

Shalibhadra Mutual Fund Distributors LLP

5, Divya Complex, Nr. Dutron House, Near Mithakhali Underbridge, Navrangpura, Ahmedabad – 380009. Phone – 079 – 2644 0573 / 2642 0623

AMFI Registered Mutual Fund Distributor, AMFI Registration Number: ARN - 109950

Date of Initial Registration – 29th September 2015 | Current Validity of ARN upto – 22nd March 2025

By accessing this website, you have read, understood and agreed to be legally bound by the terms of the following disclaimer.

Message to Investors/visitors of this website

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Chapter 1: Introduction

Shalibhadra Mutual Fund Distributors LLP is AMFI (Association of Mutual Funds in India) registered Mutual Fund Distributor with AMFI Registered Number (ARN) 109950. We have first and foremost aim to obey the compliances laid down by Securities and Exchange Board of India (SEBI) and to give best services to clients. We are registered Mutual Fund Distributor / Intermediary for Mutual Funds providing ONLY services related to Mutual Funds. We believe that compliance / disclaimer / disclosure in place are for better understanding of the product. We request every investor to think rationally for past performances, suitability of MF schemes over other options and variety of MF Investment options. Upon asked and requested by investors for their specific queries, we provide an 'Incidental Advice' associated with Mutual Fund schemes. However, as the term suggests, 'Incidental Advice' addresses specific to an Incident and NOT to be taken as Generalized Advice.

Important Note: Any transactions via RTA platform, any other online platform, the BSE Star MF transaction platform, an AMC website, or by visiting an AMC office under the code of Mutual Fund distributor Shalibhadra Mutual Fund Distributors LLP (ARN – 109950), are considered as “execute only” basis. Investors should read and understand the content of the scheme information documents (SID) / key information memorandum (KIM) and statement of additional information (SAI) of the schemes in which he/she is investing / switching. To assist investors in making informed decisions, we have compiled all necessary documents related to various schemes, their disclosures, and

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associated risks at one place for your convenience. Please visit the following link to access them:

<http://bit.ly/3vDpW8Q>

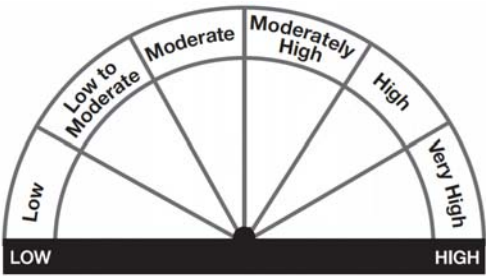
Chapter 2: Schemes related Disclaimer & Product Suitability

SEBI has issued a framework on ‘product labeling with Risk-o-meter for mutual funds, a move that would help investors assess the risk associated with the schemes. The guidelines would be effective from July 1, 2013, for all existing and forthcoming schemes. The detailed circular is CIRCULAR CIR/IMD/DF/4/2015 April 30, 2015.

Product Labeling in Mutual Funds

In order to address the issue of mis-selling, a Committee was set up to examine the system of Product Labeling that would provide investors an easy understanding of the kind of product/scheme they are investing in and its suitability to them. Based on the recommendation of Mutual Fund Advisory Committee (MFAC), SEBI has reviewed the guidelines for product labeling in mutual funds and the following has been decided:

- a) Risk Level of a scheme will be depicted by “Risk-o-meter”, as shown below

Levels of Risks		
Risk Level	Interpretation	
Low	Principal at low risk	
Moderately Low	Principal at moderately low risk	
Moderate	Principal at moderate risk	
Moderately High	Principal at moderately high risk	
High	Principal at high risk	
Very High	Principal at high Very risk	

- b) Risk-o-meter shall have following six levels of risk for mutual fund schemes:

- Low Risk
- Low to Moderate Risk
- Moderate Risk
- Moderately High Risk
- High Risk

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- vi. Very High Risk
- c) Pursuant to calculation of risk value of the scheme portfolio based on the methodology specified in circular SEBI/HO/IMD/DF3/CIR/P/2020/197, risk level of a scheme shall be determined. [Please click here for new circular on SEBI Riskometer.](#)
- d) Based on the scheme characteristics, Mutual Funds shall assign risk level for schemes at the time of launch of scheme/New Fund Offer. Mutual Funds/AMCs shall disclose the Risk-o-meter along with portfolio disclosure for all their schemes on their respective website and on AMFI website within 10 days from the close of each month. Following is generalized structure of product labelling and suitability.

Market Experts opinion: Young investor may take higher exposure to equity and reduce equity exposure as per the growth of age. A retired person should avoid higher equity exposure. Ideally MF investment should be diversified in Debt, Equity and Gold. Prevailing Market conditions, own risk bearing capacity, individual knowledge, liquidity requirement, taxation applicability etc. are important factors to decide diversification in different asset class. To check product suitability, Investors' information (facts and behavioral) helps to reach ideal investment scheme.

Systematic Investment Plan (SIP) and Systematic Transfer Plan (STP)	<ol style="list-style-type: none">1. The amount invested in SIP and the market values of such investments at respective periodic intervals thereof are simulated for illustrative purposes for understanding the concept of SIP. This illustration should not be construed as a promise, guarantee on or a forecast of any minimum returns.2. The Mutual Fund or the Investment Manager or the Mutual Fund Distributor does not assure any safeguard of capital and the illustrated returns are not necessarily indicative of future results and may not necessarily provide a basis for comparison with other investment.3. SIP does not guarantee or assure any protection against losses in declining market conditions.
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Chapter 3: Guidelines as per SEBI

Guidelines as per SEBI rules – Shalibhadra Mutual Fund Distributors LLP is AMFI certified Mutual Fund Distributor under code ARN-109950. **As per SEBI guidelines, No pass back commission / incentive is allowed to investors.** Shalibhadra Mutual Fund Distributors LLP receives commissions paid by Mutual Funds which changes from time to time. As per SEBI and AMFI guidelines, all commission receipts are to be disclosed to the investors before any purchase/switch transactions.

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All investors transacting through physical transaction mode or through BSEStar MF facility are therefore necessarily required to approach us so that we can disclose all scheme related risk factors, appropriateness of the scheme to the investor and commission receipts by Shalibhadra Mutual Fund Distributors LLP. Investors Ignoring this important lines and directly transacting at MF Registrar / AMC Office or at any other acceptance point or through online facility are doing so at their own risk. Investors are required to understand this and investments are done thereafter. Mutual Fund Investments are subject to market risks. Please read all scheme related documents carefully before Investing. Investors should read and understand the content of the scheme information documents (SID)/key information memorandums (KIM) and statement of additional information (SAI) of the schemes in which he/she is investing / switching. Investor should be fully aware of (a) market related and other risks attached to investment scheme (b) All commission receipts are disclosed by the ARN holder (c) Not being communicated any guaranteed returns or indicative yield (d) Shalibhadra Mutual Fund Distributors LLP does not charge for investment services to Investors. Whatever investment schemes given to investors as per their requirement are 'Incidental' only and do not form part of Financial Planning, Investment Advisory or/and Asset Allocation. Investors should note that purchase / switch / redemption transactions will be investors own understanding. An EUIN code will be applied on Mutual Fund application form / transaction slip by the person who has interacted with client for the transaction. For non-interactive transaction, it will be considered as "Execute Only" transaction. Following declaration is required to be signed by the investor on Mutual Fund application form/transaction slip for "execute only" basis.

"I/We hereby confirm that the EUIN box has been intentionally left blank by me/us as this is an "execution-only" transaction without any interaction or advice by the employee/relationship manager/sales person of the above distributor or notwithstanding the advice of in-appropriateness, if any, provided by the employee/relationship manager/sales person of the distributor and the distributor has not charged any advisory fees on this transaction".

The Government of India, during presenting annual budget, sometimes proposes change in taxation structure. These changes are applicable to every investor investing in India as per the prevailing taxation policy and any other taxation or legal rules that prevails during the investment period. All taxes are applicable as per the prevailing taxation rules. Currently all investments will bear the taxation of the year in which they are realized. Mutual Fund investments are subject to taxed as per the prevailing taxation in the year it is being redeemed and not as per the year in which it was invested. Shalibhadra Mutual Fund Distributors LLP will not be liable to answer specific taxation queries other than taxation pertaining to Mutual Fund investments. All investors are requested to

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consult their respective Chartered Accountants / Tax Consultants for taxation applicability for their entire Investments. Investors' are ultimately bound to follow the rules laid down by legal authorities in case of taxation.

Chapter 4: Various disclosure to made to investors

Service Standard – All EUIN holders are given regular training regarding Mutual Fund Investor servicing and code of conducts for Mutual Fund Distributors. We provide online access to investment portfolio as complimentary service to our investors. The investment details as per account statement of Mutual funds records stands final if in case there is difference between transactions details in account statement provided by Mutual Funds and portfolio statement details as per our software provider. For viewing scheme performance, investment holdings of a scheme, expense ratio, exit load structure etc. and before making any investment decision, Investor can avail benefit of viewing software of “NAV India” purchased by us for the benefit of investor community. Investor can read all statutory documents at our office and after reading and understanding it, they can decide a suitable investment asset class / option and scheme. We provide investor services subject to our available infrastructure. We welcome suggestions to improve the quality of our service standard. Our staff members interacting with investors for Mutual Funds schemes are mapped with their EUIN with our ARN code. Discussion done by EUIN holder and investor must be well understood considering for product suitability. Our Sales Employee will put his/her EUIN code on the transaction slips/application forms of purchase/switch transactions. **Refer chapter 6 for Investor who have opted to transact through BSE Star MF online investment facility.**

Transaction Suitability – Suitability of transactions differ with parameters to the investors like investors' risk taking ability and prevailing market situations. Investors are requested to preview their transaction suitability and not to be driven away by market sentiments. Since investors are investing their hard earned money, they are required to invest according to their goals and time horizon of investment, stick to investment and try to understand market volatility. We humbly submit here that markets are hard to predict and multiple factors affect market movements. We cannot and in fact no one can give guarantee of returns from Mutual fund scheme. All conservative investors should keep themselves away from volatile investment products. All investor should submit the transactions with above understanding. Mutual Funds investment schemes given to investors as per their requirement / ask and hence it is strictly incidental. We provide required information to investors from the data we possess. Accordingly investors have to take decision regarding appropriateness of investment/switch/redemption transaction. **Refer chapter 6 for Investor who have opted to transact through BSE Star MF online investment facility.**

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Customer Profiling/Risk Profiling – All Mutual Fund investments routed through us are on ad-hoc investment basis. On the date of transaction, the investment / redemption / switch transactions happen on the basis of requirement of investor considering product suitability & investment horizon of the investor. We provide only mutual fund related investment services. We do not provide complete financial planning or goal planning. However to reach on conclusion for product suitability, Investor need to provide some basic details to us to find out suitable investment scheme and investment will be done once investor has read the investment documents. Non submission of such information is investor's own decision. In any case in unpredictable scenario, investor cannot legally claim for any loss he incurs in transacting through us. We do not compulsorily require information from investor like Asset/liability, Income/Expenditure/Savings, their short term and long term goals, age of family members, risk appetite etc but it is investors' choice to provide it to find out appropriateness of the scheme.

Investment Services Account – In terms of SEBI circular SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective from August 1, 2009. Trail commission shall be paid directly to the ONLY AMFI registered Distributors. Presently Shalibhadra Mutual Fund Distributors LLP is not charging advisory fees / transaction charges to investor. Various information is provided in this website is for the information and knowledge purpose of the investor's community. The information provided here in this website is not to be considered as advice from Shalibhadra Mutual Fund Distributors LLP. Shalibhadra Mutual Fund Distributors LLP is not liable for any investment decision taken by investor solely from information of this website.

Purchase / Switch / Redemption – There is different load structures viz Contingent Deferred Sales Charge (CDSC) and/or Exit Load in Mutual Fund schemes which are mentioned and applicable as per offer document. Please check the same while investing and before redemption. All existing and to be introduced rules are applicable to all investors. The Direction from SEBI and AMFI stands final and acceptable to all distributor as well as investors. Kindly refer chapter 5 where-in primary details are given for guidance of all Non Resident Investors. Investments from residents in the United States of America and Canada are not permitted in certain mutual funds. We do not sell / canvass / promote any investment schemes to USA/Canada Residents/Citizens while being physically present in respective county's territory. Shalibhadra Mutual Fund Distributors LLP shall not be liable for rejections of such applications by Mutual Funds.

Any transaction instructions received after the prescribed cut off time will be processed on the next working day. Transaction NAV applicability will be as per Guidelines issued by SEBI and AMFI time to time. Before transacting through online facility through our website or Mutual Fund website, all

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investor should understand and follow legal frame work of the country they are residing/remitting out money for investment. Shalibhadra Mutual Fund Distributors LLP shall not be liable for any loss that may arise as a result of non-submission of transaction request due to inadequate time or any other reason which is beyond the control of personnel at Shalibhadra Mutual Fund Distributors LLP and the NAV applied on units for the transaction by the Mutual Fund. Transactions once placed cannot be cancelled. Investor investing through online investment facility of this website or Mutual Fund / Registrar website is doing so as 'execute only'. The transactions being done are on ad hoc basis. Investors are requested to not to transact/ purchase Mutual Fund Units if they are not aware of risk features of the Mutual Fund scheme. Any person investing through Mutual fund / registrar website is doing so after understanding all above facts and disclosures by Shalibhadra Mutual Fund Distributors LLP and Shalibhadra Mutual Fund Distributors LLP is not held responsible for any loss incurred or for any other matter for such transaction.

Share of online transactions have increased. Online transaction may be through exchange portals like BSE Star MF, Registrar websites or Mutual Fund website. Online transactions follow OTP verification process. In above mentioned portals and websites, OTP is sent via SMS and / or Email. Investors are requested to have basic understanding on how to initiate such transactions through SMS or email. It is also required on investor side to check whether internet connection working or not. Initiation of a transaction is not considered as verification. Investors are required to verify the transaction through SMS or Email before cut off time of that respective scheme. Failing to verify the transaction before cut off time may be rejected or will take place on next working day. Shalibhadra Mutual Fund Distributors LLP uses high speed internet connection. We have made sure minimum downtime for our IT infrastructure. However, in unforeseen circumstances, Shalibhadra Mutual Fund Distributors LLP will not be held liable for delay in transaction due to non-receipt SMS or Email of OTP at investors end, non-availability of internet at investors' side, non-availability of internet at Shalibhadra Mutual Fund Distributors LLP's side and / or any other technical glitch at time of transaction.

Time stamping – For physical transaction, Every mutual fund discloses a location of its official points of acceptance and shall receive the applications made by investors only at such official points. All official points of acceptance shall have time stamping machines. Submission of application at Shalibhadra Mutual Fund Distributors LLP office will not be counted as "Time Stamping". As part of service, we will collect the applications and submit them to the official points of acceptance disclosed by Mutual Funds.

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In respect of purchase / switch of units of any schemes, 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.

Type of Schemes	Transaction type	Cut-off timings
Liquid Funds & Overnight Funds	Subscription (including Switch-in from other schemes)	1:30 p.m.
	Redemption (including Switch-in from other schemes)	3:00 p.m.
All other schemes (other than Liquid Funds / Overnight Funds)	Subscription (including Switch-in from other schemes)	3:00 p.m.
	Redemption (including Switch-in from other schemes)	3:00 p.m.

AMCs uses an automated Order Management System (referred to as 'OMS'), wherein the orders for equity and equity related instruments of each scheme shall be placed by the fund manager(s) of the respective schemes. If the cheque is drawn from bank which is a transfer bank with the mutual fund then investor can avail same day NAV. However, it is not a guarantee of same day NAV applicability. Primary rule to be followed which mentions that NAV will be applicable of the closing day on which fund has been made available for utilization. None of EUIN holder at Shalibhadra Mutual Fund Distributors LLP have been involved in splitting applications and payment defaults. We also encourage investors to avoid in such activities which goes against AMFI's Code of Conduct.

Legal disclosures while transacting through Shalibhadra Mutual Fund Distributors LLP (ARN-109950) in Mutual funds– We receive commission from Asset Management Companies for investments made under our ARN Code. The commission receivable is subject to and as per the guidelines laid down by SEBI and the Asset Management Companies. The commissions payable to us for the different schemes of various mutual funds, as required to be disclosed under clause 4(d) of the SEBI Circular No. SEBI/IMD/CIR No. 4/168230 dated June 30, 2009. As per SEBI guidelines, it has become very important for the EUIN holder of ARN holder to disclose brokerage receivable. The brokerage structure is changing very frequently as many AMCs and schemes have different brokerage structure. All the investors are **strictly required** to contact us before any kind of online purchases /switch / other transactions. Kindly contact us on numbers: +91-79-26440573 / 24620623 so that competent person can disclose all the brokerage receipt before any transaction is done.

Communication of Instructions – After the first purchase transaction in any Mutual fund, Investor may not be permitted to transact for a period of 2 to 7 business days till the Folio number is generated, depending upon the processing time of the Mutual Fund's Registrar. Shalibhadra Mutual

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Fund Distributors LLP does not accept any liability for delay in processing time at the Mutual Fund's or Registrar's end.

Statement of account – The Asset Management Company (Mutual Fund) shall be responsible to regularly send communications like Account Statements, fund updates etc. to investors. Upon receipt of account statement/transaction intimation, the investor must check all the details mentioned therein. In case of any discrepancy, Investor should inform Shalibhadra Mutual Fund Distributors LLP immediately for rectification of the discrepancy.

Charges and fees –Shalibhadra Mutual Fund Distributors LLP is not charging advisory fees / Transaction charge to investor.

Third Party Risk – Shalibhadra Mutual Fund Distributors LLP shall not be liable for any loss or damage caused by reason of failure or delay by mutual fund to deliver any units purchased even though payment have been made for the same or failure or delay in making payment. Shalibhadra Mutual Fund Distributors LLP shall also not be liable for any delay, failure or refusal of the mutual fund/any company/corporation or other body in registering or transferring units, any interest, dividend or any other loss caused arising there from. Investor investing in Mutual funds is investing straight to Mutual Fund's bank account and contract of investment takes place between Asset Management Company and Investors whereas Shalibhadra Mutual Fund Distributors LLP act as distributor acts as distributor only.

Role of Shalibhadra Mutual Fund Distributors LLP – Any sum invested through Shalibhadra Mutual Fund Distributors LLP is not a deposit with Shalibhadra Mutual Fund Distributors LLP. The same is not endorsed or guaranteed and does not constitute obligations of Shalibhadra Mutual Fund Distributors LLP or any of the subsidiaries associated or affiliated companies or partners or EUIN holders or employees whose role is only as described in this terms and conditions. The securities purchased are subject to investment risks, including the possible loss of principal amount invested. The value of units/securities will fluctuate. If investor redeems units/shares, he/she may receive more or less than paid depending upon market value of the securities in the fund or trust at the time of redemption. Past results are not a guarantee to future performance. Yield or performance fluctuates and should not be considered as an indication or guarantee of future yields or results. The contract of investment is between Investor and AMC. Investor investing in Mutual funds is investing to Mutual Fund's bank account and contract of investment takes place between Asset Management Company and Investors. Shalibhadra Mutual Fund Distributors LLP is not part of the any financial contract as it does not accept any payment in Cash or Cheque in its own name or in partners or employee's name.

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Investment is under execution by any one of the investors from all the joint holders. The future transaction by any of the joint holder of investment will be binding to all the joint holders. The ARN holder/EUIN holder will not be held responsible for execution of the transaction (which is signed/authorized by any one joint holder) for any dispute between the joint holders in future.

Correspondence – Any notice or other correspondence addressed by Shalibhadra Mutual Fund Distributors LLP may be addressed to the first holder as per the contact details given in the KYC. If there is any discrepancy in the particulars or details of any transaction or account statement then investor is required to intimate the same to Shalibhadra Mutual Fund Distributors LLP in writing in 10 days, failing which such transaction, statement or account (as the case may be) shall be deemed to be correct and accepted by investor.

Governing Law and Jurisdiction Clause – All disputes and differences arising out of, under or in connection with these terms and conditions or anything done hereunder shall be within the exclusive jurisdiction only to the courts of Ahmedabad. Further these terms and conditions are subject to and shall be construed in accordance with the laws prevalent in India.

Taxation Calculation – Capital Gain tax benefit under section 112A of Income tax act on equity shares and equity oriented Mutual Funds. Below-mentioned conditions are to be fulfilled:

- Sale must be of equity shares or units of an equity oriented mutual fund.
- The securities should be long-term capital assets i.e. having more than 1 year of holding.
- An exemption of up to Rs. 1 lakh is available each financial year for LTCG tax on sale of Equity shares or Equity oriented mutual fund units.
- The transactions of purchase and sale of equity shares are subject to STT (Securities Transaction Tax).

We request all investors to approach tax experts to understand capital gain tax related benefit which is available to them. By applying certain calculations, investor can adjust the portfolio with suitable asset allocation various market condition.

Chapter 5: Instructions to NRI investors regarding investment restrictions.

Every nonresident (NRI) investor should follow investing rules of their primary residing countries. Any money earned out of illegal activities should not be invested in Mutual Funds in India. Before investing in Mutual Funds in India, investor must understand the prevailing rules of the country

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where he / she is residing / remitting out money / transacting for Mutual Fund investments. All online transactions are considered as transactions in India and subject to applicable laws prevailing in India. Shalibhadra Mutual Fund Distributors LLP is registered Mutual Fund distributor in India and follows the prescribed rules of SEBI and AMFI from time to time (SEBI and AMFI are competent regulatory authority for Mutual Funds investment in India). Shalibhadra Mutual Fund Distributors LLP is not responsible for any transaction which investor has carried out without understanding the laws of their country of residence. NRIs are also required to consult their Tax consultant in their residing countries for purposes of understanding and avoid double taxation.

Common Reporting standard (CRS) is a global level common standard for automatic exchange of financial account information. CRS has been developed by the OECD in close co-operation with the G20 countries and the EU. Accordingly, Indian Financial Institutions will be required to perform enhanced KYC procedures to identify accounts of US and other foreign taxpayers, as defined, and report on such accounts on an annual basis. India is a part of G-20 countries and has committed itself as an early adopter of CRS. The purpose of FATCA is to prevent US persons from using banks and other financial institutions outside the USA to park their wealth outside US to avoid US taxation on income generated from such wealth. FATCA obliges such banks and financial institutions to report information about US persons having accounts with them. Similar to FATCA, the purpose of CRS is to aid automatic exchange of information between bilateral treaty partner countries about accountholders/investors maintaining accounts in foreign jurisdictions.

In case of FATCA, the Government of India and the United States of America (US) have reached an agreement in substance on the terms of an Inter- Governmental Agreement (IGA) to implement Foreign Accounts Tax Compliance Act (FATCA) and India is now treated as having an IGA in effect from April 11, 2014. In case of CRS, India has committed to implement reciprocal exchange of information on financial accounts on an automatic basis with 93 countries as on 6 November 2014. In addition, as at 30 June 2014, India has treaties with 130 other countries/ non-sovereign territories. India would be obligated to get its financial institutions to share financial account information of accountholders who are tax residents in any of these countries. Likewise, India would also get similar information through financial institutions of such treaty countries.

FATCA legislation will affect both individual and entities customers who are treated as a 'US person' for US tax purposes. The FATCA legislation will also affect certain types of entities with beneficial owners/ controlling persons from US. An account having U.S. indicia like U.S. place of birth, U.S. address etc. does not necessarily mean that the account would be reported. However such accounts would be subjected to closer scrutiny. With respect to CRS, the coverage would extend to investors/

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beneficial owners or controlling persons of entities, being tax residents of any of the 130 signatory countries.

The information reported will depend on the classification of the customer under FATCA and CRS. Investors will be expected to provide details such as Country of Tax residence, Tax Identification Number from such country, Country of Birth, Country of Citizenship, etc. A separate form is available, in which existing investors will have to submit such information. In case of Non-individual investors, the above mentioned information of any of the controlling persons will have to be submitted. (Refer SEBI circular no. CIR/MIRSD/2/2013 dated January 24, 2013 for guidelines on identification of controlling persons).

Under the provisions of FATCA/CRS, existing Unit Holders (as on 30th June, 2014 in case of FATCA and 31st Dec, 2015 in case of CRS) may note that information regarding their investments would be reported to the respective local tax authorities. A joint account which has one tax resident of a relevant foreign country reportable owner is treated as a reportable account and therefore the entire account is subject to the FATCA/CRS legislation.

In case if a new investor refuses to provide the FATCA/CRS information and documents then he/she may not be allowed to receive services from Shalibhadra Mutual Fund Distributors LLP. While in case of pre-existing investors, such clients/customers will be treated as Recalcitrant Account Holders and be reported to the tax authority as such.

For FATCA and CRS regulations, notices and other related topics are available on the below websites:

<https://www.irs.gov/Businesses/Corporations/Foreign-Account-Tax-Compliance-Act-FATCA>

Mutual Fund Schemes distributed by us may or may not presently registered under the relevant laws, as applicable in the territorial jurisdiction of United States of America / Canada. In view of the same, the Units made available under the SAI - Statement of Additional Information or under the SID - Scheme Information Documents of the respective schemes, may not be directly or indirectly offered or sold in any provincial or territorial jurisdiction in U.S. or to or for the benefit of the residents thereof. Accordingly, the Persons, corporations and other entities organized under the applicable laws of the U.S. may be excluded to make any fresh purchases / additional purchases / switches in some Schemes of Mutual Fund, in any manner whatsoever.

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Chapter 6: Investors opting to invest through BSE Star MF facility

Shalibhadra Mutual Fund Distributors LLP (We) is registered with Bombay Stock Exchange for Mutual Fund Distribution through BSE's portal called BSE Star MF having Mutual Fund Distribution code – 12033 (Not to be confused with ARN code which is still ARN-109950). BSE Star Mutual Fund Platform provides Web Services based Order routing services and Additional Services for all Mutual Fund Intermediaries (MFIs)/Mutual Fund Distributors (MFDs) using third party vendor solutions and / or in-house developed trading applications over the Internet. The WEB SERVICE API is an XML based service using SOAP (Simple Object Access Protocol). The Web Service through which order entry and response can be facilitated is available upon request.

One time declaration for investors' opting BSE Star MF services – The first-time investor at our organization is required to understand basic investment details like Product Suitability and Investment horizon for Mutual Fund investing. Every investor who wishes to transact under BSE ONLINE transaction facility must approach us (ARN-109950) before transaction to understand necessary disclosures related to Mutual Funds. This is compulsory provision and every investor is required to follow this structural protocol strictly. Since Mutual Funds schemes are non-guaranteed products and every scheme carry market related risks, tax applicability and Load factor, it is required to transact (purchase, switch or redemption) with understanding of such implications. BSE Platform facility should be used as transaction comfort and investor are strongly requested to get in touch with us (ARN-109950) for the risks factors and disclosures requirements as stated above.

Investor who are using BSEStar MF facility acknowledge that:

- a) As investors through BSE StarMF portal, fundamental investment details of all related schemes including KIM / SID / SAI etc have been made clear to them
- b) Investors have understood details such as Product Suitability and Investment horizon when investing in Mutual Funds initially and will continue the same while doing every transaction. Also investors will continue to keep checking their risk profile independently at instance of every transaction as generally family heads take care of all of their investments which includes Mutual Funds, Stocks, Real Estate, Gold etc which is not disclosed to the Mutual Fund Distributor.
- c) Investors are clear that their mutual funds schemes under ARN code (ARN 109950) hence forth will be for long term purpose only. Investors have clearly understood of different risks in mutual funds according to Risk O Meter. To further understand risk, SEBI circular - SEBI/HO/IMD/DF3/CIR/P/ 2020/197 is available for investors to check.

Shalibhadra Mutual Fund Distributors LLP

5, Divya Complex, Nr. Dutron House, Near Mithakhali Underbridge, Navrangpura, Ahmedabad – 380009. Phone – 079 – 2644 0573 / 2642 0623

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- d) Investors will use BSE ONLINE transaction facility only with prior discussion with EUIN holder of Shalibhadra Mutual Fund Distributors LLP (ARN-109950) to understand the necessary disclosures related to Mutual Funds.
- e) Investors have understood that ARN holder will receive commission from Mutual Fund companies. The same has been disclosed and will make sure to discuss the same prior to every future transaction.
- f) Investors have understand that Mutual Funds schemes are not guaranteed and each scheme carries market-related risks, tax implications, and Load factors.
- g) Investment is under execution by any one of the investors from all the joint holders. The future transaction by any of the joint holder of investment will be binding to all the joint holders. The ARN holder/EUIN holder will not be held responsible for execution of the transaction (which is signed/authorized by any one joint holder) for any dispute between the joint holders in future.

Chapter 7: Disclosers pertaining to Distribution / Intermediation services / Communication

Shalibhadra Mutual Fund Distributors LLP is acting as Mutual Fund distributor only. Information provided to investors on their specific queries and questions are part of incidental advice only. All communication done regarding Mutual Fund schemes for investments, switches and /or withdrawal is incidental to the proposed transaction only. No Financial plan or goal planning is designed for entire investments.

EUIN holder at Shalibhadra Mutual Fund Distributors LLP are equipped to communicate in multilingual manner. Investors are discussed in details of every investment in language comfortable to them which are mainly English / ગુજરાતી / हिन्दी. All transaction take place after properly understanding all risk factors in specific language comfortable to investor. Investors also agree to receive updates / awareness / transaction related SMS / WhatsApp / Email even if my number is listed on National Do Not Call registry.

This website is created for informational purposes only to help investors for ease of transactions. Nothing contained in this website should be construed as investment advice or personal recommendation to buy / sell / hold any investment product. We make no representation or warranty (expressed or implied) to any investor on advisability of investing in any investment product or its future performance.

All Mutual Funds are subject to market risks. Please read all Scheme related documents carefully before investing. We request investors to read data and risk factors of various mutual fund schemes

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available in the Scheme Information Document (SID), Statement of Additional Information (SAI), Key Information Memorandum (KIM), etc. The value of any investment may rise and/or fall as a result of market changes and this website is not intended to predict actual performance and/or success of any scheme or other investment product and no assurances are given with respect thereto. Past performance is not indicative of future returns.

This website may present indicative summaries, analysis and information relating to any investment products, including mutual fund schemes. Unless otherwise specified, all analysis, expense ratio, returns, NAV, etc are historical and for illustration purposes only, and is subject to change. This website does not purport to disclose all risks and other significant issues relating to any mutual fund. While we have taken due care and caution in the compilation of the data and the contents herein, no representation is made as to the reasonableness of the assumptions made within or accuracy or completeness of any data on past-performance of schemes or historical analysis and any other analysis of any investment products. We specifically state that we cannot be held liable for any damages (monetary, legal or otherwise) caused by any error, omission, interruption, deletion, defect, failure and that, we have no financial liability whatsoever to any user on account of the use of the information provided on our website. Further, the transaction data and other information may be obtained from a third-party feed, and we are not responsible for verifying the accuracy of the same. Please note that the information in this website may be updated from time to time.

We are under no obligation to provide investment advice concerning, any investment product for you. However, with respect to mutual fund schemes, we endeavor to distribute only such mutual fund products which are suitable and appropriate for you, as allowed under the AMFI Guidelines, or the various circulars issued thereunder. We do not make any warranty (express or implied) of any investment product and do not assume any responsibility for, and shall not be liable for any losses or damages of any kind resulting from investment in any investment product arising due to market loss of the investment product. Please note that we are not registered investment advisers and do not provide investment advice on any investment product.

We consider ourselves and intend to be subject to the jurisdiction only of the courts of Ahmedabad in India. If you don't agree with any of our disclaimers above, or the terms and conditions provided on the website, please do not access the material on our website and immediately exit from the website. Shalibhadra Mutual Fund Distributors LLP is a Mutual Fund Distributor registered with the Association of Mutual Funds in India (AMFI), holding ARN No [109950].

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