

MUTUAL FUND DISCLAIMER:

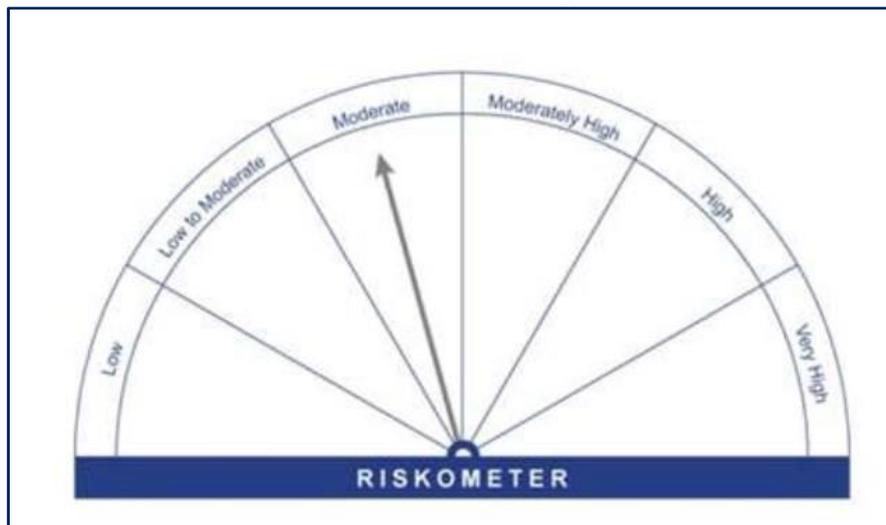
Mutual Fund investments are subject to market risks, read all scheme related documents carefully. The NAVs of the schemes may go up or down depending upon the factors and forces affecting the securities market including the fluctuations in the interest rates. The past performance of the mutual funds is not necessarily indicative of future performance of the schemes. The Mutual Fund is not guaranteeing or assuring any dividend under any of the schemes and the same is subject to the availability and adequacy of distributable surplus. Investors are requested to review the prospectus carefully and obtain expert professional advice with regard to specific legal, tax and financial implications of the investment/participation in the scheme.

MUTUAL FUND GENERAL DISCLOSURE:

Asset Management Companies (AMCs) are mandated by SEBI to risk rate their respective schemes. The aim is to help investors understand and assess the risks involved in investing in a particular mutual fund scheme. The depiction of the risk by the AMCs is done through a Riskometer that represents 6 different risk categories as follows:

Level	Inference
Low	Principal at low risk
Low to Moderate	Principal at low to moderate risk
Moderate	Principal at moderate risk
Moderately High	Principal at moderately high risk
High	Principal at high risk
Very High	Principal at very high risk

An illustration of a ‘Moderate’ rate scheme that will be depicted in the Riskometer as given below:



The Riskometer is applicable for all the existing schemes. We request you to refer to the Riskometer in the scheme documents and understand the risk of the scheme to decide whether the investments will suit your risk profile. We also request you to refer the SID, SAI and KIM of the Mutual Fund Scheme/AMC and understand the Risk involved before investing.

To aid you with the information, appended below are the links to refer SID, SAI and KIM of the respective AMC:

Scheme Information Document (SID):

<https://www.sebi.gov.in/sebiweb/other/OtherAction.do?doMutualFund=yes&mftype=2>

Statement of Additional Information (SAI):

<https://www.sebi.gov.in/sebiweb/other/OtherAction.do?doMutualFund=yes&mftype=1>

Key Information Memorandum (KIM):

<https://www.sebi.gov.in/sebiweb/other/OtherAction.do?doMutualFund=yes&mftype=3>

MF COMMISSION DISCLOSURE

In accordance with the extant regulations (SEBI circular: SEBI/IMD/CIR No. 4/168230/09 following are the details of the comparative commission earned by “Clay Financial Services Private Limited” from various fund-houses, whose products are being distributed:

Scheme Type	Trail Year 1 Onwards
Equity Funds	0.00% - 1.75%
Hybrid Funds	0.00% - 1.75%
Debt Funds	0.00%-1.10%
Commodity Funds	0.00%- 0.35%
Liquid Funds	0.00%-0.80%
Other Mutual Funds	0.00% - 1.15%

For investors in Mutual Funds from B-30 locations, an additional commission of 0%-1.75 % will be paid by Fund Houses. Clay Financial Services Private Limited ("CFSPL") could also get commissions/reimbursements from Asset Management Companies ("AMCs") towards promotion and marketing related activities conducted by "CFSPL" on behalf of AMCs. These are the activity based reimbursements and the same may or may not be received from AMCs in a particular period.

This is on a best effort basis and rates are updated as and when actual rates are received from AMCs.