INVESTOR CHARTER FOR SPECIALIZED INVESTMENT FUND (SIF)

VISION

- To develop the Indian Specialized Investment Fund (SIF) and bring a high degree of professionalism transparency and ethics by enacting regulations to govern the functioning of Specialized Investment Fund (SIF)s in order to enhance and maintain standards to protect and promote the interests of unit holders of Specialized Investment Fund (SIF)s.

MISSION

- To support the development of a vibrant, transparent, ethical and globally competitive asset management industry.

- To enact and enforce rules and regulations that promote the maintenance of high professional and ethical standards in all areas of operation of the Specialized Investment Fund (SIF).

- To work closely with the Mutual Fund industry including Specialized Investment Fund (SIF) in order to recommend and promote good business practices and a code of conduct to be followed by all asset management companies engaged in the activities of investment management in the best interests of unitholders / investors.

- To recommend standardized operational processes to be followed by the Specialized Investment Fund (SIF) for the convenience and benefit of the investors.

- To undertake nationwide investor awareness programmes, so as to inform and educate existing and prospective investors about Specialized Investment Fund (SIF)s as an asset class and to educate the public about the concept and working of Specialized Investment Fund (SIF)s.

- To protect the interest of investors/unit holders.

DESCRIPTION OF ACTIVITIES / BUSINESS OF THE ENTITY

- To offer investment opportunities to the investors through various investment strategies.

- To pool money by issuing units to the investors at the applicable Net Asset Value (NAV).

- Deploy the monies pooled from investors in various securities and manage the portfolio in accordance with objectives as disclosed in offer document and in compliance with all applicable regulations.

- Disclose various information including NAV on daily basis, Risk-band of the investment strategies, portfolio of the investment strategies, performance of the investment strategies, annual report or abridged annual report etc.

- Pay redemption proceeds, Income Distribution cum Capital Withdrawal (IDCW) etc. to the investors.
- Process investor’s financial and non – financial transactions / service requests.

SERVICES PROVIDED FOR INVESTORS

Non-Financial Transaction		
Sr. no.	**Description of Service / Activity**	**Time taken for providing service**
1	Providing physical Consolidated Account Statement (CAS) for each calendar month	by 15th of succeeding month
2.	Providing e-CAS for each calendar month	By 12th of succeeding month
3	Providing physical CAS for the half year	By 21st of succeeding month
4	Providing e-CAS for the half year	By 18th of succeeding month
5	Request for Dematerialisation of units	2 Days *
Financial Transactions (Commercial Transactions)		
Sr. no.	**Description of Service / Activity**	**Time taken for providing service***
1	Pay-out of redemption proceeds	3 working days- for all the investment strategy other than below
2	Pay-out of IDCW from the record date	7 working days
3	Pay-out of proceeds on maturity of a close- ended investment strategy	3 working days
4	Issue of statement of accounts specifying the number of units allotted or issue units in the dematerialized form	5 working days from the date of closure of the initial subscription list or from the date of receipt of the application
5	Refund of subscription Money in case of New Fund Offer	5 working days from the date of closure of the initial subscription list
Complaints/Requests		
Sr. no.	**Description of Service / Activity**	**Time taken for providing service***
1	Submission of ATR to SEBI in respect of complaint received from investor through SCORES	21 calendar days
Disclosure / Reports		
Sr. no.	**Description of Service / Activity**	**Time taken for providing service**
1	Intimation regarding change in Base Expense Ratio (“BER”) of investment strategy	3 working days in advance of BER effective date
2	Intimation regarding change in Fundamental Attributes of investment strategy (Exit Window)	30 calendar days prior to the effective date of Fundamental Attribute change
3	Intimation regarding Merger of investment strategy	30 calendar days prior to the effective date of Merger

4	Intimation regarding Conversion of Close Ended investment strategy to Open Ended investment strategy	30 calendar days prior to the effective date of conversion
5	Disclosure of Daily NAV	Daily by 11 pm
7	Disclosure of Portfolio of investment strategy (Debt investment strategy)	10 days from the close of every alternate month (i.e. as on the end of May, July, September, November, January and March) for all its investment strategies
9	Disclosure of Change in Risk-band	by 10^{th} calendar day of every month
10	Disclosure of TER of investment strategy	Every day
11	Disclosure of Annual report of investment strategy/ abridged investment strategy wise Annual Report	Every year before July 31
12	Disclosure of Annual report of AMC	Within 4 months from the end of the financial year
13	Disclosure of half Yearly Unaudited Financials	within 1 month from end of the half-year
14	Disclosure of notice in respect of IDCW declaration	Within one calendar day of the decision by the trustees
15	Disclosure of Complaints redressal report	within 7^{th} calendar day of succeeding month
16	Disclosure of Asset Under Management	7 days from the end of the month
17	Disclosure of transactions in debt and money market securities	15 days from each transaction day
18	Disclosure of half yearly updated investment strategy information document	2 months from the end of the half-year
19	Disclosure of half yearly updated Key Information Memorandum	2 months from the end of the half-year
20	Disclosure of statement of additional information	3 months from end of financial year
21	Disclosure of Executive Remuneration	1 month from the end of financial year.

Notes:

1. * All the above mentioned time taken for providing service (Financial & Non-Financial) will be subject to receipt of complete documentation/information from the investor.
2. Day refers to working day unless otherwise specified.
3. The Asset Management Companies which fail to meet the stipulated timelines may be liable for suitable action as deemed for in terms of SEBI Act, 1992 or regulations framed thereunder.
4. Notwithstanding anything contained in this Document, the provisions of the SEBI (Mutual Funds) Regulations, 2026 and the circulars/guidelines thereunder shall be applicable.

GRIEVANCE REDRESSAL MECHANISM FOR INVESTORS

1. In case of any grievance / complaint, an investor should approach the concerned Specialized Investment Fund (SIF)/ Investor Service Centre of the Specialized Investment Fund (SIF). If the complaint remains unresolved, the investor may write to the designated Investor Relations Officer of the Specialized Investment Fund (SIF). The name of the Investor Relations Officer / contact person is generally mentioned in the Investment Strategy Information Document (ISID) of the Specialized Investment Fund (SIF), and also on the website/webpage of the concerned Specialized Investment Fund (SIF), whom one may approach / write to in case of any query, complaints or grievance.

2. If the investor's complaint is not redressed satisfactorily, one may lodge a complaint with SEBI on SEBI's portal, named, 'SCORES', which is a centralized web-based complaints redress system. SEBI takes up the complaints registered via SCORES (https://scores.gov.in/scores/Welcome.html) with the concerned Specialized Investment Fund (SIF)/ intermediary for timely redressal. SCORES facilitates tracking the status of the complaint.

3. Investors may send their physical complaints to: Office of Investor Assistance and Education, Securities and Exchange Board of India, SEBI Bhavan. Plot No. C4-A, 'G' Block, Bandra-Kurla Complex, Bandra (E), Mumbai - 400 051

4. If the complaint remains unresolved on SCORES or the investor is dissatisfied with the resolution provided, the investor may opt for the Online Dispute Resolution (ODR) mechanism as prescribed by SEBI. The ODR mechanism provides resolution of disputes through online conciliation and/or arbitration in a time-bound and cost-effective manner and can be accessed at https://smartodr.sebi.gov.in

DO's and DON'Ts FOR INVESTORS

Do's

1. Check registration status of the Mutual Fund on SEBI website before transacting with them.

2. Read all Investment Strategy related documents and understand the features and the risks involved and suitability of the Investment Strategy to the investor's risk profile.

3. Provide and keep updated KYC details including address, tax status, residency, and other key information such as PAN & bank account details.

4. Provide own email address and mobile number and to promptly notify changes to this information, if any.

5. Check Account Statement & Common Account Statements for discrepancy, if any and promptly bring any such discrepancies to the notice of the Asset Management Company

6. Read communications / notices / addendums / press releases, etc. sent / or published by the Specialized Investment Fund (SIF) via newspapers, email, website, etc.

7. Consider availing nomination facility in respect of investments made in Specialized Investment Fund (SIF)s.

8. Choose the plan for investments i.e. Direct Plan or Regular Plan.

9. Invest through registered and regulated entities

10. Keep confidential critical information such as user ID, password, etc.

11. Invest by issuing payments in the name of the Specialized Investment Fund (SIF)/ Investment Strategy only and not in the name of any other entity.

Don'ts

1. Do not invest based on speculation, rumor or informal advice.

2. Do not fall for the promise of indicative or exorbitant or assured returns.

3. Do not issue blank cheques or blank signed transaction instructions.

4. Do not use third-party bank accounts for fund flows for subscription or redemption of units.

RIGHTS OF INVESTORS

1. Right to receive information and details about the investment strategy including about its investment philosophy, risk profile, portfolio holdings, fees, charges and expenses and such other information as may be required under SEBI regulations to enable investors to make an informed decision about investing in a investment strategy, prior to making any such investment.

2. Right to timely receipt of account statement evidencing a transaction as specified in the SEBI Mutual Funds Regulations, or to receive such statements on request.

3. Right to receive Consolidated Account Statement (CAS) at a periodic frequency as specified by SEBI.

4. Right to timely disclosure of daily Net Asset Values (NAV), Portfolio and Performance of each investment strategy including investment strategy's AUM, investment objective, expense ratios on Specialized Investment Fund (SIF) website.

5. Right to receive Annual report / abridged annual report of the investment strategy(s) invested in.

6. Right to timely receipt of redemption proceeds / IDCW payments / refunds, as applicable.

7. Right to be notified about any change in the fundamental attributes (features) of the investment strategy of Specialized Investment Fund (SIF) in which the investor has investments and to be provided a right to exit the investment strategy without cost, if so desired, as a result of the fundamental attribute change.

8. Right to be informed about such disclosures which may have a material bearing on their investments in the investment strategy of Specialized Investment Fund (SIF).

9. Right to privacy of information in accordance with the applicable laws of the land.

10. Right to security of, and access to, information provided to Asset Management Companies and their service providers in relation to investments in Specialized Investment Fund (SIF)s. Right to have such information corrected and receive confirmation of such correction.

11. Right to information about how complaints are handled and can be escalated in the event investors are not satisfied with the resolution provided.

12. Right to timely redressal of grievances and complaints within the timelines specified by regulations and the right to escalate complaint not resolved satisfactorily to the Investor Grievance Officer of the respective Asset Management Company.

13. Right to escalate unresolved complaints to SEBI via the SCORES portal. In addition to SCORES, investors can also opt for online dispute resolution (ODR) mechanism, which includes mediation and/or conciliation and/or arbitration, in accordance with the procedure specified by the SEBI.

RESPONSIBILITIES OF INVESTORS

1. To check registration status of the Mutual Fund on SEBI website before transacting with them.

2. To read all Investment Strategy related documents and understand the features and the risks involved and suitability of the investment strategy to the investor's risk profile.

3. To provide and keep updated KYC details including address, tax status, residency, and other key information such as PAN & bank account details.

4. To provide own email address and mobile number and to promptly notify changes to this information, if any.

5. To check Account Statement & Consolidated Account Statements for discrepancy, if any and promptly bring any such discrepancies to the notice of the Asset Management Company

6. To read communications / notices / addendums / press releases, etc. sent / or published by the Specialized Investment Fund (SIF) via newspapers, email, website, etc.

7. To consider availing facility to nominate in respect of investments made in Specialized Investment Fund (SIF)s.

8. To choose the plan for investments i.e. Direct Plan or Regular Plan.

9. To invest through registered and regulated entities and not to invest based on speculation, rumor or informal advice

10. To keep confidential critical information such as user ID, password, etc.

11. To invest by issuing payments in the name of the Specialized Investment Fund (SIF)/ investment strategy only and not in the name of any other entity.

12. To protect oneself by not falling for the promise of indicative or exorbitant or assured returns.

13. To protect oneself by not issuing blank cheques or blank signed transaction instructions.

14. To avoid using third-party bank accounts for fund flows for subscription or redemption of units.