-** Being an open-ended scheme, the Units of the Scheme will not be listed on any stock exchange, at present. The Trustee may, at its sole discretion, cause the Units under the Scheme to be listed on one or more Stock Exchanges **Transfer of units:-** **Demat Mode:** Units held in Demat form are transferable in accordance with the provisions of SEBI (Depositories and Participants) Regulations, as may be amended from time to time. Transfer can be made only in favor of transferees who are eligible of holding units and having a Demat Account. The delivery instructions for transfer of units will have to be lodged with the DP in requisite form as may be required from time to time and transfer will be effected in accordance with such rules / regulations as may be in force governing transfer of securities in dematerialized mode. **Non-Demat (Statement of Account) mode:** In compliance to the AMFI Best Practices Guidelines Circular No.116/ 2024-25 dated August 14, 2024 it has been decided to introduce the facility for transfer of units held in SOA (Statement of Account) mode shall be made available for all schemes of NIMF, except ETFs w.e.f. November 14, 2024. It is proposed to provide the facility to individual unitholders falling under the following three categories: (i) Surviving joint unitholder, who wants to add new joint holder(s) in the folio upon demise of one or more joint unitholder(s). (ii) A nominee of a deceased unitholder, who wants to transfer the units to the legal heirs of the deceased unitholder, post the transmission of units in the name of the nominee. (iii) A minor unitholder who has turned a major and has changed his/her status from minor to major, wants to add the name of the parent / guardian, sibling, spouse etc. in the folio as joint holder(s). Based on AMFI best practices guidelines circular no.119/2025-26, the process of transfer of units has been extended to the following categories for resident / non-resident investor: (i) Transfer to Siblings (ii) Gifting of Units (iii) Transfer of Units to Third Party (iv) Addition / Deletion of Unit Holder Units in Exchange Traded Funds & Solution Oriented schemes such as Retirement schemes are excluded from the transfer of units facility. Partial transfer of units held in a folio shall be allowed. If the request for transfer of units is lodged on the record date, the IDCW payout/ reinvestment shall be made to the transferor. To mitigate the risk, redemption under the transferred units shall not be allowed for 10 days from the date of transfer. **Mode of submitting / accepting the Transfer Request:** The facility for transfer of units held in SoA mode shall be available only through online mode via the transaction portals of the RTAs and the MF Central, i.e., the transfer of units held in SoA mode shall not be allowed through physical/ paper based mode or via the stock exchange platforms, MFU, channel partners and EOPs etc. **Pre-requisites:** • The surviving unit holder /nominee/minor unitholder who has turned major, should be registered as the rightful unitholder of the units in the folio to be eligible to apply for transfer of units held in SoA mode. • There should be no “lien” or freeze on the units being transferred for any reason whatsoever. Also, the Units should not be under any lock-in period. • The transferee(s) should mandatorily be an individual / individual(s) with a valid folio in the mutual fund in which the transferor wishes to transfer the units. Transferee should be eligible to hold the Units as per the respective SID and fulfil any other regulatory requirement as may be applicable.

	• The primary holder, Plan, Option, and the ARN (in case of Regular Plan) in the transferor's Folio shall remain unchanged upon transfer of units in the transferee folio. **Payment of Stamp duty on Transfer of Units:** 1. The Stamp duty for transfer of units, if/where applicable, shall be payable by the transferor. 2. For calculation of the amount of stamp duty, the consideration value will be calculated as per the last available NAV (irrespective of the amount of consideration mentioned by the transferor in the transfer request). 3. The stamp duty if/where applicable, shall be collected by the RTAs from the transferor through online mode by ensuring that the payment is received from the bank account registered in the folio. For further details, please refer to SAI
Dematerialization of units	The Unit holders are given an Option to hold the units by way of an Account Statement (Physical form) or in Dematerialized ('Demat/ non demat') form. **PHYSICAL:** Mode of holding shall be clearly specified in the KIM cum application form. **DEMAT**: Unit holders opting to hold the units in demat form must provide their Demat Account details in the specified section of the application form. The Unit holder intending to hold the units in Demat form are required to have a beneficiary account with the Depository Participant (DP) (registered with NSDL / CDSL as may be indicated by the Fund at the time of launch of the Plan) and will be required to indicate in the application the DP's name, DP ID Number and the beneficiary account number of the applicant with the DP. In case of subscription is through SIP the units will be allotted based on the applicable NAV as per the SID and will be credited to investors Demat account on weekly basis upon realization of funds. For e.g. Units will be credited to investors Demat account every Monday for realization status received in last week from Monday to Friday. This Option shall be available in accordance with the provision laid down in the respective schemes and in terms of guidelines/ procedural requirements as laid by the Depositories (NSDL/CDSL) / Stock Exchanges (NSE / BSE) from time to time. In case, the Unit holder desires to hold the Units in a Dematerialized /Rematerialized form at a later date, the request for conversion of units held in non-demat form into Demat (electronic) form or vice-versa should be submitted alongwith a Demat/Remat Request Form to their Depository Participants. Units held in demat form will be transferable (except in case of Equity Linked Savings Schemes) Demat option will not be available for subscription through Micro SIP.
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.)	Rs. 10 Crores
Maximum Amount to be raised (if any)	Not Applicable
Dividend Policy (IDCW)	Not Applicable
Allotment (Detailed procedure)	All the applicants whose subscription proceeds have been realised will receive full and firm allotment of Units, provided their applications are valid in all other respects. NAM India retains the discretion to reject any application, subject to applicable SEBI / AMFI guidelines, circulars. NAM India shall allot the units to the applicant whose Purchase or Switch application has been accepted and also send confirmation specifying the number of units allotted to the applicant by way of email and/or SMS's to the applicant's registered email address and/or mobile number as soon as possible but not later than five working days from the date of closure of the new fund offer period. Where units are held by investor in dematerialised form, the demat statement issued by the DP would be deemed adequate compliance with the requirements in respect of dispatch of statements of account.

	All Units will rank pari passu amongst Units within the same Scheme / Plan as to assets, earnings and the receipt of IDCW distribution, if any.
Refund	If any subscription/ switch application is rejected, full amount will be refunded within five business days of closure of the NFO. No interest will be payable on any subscription money refunded within five business days from the closure of NFO. If refunded later than five business days, interest @ 15% p.a. for the delay period will be paid to the applicant and borne by the AMC for the period from the day following the date of expiry of five business days until the actual date of the refund. Refund will be initiated in the name of the applicant in the case of a sole applicant and in the name of the first applicant in all other cases. In both cases, the bank account number and bank name, as specified in the application, will be considered for refund. The bank and/ or collection charges, if any, will be borne by the applicant. All the refund payments will be initiated in the manner as may be specified by SEBI from time to time. The bank and/ or collection charges, if any, will be borne by the applicant. All the refund payments will be sent by registered post or courier service or as required under The Regulations.
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**	The following persons (subject, wherever relevant, to purchase of units being permitted under their respective constitutions and relevant State Regulations) are eligible to subscribe to the units 1. Resident adult individuals, either singly or jointly (not exceeding three) or on anyone or survivor basis. 2. Minors* through parents / lawful guardian. 3. Hindu Undivided Family ("HUF") in the name of HUF or Karta 4. Partnership firms. 5. Companies (including Public Sector Undertakings), bodies corporate, Cooperative societies, association of persons, body of individuals and public sector undertakings registered in India if authorized and permitted to invest under applicable Laws and regulations. 6. Banks (including co-operative banks and regional rural banks), financial institutions and investment institutions incorporated in India or the Indian branches of banks incorporated outside India. 7. Non-Resident Indians (NRIs) / Persons of Indian Origin (PIOs) residing abroad on repatriation basis and on non-repatriation basis. 8. Mutual Funds registered with SEBI. 9. FPIs (subject to regulations / directions prescribed by the RBI/SEBI from time to time relating to FPI investments in mutual fund schemes). 10. Charitable or religious trusts, wakf boards or endowments and registered societies (including registered cooperative societies) and private trusts authorized to invest in Units of mutual fund schemes under their trust deeds. 11. Army/Navy/Air Force / Para Military Units and other eligible institutions 12. Scientific and industrial research organizations. 13. Multilateral funding agencies or bodies corporate incorporated outside India with the permission of GOI / RBI. 14. Overseas financial organizations which have entered into an arrangement for investment in India, interalia with a mutual fund registered with SEBI and which arrangement is approved by GOI. 15. Provident / pension / gratuity / superannuation and such other retirement and employee benefit and other similar funds as and when permitted to invest. 16. Special Purpose Vehicles (SPVs) approved by appropriate authority (subject to RBI approval) 17. Unincorporated body of persons as may be accepted by Nippon Life India Trustee Limited 18. Trustee, AMC or Sponsor or their associates may subscribe to Units under the Schemes 19. Such other individuals / institutions / body corporate etc., as may be decided by the AMC from time to time, so long as wherever applicable they are in conformity with SEBI Regulations.

20. Insurers, insurance companies / corporations registered with the Insurance Regulatory Development Authority.

21. Apart from the above, all other categories of Investors permitted at present and in future are eligible to invest in the Scheme.

* Process for Investments made in the name of a Minor through a Guardian

- Payment for investment by means of Cheque shall be accepted from the bank account of the minor / Minor with guardian or from a joint account of the minor with the guardian only. For existing folios, in case the pay-out bank mandate is not held solely by minor or jointly by minor and guardian, the investors are requested to provide a change of Pay-out Bank mandate request before providing redemption request.

- Upon the minor attaining the status of major, the minor in whose name the investment was made, shall be required to provide all the KYC / FATCA details, updated bank account details including cancelled original cheque leaf of the new account and his/her specimen signature duly authenticated by banker/guardian. Investors shall additionally note that, upon the minor attaining the status of major, no further transactions shall be allowed till the status of the minor is changed to major.

  Pursuant to Clause 15.13.1 of SEBI Master Circular dated March 20, 2026, payment for any investment by any mode shall be accepted from the bank account of the minor, parent or legal guardian of the minor, or from a joint account of the minor with parent or legal guardian. For existing folios, the AMCs shall insist upon a change of pay-out bank mandate before redemption is processed

- Investors are also requested to note that the process of transmission of units shall be in line with Clause 15.15 of SEBI Master circular dated March 20, 2026 and guidelines issued by SEBI in this regard from time to time.

Note :

1. Non Resident Indians (NRIs) and Persons of Indian Origin (PIOs) residing abroad / Foreign Portfolio Investors (FPIs) have been granted a general permission by Reserve Bank of India Schedule 5 of the Foreign Exchange Management (Transfer or Issue of Security by a Person Resident Outside India) Regulations, 2000 for investing in / redeeming units of the mutual funds subject to conditions set out in the aforesaid regulations.
2. In case of application under a Power of Attorney or by a limited company or a corporate body or an eligible institution or a registered society or a trust fund, the original Power of Attorney or a certified true copy duly notarised or the relevant resolution or authority to make the application as the case may be, or duly notarised copy thereof, alongwith a certified copy of the Memorandum and Articles of Association and/or bye-laws and / or trust deed and / or partnership deed and Certificate of Registration should be submitted. The officials should sign the application under their official designation. A list of specimen signatures of the authorised officials, duly certified / attested should also be attached to the Application Form. In case of a Trust / Fund it shall submit a resolution from the Trustee(s) authorising such purchases and redemptions.
3. In line with SEBI Regulations and circulars issued by SEBI from time to time, the AMC may invest its own funds in the scheme(s). Further, the AMC shall not charge any fees on its investment in the Scheme(s), unless allowed to do so under SEBI Regulations in the future.
4. It is expressly understood that at the time of investment, the investor/unitholder has the express authority to invest in units of the Scheme and the onus of the investment being compliant with the relevant constitution is on the investor.
5. NAM India reserves the right to include / exclude new / existing categories of investors to invest in this Scheme from time to time, subject to the Regulations, if any.
6. Neither this Scheme Information Document ("SID")/ Key Information Document ("KIM")/ Statement of Additional Information ("SAI") ["Scheme Related Documents"] nor the units of the scheme(s) have been registered under the relevant laws, as applicable in the territorial jurisdiction of United States of America nor in any provincial/ territorial jurisdiction in Canada. It is being clearly stated that the Scheme Related Documents and/or the units of the schemes of Nippon India Mutual Fund have been filed only with the regulator(s) having jurisdiction in the Republic of India. The distribution of these Scheme Related

	Documents in certain jurisdictions may be restricted or subject to registration requirements and, accordingly, persons who come into possession of these Scheme Related Documents are required to inform themselves about, and to observe any such restrictions. No persons receiving a copy of these Scheme Related Documents or any KIM accompanying application form jurisdiction may treat such Scheme Related Documents as an invitation to them to subscribe for units, nor should they in any event use any such application form, unless in the relevant jurisdiction such an invitation could lawfully be made to them and such application form could lawfully be used without compliance with any registration or other legal requirements. Accordingly these Scheme Related Documents do not constitute an offer or solicitation by anyone in any jurisdiction in which such offer or solicitation is not lawful or in which the person making such offer or solicitation is not qualified to do so or to anyone to whom it is unlawful to make such offer or solicitation. It is the responsibility of such persons in possession of the Scheme Related Documents and any persons wishing to apply for units pursuant to these Scheme Related Documents to inform themselves of and to observe, all applicable laws and Regulations of such relevant jurisdiction. NAM India shall accept such investments subject to the applicable laws and such other terms and conditions as may be notified by the NAM India . The investor shall be responsible for complying with all the applicable laws for such investments. NAM India reserves the right to put the transaction requests on hold/reject the transaction request/reverse allotted units, as the case may be, as and when identified by the NAM India, which are not in compliance with the terms and conditions notified in this regard. In terms of Regulation 22(3)(a)of SEBI (Mutual Funds) Regulations,2026 read along with Clause 7.13 of the Master circular dated March 20, 2026 and Regulation 22(3)(a) of SEBI (Mutual Funds) Regulations, 2026 , NAM India is required to invest such amount in such scheme(s) of the mutual fund, based on the risk associated with the scheme. Further, NAM India shall not charge any fees on its investment in the Scheme (s), unless allowed to do so under SEBI Regulations in the future. It is expressly understood that at the time of investment, the investor/unitholder has the express authority to invest in units of the Scheme and the AMC / Trustee / Mutual Fund will not be responsible if such investment is ultravires the relevant constitution. **Foreign Account Tax Compliance** In accordance with the relevant provisions of the Foreign Account Tax Compliance Act ("FATCA") as contained in the United States Hiring Incentives to Restore Employment ("HIRE") Act, 2010, there is a likelihood of withholding tax being levied on certain income/ receipt sourced from the subjects of United States of America ("US") with respect to the schemes, unless such schemes are FATCA compliant. In this regard, the respective governments of India and US have signed an Inter Governmental Agreement-1 (IGA) on July 9, 2015. In the terms of this proposed IGA, Nippon India Mutual Fund ("NIMF") and/ or Nippon Life India Asset Management Limited ("NAM India"/ "AMC") classified as a "Foreign Financial Institution" and in which case NIMF and/ or NAM India would be required, from time to time, to (a) undertake the necessary due-diligence process; (b) identify US reportable accounts; (c) collect certain required information/ documentary evidence ("information") with respect to the residential status of the unit holders; and (d) directly or indirectly disclose/ report/ submit such or other relevant information to the appropriate Indian authorities. Such information may include (without limitation) the unit holder's folio detail, identity of the unit holder, details of the beneficial owners and controlling persons etc In this regard and in order to comply with the relevant provisions under FATCA, the unit holders would be required to fully cooperate & furnish the required information to the AMC, as and when deemed necessary by the latter in accordance with IGA and/ or relevant circulars or guidelines etc, which may be issued from time to time by SEBI/AMFI or any other relevant & appropriate authorities. The applications which do not provide the necessary information are liable to be rejected. The applicants/ unit holders/ prospective investors are advised to seek independent advice from their own financial & tax consultants with respect to the possible implications of FATCA on their investments in the scheme(s). The underlying FATCA requirements are applicable from July 1, 2014 or such other date, as may be notified.

	In case required, NIMF/ NAM India reserves the right to change/ modify the provisions (mentioned above) at a later date. The Fund reserves the right to include / exclude new / existing categories of investors to invest in the Schemes, subject to SEBI Regulations and other prevailing statutory regulations, if any. **Rejection of the application** Subject to the SEBI Regulations and applicable Laws, any application for NFO Units may be accepted or rejected at the sole and absolute discretion of the Trustees / AMC. For example and without limitations, the Trustees/AMC may reject any application for the Purchase of NFO Units if the application is received from an Investor to whom the NFO Units cannot be lawfully or validly offered or by whom the NFO Units cannot be lawfully or validly subscribed or if the Investor does not provide information / details required by the Mutual Fund / AMC/ Trustees in relation to KYC, beneficial ownership, FATCA or any other requirements mandated by the Mutual Fund / Trustees / AMC pursuant to any directives of AMFI or any other additional administrative processes required with respect to such Investors or if the application is invalid or incomplete, or if, in its opinion, increasing the size of the Scheme's Unit Capital is not in the general interest of the Unit holders, or if the Trustees/ AMC for any other reason does not believe that it would be in the best interest of the Scheme or its Unit holders to accept such an application. **Further information request by the AMC/Trustees** The AMC / Trustees may request Investors / Unit holders to provide verification of their identity or other further details as may be required in the opinion of the AMC / Trustees under applicable Laws and/or pursuant to any directives of AMFI. This may result in a delay in dealing with the applicants, Unit holders, benefits, distribution, etc. and/or even rejection of the application / mandatory Redemption of Units.
Who cannot invest	1. Any individual who is a Foreign National, except for Non –Resident Indians and Persons of Indian Origin and provided such Foreign National has procured all the relevant regulatory approvals applicable and has complied with all applicable laws, including but not limited to and pertaining to anti money laundering, know your customer (KYC), income tax, foreign exchange management (the Foreign Exchange Management Act, 1999 and the Rules and Regulations made thereunder), in the sole discretion and to the sole satisfaction of Nippon Life India Asset Management Ltd (the AMC). Nippon Life India Asset Management Limited in its capacity as an asset manager to the Nippon India Mutual Fund reserves the right to amend/terminate this facility at any time, keeping in view business/operational exigencies. 2. Overseas Corporate Bodies ("OCBs"), i.e. firms and societies which held directly or indirectly to the extent of at least 60% by NRIs and trusts in which at least 60% of the beneficial interest is similarly held irrevocably by such persons without the prior approval of the RBI. 3. NRIs residing in Non-Compliant Countries and Territories ("NCCTs") as determined by the Financial Action Task Force ("FATF"), from time to time. 4. Any other person determined by the AMC or the Trustee as not being eligible to invest in the Scheme. 5. The AMC reserves the right to include/exclude new/existing categories of investors to invest in the Scheme from time to time, subject to SEBI Regulations & other prevailing statutory regulations

How to Apply (and other details)	**Details regarding-** 1. The applications filled up and duly signed by the applicants should be submitted at the office of the Collection Centres / DISCs / Official Points of Acceptance or may be downloaded from the website of AMC. The list of the Designated Investor Service Centres (DISCs)/Official Points of Acceptance (OPAs) of the Mutual Fund are available on the website of the AMC i.e. https://mf.nipponindiaim.com. 2. Please refer to the SAI for detailed procedure and Application form for the instructions. 3. List of official points of acceptance, collecting banker details - Please visit https://mf.nipponindiaim.com/investor-services/customer-service/locate-a-branch As per the directives issued by SEBI, it is mandatory for an investor to declare his/her bank account number in the application form. This is to safeguard the interest of unitholders from loss or theft of their redemption cheques / DDs. Additionally, if the bank details provided by investors are different from the details available on instrument, AMC may seek additional details from investors to validate the bank details provided by investors.
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.	The units under the scheme once repurchased, shall not be reissued.
Restrictions, if any, on the right to freely retain or dispose of units being offered.	**Right to Limit Redemption** The Trustee and AMC may, in the general interest of the Unit holders of the Scheme under this Scheme Information Document and keeping in view the unforeseen circumstances / unusual market conditions, limit the total number of Units which may be redeemed on any Working Day for redemption requests of more than Rs. 2 Lakhs per folio at a scheme level. in any Scheme. In line with clause 5.3.1 of SEBI Master Circular dated March 20, 2026 the following conditions would be applicable. a. Restriction may be imposed when there are circumstances leading to a systemic crisis or event that severely constricts market liquidity or the efficient functioning of markets such as: i. Liquidity issues - when market at large becomes illiquid and affecting almost all securities. ii. Market failures, exchange closures - when markets are affected by unexpected events which impact the functioning of exchanges or the regular course of transactions. Such unexpected events could also be related to political, economic, military, monetary or other emergencies. iii. Operational issues – when exceptional circumstances are caused by force majeure, unpredictable operational problems and technical failures (e.g. a black out).. b. Restriction on redemption may be imposed for a specified period of time not exceeding 10 working days in any 90 days period. c. When restriction on redemption is imposed, the following procedure shall be applied: i. No redemption requests upto INR 2 lakh shall be subject to such restriction. ii. Where redemption requests are above INR 2 lakh, AMCs shall redeem the first INR 2 lakh without such restriction and remaining part over and above INR 2 lakh shall be subject to such restriction. However, suspension or restriction of redemption under any scheme of the Mutual Fund shall be made applicable only after the approval from the Board of Directors of the Asset Management Company and the Trustee Company. The approval from the AMC Board and the Trustees giving details of circumstances and justification for the proposed action shall also be informed to SEBI immediately. NIMF also reserves the right at its sole discretion to withdraw sale of Units in the Scheme temporarily or indefinitely, if the AMC views that increasing the Scheme's size further may prove detrimental to the existing unit holders of the Scheme subject to SEBI Regulations. An order/ request to purchase Units is not binding on and may be rejected by the Trustee, the AMC or their respective agents, unless it has been confirmed in writing by the AMC or its agents and (or) payment has been received
Cut off timing for subscriptions/ redemptions/ switches This is the time before which your application (complete in all respects) should reach the official points of acceptance.	As per Clause 9.4.3(a) of SEBI Master circular dated March 20, 2026, in respect of purchase of units of mutual fund schemes (except liquid and overnight schemes), closing NAV of the day shall be applicable on which the funds are available for utilization irrespective of the size and time of receipt of such application subject to cut-off timing provisions.

	Considering the above, cut-off timings with respect to Subscriptions/Purchases including switch – ins shall be as follows: 1. **Purchases / subscriptions (including Switch-in) in the scheme of any amount** In respect of valid application received before up to 3.00 p.m. and funds for the entire amount of subscription / purchase as per the application are credited to the bank account of the scheme and are available for utilization before the cut-off time of 3.00 p.m., the closing NAV of the day shall be applicable; In respect of valid application received after 3.00 p.m. and funds for the entire amount of subscription / purchase as per the application are credited to the bank account of the scheme either on the same day or before the cut-off time on the next business day i.e. available for utilization before the cut-off time of the next business day, the closing NAV of the next business day shall be applicable; Irrespective of the time of receipt of application, where funds for entire amount are credited to the bank account of the scheme before the cut-off time on any subsequent business day i.e. available for utilization before the cut-off time on any subsequent business day - the closing NAV of such subsequent business day shall be applicable subject to applicability of cut-off timing for application. 2. **For switch-in in the scheme of any amount:** The following shall be ensured for determining the applicability of NAV: a. Application for switch-in is received before the applicable cut-off time of 3.00 p.m b. Funds for the entire amount of subscription/purchase as per the switch-in request are credited to the bank account of the respective switch-in schemes before the cut-off time; c. The funds are available for utilization before the cut-off time, by the respective switch-in schemes d. In case of Switch transactions from one scheme (Switch-out scheme) to other scheme (Switch-in scheme), NAV applicability shall be in line with redemption pay-outs of switch-out scheme. NIMF / NAM India shall reserve the right to change / modify any of the terms with respect to processing of transaction in line with directives specified by Securities & Exchange of Board of India and/or AMFI from time to time. **Redemptions including switch - outs** In respect of valid applications received upto 3.00 p.m. by the Mutual Fund, closing NAV of the day of receipt of application, shall be applicable. In respect of valid applications received after 3.00 p.m. by the Mutual Fund, the closing NAV of the next business day shall be applicable.
Minimum amount for purchase/redemption/switches (mention the provisions for ETFs, as may be applicable, for direct subscription/redemption with AMC	**Minimum Application Amount** Rs.1,000 and in multiples of Re.1 thereafter **Additional Purchase Amount** Rs.1,000 and in multiples of Re.1 thereafter **Minimum Redemption Amount** Redemptions can be of minimum amount of Rs.100 or any number of units or account balance, whichever is lower Note – For investments made by designated employees in terms of Clause 7.14 of SEBI Master circular dated March 20, 2026, requirement for minimum application/ redemption amount will not be applicable. **Minimum Switch Amount** Will be as per the minimum application amount in the respective scheme which may have been opted by the Investor for switching the units/amount where the switch facility is available. NIMF/NAM India reserves the right to introduce, change, modify or withdraw any of the features available in this facility from time to time.
Accounts Statements	In accordance with Clause 15.7 of SEBI Master Circular dated March 20, 2026 the investor whose transaction has been accepted by the NAM India/NIMF shall receive a confirmation by way of email and/or SMS within 5 Business Days from the date of receipt of transaction request, same will be sent to the Unit holders registered e-mail address and/or mobile number.

	Thereafter, a Consolidated Account Statement ("CAS") shall be issued in line with the following procedure: 1. Consolidation of account statement shall be done on the basis of PAN. In case of multiple holding, it shall be PAN of the first holder and pattern of holding. 2. The CAS shall be generated on a monthly basis and shall be issued on or before 15th of the immediately succeeding month to the unit holder(s) in whose folio(s) transaction(s) has/have taken place during the month. 3. In case there is no transaction in any of the mutual fund folios then CAS detailing holding of investments across all schemes of all Mutual Funds will be issued on half yearly basis [at the end of every six months (i.e. September/ March)] on or before 21st of the immediately succeeding month. 4. Investors having MF investments and holding securities in Demat account shall receive a Consolidated Account Statement containing details of transactions across all Mutual Fund schemes and securities from the Depository by email / physical mode. 5. Investors having MF investments and not having Demat account shall receive a Consolidated Account Statement from the MF Industry containing details of transactions across all Mutual Fund schemes by email / physical mode. 6. The CAS shall be despatched by email to all the investors whose email addresses are registered with the Depositories and AMCs/MF-RTAs. However, where an investor does not wish to receive CAS through email, option shall be given to the investor to receive the CAS in physical form at the address registered with the Depositories and the AMCs/MF-RTAs. The depositories shall also intimate the investor on quarterly basis through the SMS mode specifying the email id on which the CAS is being sent. The word 'transaction' shall include purchase, redemption, switch, IDCW payout, IDCW reinvestment, systematic investment plan, systematic withdrawal plan, and systematic transfer plan. CAS shall not be received by the Unit holders for the folio(s) wherein the PAN details are not updated. The Unit holders are therefore requested to ensure that the folio(s) are updated with their PAN. For Micro SIP and Sikkim based investors whose PAN details are not mandatorily required to be updated Account Statement will be dispatched by NAM India/NIMF for each calendar month on or before 10th of the immediately succeeding month. The Consolidated Account statement will be in accordance to Clause 15.7.4 of SEBI Master Circular dated March 20, 2026. In case of a specific request received from the Unit holders, NAM India / NIMF will provide the account statement to the investors within 5 Business Days from the receipt of such request. Investors are requested/encouraged to register/update their email id and mobile number of the primary holder with the AMC/RTA through our Designated Investor Service Centres (DISCs) in order to facilitate effective communication.For further details, refer SAI.
Dividend/ IDCW	Not Applicable
Redemption	The redemption or repurchase proceeds shall be transferred to the unitholders within 3 working Days from the date of redemption or repurchase. However, in case of exceptional circumstances mentioned in para 15.3.3 of SEBI Master Circular dated March 20, 2026, redemption or repurchase proceeds will be transferred / dispatched to Unitholders within the time frame prescribed for such exceptional circumstances. Further, investors are requested to note that processing of Redemption or Repurchase transactions without PAN in respect of Non-PAN-Exempt folios has been restricted with effect from September 30, 2019. For all such Non-PAN-Exempt folios, investors are requested to update PAN by submitting suitable request along with PAN card copy at any of the Designated Investor Service Centre ("DISC") of Nippon India Mutual Fund (NIMF) and then submit Redemption or new Systematic Withdrawal Plans (SWPs) requests. With respect to existing SWPs registered without PAN in Non-PAN-Exempt folios, the same shall be restricted with effect from October 16, 2019 till PAN is updated in the folio. Investors are also requested to note further that it is mandatory to complete the KYC requirements for all unit holders, including for all joint holders and the guardian in case of folio of a minor investor.

	Accordingly, completion of KYC requirements shall be mandatory and with effect from February 28, 2020, all financial transactions (including redemptions, switches etc.) will be processed only if the KYC requirements are completed. Unit holders are advised to use the applicable KYC Form for completing the KYC requirements and submit the form at the Designated Investor Service Centre ("DISC") of Nippon India Mutual Fund or KFin Technologies Limited **Maturity of the Scheme** As a function of the underlying investments of the Scheme, the maturity of the Scheme is xx June, 2037 ("Maturity Date"). Any modification to this date will be conveyed to investors through a notice. If the maturity / payout date falls on a non-business day, the maturity / payout date shall be the next business day. Upon the Maturity Date, the Units of the Scheme will be automatically Redeemed at the NAV applicable on the Maturity Date. The Redemption proceeds will be paid to the Unit holders whose names appear on the register of Unit holders on the Maturity Date.
Bank Mandate	As per the directives issued by SEBI, it is mandatory for an investor to declare his/her bank account number in the application form. This is to safeguard the interest of unitholders from loss or theft of their redemption cheques / DDs. Additionally, if the bank details provided by investors are different from the details available on instrument, AMC may seek additional details from investors to validate the bank details provided by investors.
Delay in payment of redemption / repurchase proceeds/dividend	The Asset Management Company shall be liable to pay interest to the unitholders at such rate as may be specified by SEBI for the period of such delay (presently @ 15% per annum). No interest will be payable on any subscription money refunded within 5 working days. If the Fund refunds the amount after 5 working days, interest @ 15% p.a. will be paid to the applicant and borne by the AMC for the period from the day following the date of expiry of 5 working days until the actual date of the refund. The period of five working days for computation of interest payable for delay in refund of subscription amounts during on-going offer period shall be reckoned from the date of purchase transaction as per timestamp / applicable NAV, provided the application form / online transaction is received along with the payment and the funds have been realized. Where the subscription amount and the application / online transaction are received separately, the period of five working days for computation of interest payable for delay in refund of subscription amounts shall be reckoned from the later of the date of identifying the remitter details, based on the credit provided by the bank or receipt and time stamping of application / online transaction. It is clarified that the interest will be payable only in those cases where the credit pertains to a subscription in the scheme backed by a transaction request by the customer and such subscription is rejected by the AMC. Refund will be initiated in the name of the applicant in the case of a sole applicant and in the name of the first applicant in all other cases. In both cases, the bank account number and bank name, as specified in the application, will be considered for refund. The bank and/ or collection charges, if any, will be borne by the applicant. All the refund payments will be initiated in the manner as may be specified by SEBI from time to time.
Unclaimed Redemption	In terms of Clause 15.5 of SEBI Master circular dated March 20, 2026, the unclaimed redemption amount (the funds) may be deployed by the Mutual Fund in money market instruments and separate plan of liquid scheme / Money Market Mutual Fund scheme floated by Mutual Funds specifically for deployment of the unclaimed amounts only. Investors who claim the unclaimed amounts during a period of three years from the due date shall be paid initial unclaimed amount along-with the income earned on its deployment. Investors, who claim these amounts after 3 years, shall be paid initial unclaimed amount along-with the income earned on its deployment till the end of the third year. After the third year, the income earned on such unclaimed amounts shall be used for the purpose of investor education. The AMC will make a continuous effort to remind the investors through letters to take their unclaimed amounts. The details of such unclaimed redemption amounts are made available to investors upon them providing proper credentials, on website of Mutual Funds and AMFI along with the information on the process of claiming the unclaimed amount and the necessary forms / documents required for the same. Further, the information on unclaimed amount along-with its prevailing value (based on income earned on deployment of such

	unclaimed amount), will be separately disclosed to investors through the periodic statement of accounts / Consolidated Account Statement sent to the investors. Further, the investment management fee charged by the AMC for managing the said unclaimed amounts shall not exceed 50 basis points.
Disclosure w.r.t investment by minors	Process for Investments made in the name of a Minor through a Guardian: • Payment for investment by means of Cheque or any other mode shall be accepted from the bank account of the minor / Minor with guardian or from a joint account of the minor with the guardian only. For existing folios, in case the pay-out bank mandate is not held solely by minor or jointly by minor and guardian, the investors are requested to provide a change of Pay-out Bank mandate request before providing redemption request. • Upon the minor attaining the status of major, the minor in whose name the investment was made, shall be required to provide all the KYC / FATCA details, updated bank account details including cancelled original cheque leaf of the new account and his/her specimen signature duly authenticated by banker/guardian. Investors shall additionally note that, upon the minor attaining the status of major, no further transactions shall be allowed till the status of the minor is changed to major. Pursuant to Clause 15.13.1 of SEBI Master Circular dated March 20, 2026, payment for any investment by any mode shall be accepted from the bank account of the minor, parent or legal guardian of the minor, or from a joint account of the minor with parent or legal guardian. For existing folios, the AMCs shall insist upon a change of pay-out bank mandate before redemption is processed.
Timelines for deployment of funds for New Fund Offer	Pursuant to Clause 7.24 of SEBI Master Circular dated March 20, 2026 , funds collected in new fund offer shall be deployed as per following manner: I. The AMC shall deploy the funds garnered in an NFO within 30 business days from the date of allotment of units. II. In an exceptional case, if the AMC is not able to deploy the funds in 30 business days, reasons in writing, including details of efforts taken to deploy the funds, shall be placed before the Investment Committee of the AMC. III. The Investment Committee may extend the timeline by 30 business days, while also making recommendations on how to ensure deployment within 30 business days going forward and monitoring the same. The Investment Committee shall examine the root cause for delay in deployment before granting approval for part or full extension. The Investment Committee shall not ordinarily give part or full extension where the assets for any scheme are liquid and readily available.

III. OTHER DETAILS

A. In case of Fund of Funds Scheme, Details of Benchmark, Investment Objective, Investment Strategy, TER, AUM, Year wise performance, Top 10 Holding/ link to Top 10 holding of the underlying fund should be provided- Not Applicable

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

Half yearly Disclosures: Financial Results	**(i) Half Yearly disclosure of Un-Audited Financials for the Schemes of NIMF:** Within one month from the close of each half year i.e. on March 31 or September 30, the Fund shall host a soft copy of half – yearly unaudited financial results on the website of the NIMF i.e. https://mf.nipponindiaim.com and that of AMFI www.amfiindia.com. Please refer to the below link for Half Yearly disclosure of Un-Audited Financials: https://mf.nipponindiaim.com/investor-service/downloads/annual-half-yearly-reports https://mf.nipponindiaim.com/investor-service/quick-links/notice-addendum
Monthly Disclosure of Schemes' Portfolio Statement	The fund shall disclose the scheme's portfolio in the prescribed format as on the last day of the month for all the Schemes of NIMF on or before the tenth day of the succeeding month or within such timelines and manner as prescribed by SEBI from time to time on the NIMF Website i.e. https://mf.nipponindiaim.com and AMFI site https://www.amfiindia.com The fund shall disclose the scheme's portfolio on fortnightly basis within 5 days of every fortnight in the prescribed format for all the debt Schemes of NIMF or within such timelines and manner as prescribed by SEBI from time to time on the NIMF Website i.e. https://mf.nipponindiaim.com and AMFI site www.amfiindia.com. The same shall be send via email to the unitholders whose email addresses are registered with AMC/Mutual Fund. In case of unitholders whose e-mail addresses are registered, the Mutual Funds/ AMCs shall send via email the monthly statement of scheme portfolio within 10 days from the close of each month respectively. AMC will provide a physical copy of the statement of its scheme portfolio, without charging any cost, on specific request received from a unitholder. Please refer to the below link for Monthly Disclosure of Schemes Portfolio Statement https://www.amfiindia.com/investor-corner/online-center/portfoliodisclosure https://mf.nipponindiaim.com/investor-service/downloads/factsheet-and-other-portfolio-disclosures
Annual Report	The scheme wise annual report shall be hosted on the website of the AMC and on the website of the AMFI soon as may be possible but not later than four months from the date of closure of the relevant financial year. AMCs shall send an email/SMS to all unitholders regarding the hosting of scheme wise annual report on AMC website and on the website of AMFI. The AMC shall email the annual report or an abridged summary thereof to the unitholders whose email addresses are registered with the Fund. The unitholders whose e-mail addresses are not registered with the Fund are requested to update / provide their email address to the Fund for updating the database.The said communication shall also include details of modes such as SMS, telephone, email or written request (letter), etc. through which unit holders can submit a request for a physical copy of the scheme wise annual report or abridged summary thereof. Physical copy of scheme wise annual report or abridged summary shall be provided to investors who have opted to receive the same. AMC shall provide a physical copy of the abridged summary of the annual report, without charging any cost, on specific request received from a unitholder. As per regulation 70(1)(c) of the Regulations, copy of scheme wise Annual Report shall be also made available to unitholder on payment of nominal fees. Please refer to the below link for scheme annual report or abridged summary https://mf.nipponindiaim.com/investor-service/downloads/annual-half-yearly-reports https://www.amfiindia.com/investor-corner/online-center/schemewisereport https://mf.nipponindiaim.com/investor-service/quick-links/notice-addendum
Monthly & Annual Disclosure of Riskometer	In accordance with Clause 6.16 of SEBI Master circular dated March 20, 2026. The Risk-o-meter shall have following six levels of risk: i. Low Risk

	ii. Low to Moderate Risk iii. Moderate Risk iv. Moderately High Risk v. High Risk and vi. Very High Risk The evaluation of risk levels of a scheme shall be done in accordance with the aforesaid circular. The fund shall communicate any change in risk-o-meter by way of Notice cum Addendum and by way of an e-mail or SMS to unitholder. Further Risk-o-meter of scheme shall be evaluated on a monthly basis and Risk-o-meter along with portfolio shall be disclosed on NIMF website and on AMFI website within 10 days from the close of each month. Additionally, NIMF shall disclose the risk level of all schemes as on March 31 of every year, along with number of times the risk level has changed over the year, on its website and AMFI website.
Disclosure of Scheme & Benchmark Riskometer	Clause 6.17 of SEBI Master Circular dated March 20, 2026, the AMC shall disclose risk-o-meter of the scheme and benchmark in all disclosures including promotional material or that stipulated by SEBI wherever the performance of the scheme vis-à-vis that of the benchmark is disclosed to the investors in which the unit holders are invested as on the date of such disclosure.
Disclosure norms for ETFs / Index Funds	On a monthly basis, the fund shall disclose name and exposure to top 7 Stocks, top 7 groups & top 4 sectors as a percentage of NAV of the scheme. Further, any change in constituents of the benchmark index, shall be disclosed on the AMC website https://mf.nipponindiaim.com / https://etf.nipponindiaim.com
Disclosure of Potential Risk Class (PRC) Matrix	Clause 17.5 of SEBI Master Circular dated June 27, 2024 the AMC shall disclose PRC Matrix for the scheme on front page of initial offering application form, Scheme Information Document (SID), Key Information Memorandum (KIM), Common Application Form and Scheme Advertisements.
Scheme Summary Document	The AMC has provided on its website on a monthly basis a standalone scheme document for all the Schemes which contains all the details of the Scheme viz. Scheme features, Fund Manager details, investment details, investment objective, expense ratios, portfolio details, etc.
Disclosures with respect to Tracking Error and Tracking Difference	Tracking Error (TE): The AMC shall disclose tracking error based on past one year rolling data, on a daily basis, on the website of AMC and AMFI. Tracking Difference (TD): On completion of 1 year, the tracking difference scheme shall be disclosed on the website of the AMC and AMFI on a monthly basis, for tenures 1 year, 3 year, 5 year, 10 year and since the date of allotment of units.

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

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

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

b) The NAV of the Scheme will be calculated and declared by the Fund on every Working Day. The information on NAV may be obtained by the Unitholders, on any business day from the office of the AMC / the office of the Registrar in Hyderabad or any of the other Designated Investor Service Centres. Investors may also obtain information on the purchase /sale price for a given day on any Working Day from the office of the AMC / the office of the Registrar in Hyderabad/ any of the other Designated Investor Service Centres. Investors may also note that Nippon India Mutual Fund shall service its customers through the call center from Monday to Saturday between 8.00 am to 9.00 pm. However, 24x7 facility shall be available for addressing the queries through interactive voice response (IVR). Investors may also call Customer Service Centre at 1860-266-0111 (charges applicable), and Investors outside India can call at 91-22-69259696 (charges applicable).

c) The AMC will disclose the Half-yearly Unaudited Financial Results in the prescribed format on the NIMF website i.e. https://mf.nipponindiaim.com and communicate to the Unit holders with such timelines as may be prescribed under the Regulations from time to time.

d) Providing of the Annual Reports of the respective Schemes within the stipulated period as required under the Regulations.

e) The AMC shall disclose the scheme's portfolio in the prescribed format as on the last day of the month for all the Schemes of NIMF on or before the tenth day of the succeeding month or within such timelines and manner as prescribed by SEBI from time to time on the NIMF Website i.e. https://mf.nipponindiaim.com and AMFI site https://www.amfiindia.com

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

f) The fund shall disclose the scheme's portfolio on fortnightly basis within 5 days of every fortnight in the prescribed format for all the debt Schemes of NIMF or within such timelines and manner as prescribed by SEBI from time to time on the NIMF Website i.e. https://mf.nipponindiaim.com and AMFI site www.amfiindia.com. The same shall be send via email to the unitholders whose email addresses are registered with AMC/Mutual Fund

g) In case of unitholders whose e-mail addresses are registered, the Mutual Funds/ AMCs shall send via email monthly statement of scheme portfolio within 10 days from the close of each month.

D. Transaction charges and stamp duty

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

Stamp duty charges

Clause no. 11.1 of SEBI Master Circular dated March 20, 2026, a stamp duty @ 0.005% of the transaction value would be levied on applicable mutual fund transactions, with effect from July 01, 2020.

For details please refer SAI.

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

F. Taxation

Nature of Income and Taxability	Investors (Resident and Non-Resident)	Mutual Fund
Tax on Income Distribution	**As per applicable rates**	**Nil**
Long Term Capital Gain* Listed & Unlisted Units	**12.50%**	**Nil**
Short Term Capital Gain	**As per applicable rates**	**Nil**

Note:

* For Investment made in Specified Mutual Fund Scheme on or after April 01, 2023, any capital gains would be considered as short term in nature and taxed as per applicable tax rates of the investor irrespective of the holding period of units.

Specified Mutual Fund Scheme: means:

(a) a Mutual Fund by whatever name called, which invests more than sixty-five per cent of its total proceeds in debt and money market instruments; or

(b) a fund which invests sixty-five per cent or more of its total proceeds in units of a fund referred to in sub-clause (a):

Provided that the percentage of investment in debt and money market instruments or in units of a fund in respect of the Specified Mutual Fund, shall be computed with reference to the annual average of the daily closing figures.

Note: The Finance Act (No.2) 2024 removed indexation benefit available on long-term capital gains from other than equity-oriented mutual fund units.

For further details on Taxability please refer to clause of Taxation in the SAI.

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

H. List of official points of acceptance:

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

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

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