



## Key Information Document (KID)

### Purpose

This document provides you with key information about this investment Product. It is not marketing material. The information is required by law to help you understand the nature, risks, costs, and potential gains and losses of this Product, and to help you compare it with other products.

### Product

#### **Edmond de Rothschild India (EdR India)**

*Manufacturer of the PRIIP (Packaged Retail Investment and Insurance-based Product): Edmond de Rothschild Asset Management (France), part of the Edmond de Rothschild Group – Registered office: 47, rue du Faubourg Saint-Honoré, 75401 Paris Cedex 08, France*

A EUR units ISIN: FR0010479931

PRIIP manufacturer's website: [www.edmond-de-rothschild.com](http://www.edmond-de-rothschild.com).

For further information, call +33 (0) 140 172 525.

The Autorité des Marchés Financiers (AMF) is responsible for supervising Edmond de Rothschild Asset Management (France) in relation to this Key Information Document.

Edmond de Rothschild Asset Management (France) is authorised to operate in France under the no. GP 04000015 and is regulated by the Autorité des Marchés Financiers (AMF).

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### What is this Product?

#### Type

The Product is a French FCP mutual fund, which is a UCITS governed by European Directive 2009/65/EC.

#### Term

The term of the Product is 99 years.

This Product has no maturity date. The Management Company reserves the right to dissolve the Product unilaterally. The Product may also be dissolved in the event of a merger, a total redemption of units, or if the Product's net assets fall below the regulatory minimum amount.

#### Objectives

**Management objective:** The management objective for the Product is to grow net asset value over a recommended investment period of more than 5 years, by investing in companies in the Indian subcontinent (essentially India, but also Pakistan, Sri Lanka and Bangladesh), in accordance with selection criteria described in the investment strategy. These companies will be selected on the basis of an analysis that combines financial profitability and compliance with non-financial criteria.

The Product is managed actively, which means that the Manager makes investment decisions in line with the Product's investment policy with a view to achieving the Product's objectives. This active management process includes taking decisions related to asset selection, regional allocation, sectoral views and overall market exposure. The Manager is in no way limited by the composition of the benchmark index in the positioning of the portfolio, and the Product may not hold all the components of the benchmark index, or even any of the components in question at all. The fund may diverge wholly or significantly from the benchmark index or, occasionally, very little.

**Benchmark index:** MSCI India 10/40 (NR), net dividends reinvested

**Investment policy:** The Product implements an active stock-picking management strategy, selecting stocks from an investment scope comprising securities issued in the Indian sub-continent.

Securities will be selected on the basis of both financial and non-financial criteria, so as to meet the requirements of Socially Responsible Investment.

The philosophy underlying the management of the Product is to invest in companies whose strategic and operational choices are guided by overall performance – economic and financial, social-societal, governance-related and environmental – and which treat their internal and external stakeholders with the respect and trust they deserve.

The Product's investment universe includes all listed companies from the Indian subcontinent with a market capitalisation in excess of €500 million. Securities are selected in accordance with traditional financial analysis ratios (including price/sales, price/assets, PER, price/cash flow, earnings growth, etc.) and on the basis of non-financial environmental, social-societal and corporate governance criteria.

At least 75% of the companies in the portfolio will have (or be assigned) an ESG rating. This may be either a proprietary ESG rating, or a rating assigned by an external non-financial data agency. At the end of this process, the Product's ESG rating will be higher than that of its investment universe.

Environmental, social and governance (ESG) criteria are one of the components of the management approach; their weighting in the final decision is not defined in advance.

The equities included in the portfolio are predominantly issued by companies from the Indian subcontinent, the registered offices of which are located in one of the following countries: India, Pakistan, Sri Lanka and Bangladesh. The portfolio is at all times at least 60% exposed to equities and similar securities traded on regulated markets. In relation to that part of the Fund invested in equities, it is understood that at least 80% shall be invested in companies originating from India. Transferable debt securities and money market instruments will be used for cash management purposes, subject to a limit of 40% of the net assets. These instruments will be selected using the steps for identifying stocks that comply with the non-financial criteria mentioned above.

The Product may hold up to 10% of its assets in units or shares of UCIs. Units or shares of the selected UCIs will not be subject to non-financial analysis.

The Product may participate in regulated or organised markets in order to conclude forward currency contracts so as to partially or fully hedge currency risk, subject to the managers' discretion. It may also carry out futures transactions with a view to hedging the market risk of the portfolio or that of specific securities.

The Product may invest in financial instruments containing embedded derivatives to gain exposure to international equity or interest rate markets. In particular, the Product may purchase EMTN (Euro Medium Term Note) units or index-linked bonds, warrants or certificates. The proportion of instruments with embedded derivatives will be limited to 10% of the portfolio. The use of instruments with embedded derivatives will not result in increasing the Product's overall exposure to equity risk beyond 110%. These instruments will be selected using the steps for identifying stocks that comply with the non-financial criteria mentioned above.

**AMF classification:** International equity

**Allocation of income:** Accumulation

**Allocation of net realised gains:** Accumulation

## Intended retail investors

A EUR units are intended for all subscribers wishing to invest in euros, provided they are willing to accept the risk of capital loss.

This Product may not be purchased by or benefit, either directly or indirectly, natural or legal persons residing or domiciled in the United States, citizens of the United States, or United States Persons.

## Practical information

Custodian: Edmond de Rothschild (France)

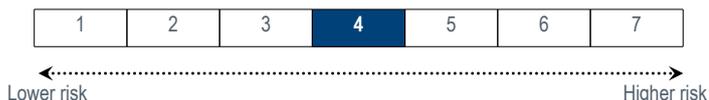
You can request the redemption of your units on any day of the week, except on public holidays and on the days on which French markets are closed (as per the official Euronext Paris S.A. calendar), and days on which Indian markets are closed (as per the official calendar of the National Stock Exchange of India), for all orders received by the transfer agent before 9.30 a.m. on each NAV calculation day, and executed at the day's net asset value.

The Product's prospectus, its latest annual report, and any subsequent semi-annual reports (in French, and in English, if required) will be provided free of charge upon written request to Edmond de Rothschild Asset Management (France) 47, rue du Faubourg Saint-Honoré - 75401 Paris Cedex 08 - France; telephone: +33 140 172 525; email: contact-am-fr@edr.com.

Unit prices and, where necessary, information on other unit classes, as well as information on the Product's net asset value, performance scenarios and past performance, can be found on [www.edmond-de-rothschild.com](http://www.edmond-de-rothschild.com).

## What are the risks and what could I get in return?

### Risk indicator



The summary risk indicator assumes that you will hold the Product until the maturity date of the recommended holding period (5 years). The actual risk can vary significantly if you opt to exit before the maturity date, and you may get back less.

The summary risk indicator is provided as a guide to the level of risk of this Product compared to other products. It shows how likely it is that this Product will incur losses due to market fluctuations, or our inability to pay you.

We have assigned this Product a risk rating of 4 out of 7, which means that it is a medium-to-high risk product. In other words, the potential losses on the Product's future performance are in the medium to high range and, if market conditions were to deteriorate, our ability to pay is likely to be affected.

Moreover, you will also be exposed to the following risks (not shown in the summary risk indicator):

**Credit risk:** The risk that an issuer of debt or money market securities cannot meet its obligations, or that its credit rating is downgraded. It also refers to the risk that an issuer defaults on repayment at maturity.

**Liquidity risk:** risk linked to the low level of liquidity on the underlying markets, which makes them sensitive to significant buy/sell trends.

**Counterparty risk:** This is the risk that a market participant defaults, preventing them from honouring their commitments in respect of your portfolio.

The occurrence of any of these risks may negatively impact the net asset value. As this Product does not include any protection against future market performance, you could end up losing some or all of your investment.

**Pay particular attention to currency risk. If an investment Product is denominated in a currency other than the official currency of the State in which the Product is marketed, the final return will depend on the rate of exchange between the two currencies. This risk is not taken into account in the indicator shown above.**

## Performance scenarios

The figures shown include all the costs in connection with the Product itself, but may not include all of the costs that you may be required to pay your advisor or distributor. The figures do not take into account your personal tax situation, which may also affect how much you get back.

What you will get from this Product depends on future market performance. Future market trends are uncertain and cannot be accurately predicted.

The unfavourable, moderate, and favourable scenarios shown are illustrations using the Product's and/or the relevant benchmark's worst, average, and best performance over the last 10 years.

Markets could trend very differently in the future.

The stress scenario shows what you might get back in extreme market conditions.

With an investment of EUR 10,000

Recommended holding period: 5 years		If you exit after 1 year	If you exit after 5 years (i.e. the recommended holding period)
Scenarios			
Minimum	There is no minimum guaranteed return. You could lose some or all of your investment.		
Stress	What you could get back after costs are deducted	EUR 4,630	EUR 3,850
	Average annual return	-53.65%	-17.37%
Unfavourable	What you could get back after costs are deducted	EUR 7,180	EUR 8,190
	Average annual return	-28.21%	-3.93%
Moderate	What you could get back after costs are deducted	EUR 10,360	EUR 15,480
	Average annual return	3.60%	9.14%
Favourable	What you could get back after costs are deducted	EUR 15,560	EUR 21,650
	Average annual return	55.63%	16.70%

This table shows different scenarios illustrating the amounts that you could get back over the recommended holding period of 5 years, assuming you invest EUR 10,000.

Unfavourable scenario: This scenario occurred for an investment made between 09.2020 and 09.2025.

Moderate scenario: This scenario occurred for an investment made between 10.2018 and 10.2023.

Favourable scenario: This scenario occurred for an investment made between 03.2020 and 03.2025.

## What happens if Edmond de Rothschild Asset Management (France) is unable to pay out?

The Product is a separate co-ownership comprising financial instruments and deposits held by the portfolio management company. Should the latter become insolvent, the Product's assets that are held by the custodian will not be affected. Should the custodian become insolvent, the risk that the Product incurs financial losses will be mitigated due to the legal requirement for the custodian's asset to be held separately from those of the Product.

Investments in the Product are not themselves hedged or guaranteed by a national compensation mechanism. The resale of the Product's units, and the Product's capital and income, are not guaranteed by the Product manufacturer.

## How much will this investment cost me?

The person who is selling you this Product, or advising you about this Product, may charge you additional costs. If so, this person will provide you with information about these costs and how they will affect your investment over time.

### Costs over time

The tables show the amounts that are deducted from your investment to cover different types of costs. These amounts depend on how much you invest, and on how long you hold the Product. The amounts shown here are illustrations based on an example investment amount and different possible investment periods.

We have assumed that:

- In the first year, you would get back the amount you invested (0% annual return). For the other holding periods, the Product is expected to perform as shown in the moderate scenario.
- The investment is EUR 10,000.

With an investment of EUR 10,000	If you exit after 1 year	If you exit after 5 years (i.e. the recommended holding period)
Total costs	EUR 717	EUR 3,811
Annual impact of costs *	7.2%	5.2%

(\*) This illustrates the extent to which the costs will reduce your return each year over the holding period. For example, it shows that if you exit at the end of the recommended holding period, your average annual return is projected to be 14.38% before costs, and 9.14% after costs.

We may share part of the costs with the person selling you the Product to cover the services they provide to you. If this is the case, they will inform you of the amount.

### Composition of costs

With an investment of EUR 10,000 and an annual cost if you exit after 1 year.

One-off costs upon entry or exit		If you exit after 1 year
Entry costs	Up to 3.00% of the amount you pay upon subscribing to the Product.	EUR 300
Exit costs	We do not charge an exit fee for this Product, but the person selling you the Product may do so.	EUR 0
Ongoing costs (deducted each year)		
Management fees and other administrative or operating costs	2.09% of the value of your investment per year. This percentage is determined based on the actual costs incurred in the previous year.	EUR 209
Transaction costs	1.99% of the value of your investment per year. This is an estimate of the costs incurred when we buy and sell the Product's underlying investments. The actual amount will vary depending on how much we buy and sell.	EUR 199
Incidental costs deducted under specific conditions		
Performance fees (and carried interest) (**)	0.09% Description: 15% per year of the outperformance compared to the benchmark. The estimated aggregated costs shown above includes the average for the past 5 years.	EUR 9

(\*\*) Performance fees may be calculated based on and deducted from the Product's underlying funds.

The table above shows the annual impact of the different types of costs on the return you could obtain on your investment at the end of the recommended investment period.

The costs shown here do not include any additional costs that may be charged by your distributor or advisor, or any costs in connection with a package that the Product may be part of. If you invest in this Product as part of a life insurance or capitalisation contract, this document does not take into account the contract fees.

This table also explains what the different cost categories mean.

## How long should I hold the Product, and can I take money out early?

Recommended holding period: 5 years

This Product is designed for medium-term investments. You should be prepared to hold your investment in the Product for at least 5 years. However, you may request the redemption of your investment at any time during this period – there will be no penalty for doing so. You may also hold your investment for longer than the recommended holding period.

You can request the redemption of your units on any day of the week, except on public holidays and on the days on which French markets are closed (as per the official Euronext Paris S.A. calendar), and days on which Indian markets are closed (as per the official calendar of the National Stock Exchange of India), for all orders received by the transfer agent before 9.30 a.m. on each NAV calculation day, and executed at the day's net asset value.

A redemption cap mechanism (known as "gating") may be implemented by the Management Company. The way this works is described in the Product's Prospectus and the Product's Regulations.

## How can I make a complaint?

If you wish to make a complaint regarding the Product, the Product manufacturer or the person distributing or advising you about the Product, with a view to having a right recognised or a damage remedied, please send us a written request, describing the problem and the details of the complaint, by post or e-mail, to:

Edmond de Rothschild Asset Management (France), 47, rue du Faubourg Saint-Honoré, 75401 Paris Cedex 08, France.

E-mail: [contact-am-fr@edr.com](mailto:contact-am-fr@edr.com)

Website: [www.edmond-de-rothschild.com](http://www.edmond-de-rothschild.com).

## Other relevant information

Performance Scenarios: The latest performance scenarios, which are updated monthly, can be found at <https://funds.edram.com/>.

Past performance: Past performances for the last 10 years can be downloaded at <https://funds.edram.com/>.

When this Product is used as a unit-linked vehicle in a life insurance or capitalisation contract, additional information about the contract in question, such as the costs associated with the contract – which are not included in the costs mentioned in this document –, the person to contact in the event of a claim, and the procedures to follow if the insurance company fails, are provided in the contract's key information document, which must be given to you by your insurer or broker, or any other insurance intermediary, in compliance with their legal obligation.

Depending on your tax regime, any capital gains and income derived from your unitholdings in the Product may be subject to taxation. We advise you to discuss this with the Product marketer or your tax advisor.

Other Product information documents are available in French and can be obtained free of charge on request from the management company, Edmond de Rothschild Asset Management (France), Registered office: 47, rue du Faubourg Saint-Honoré, 75401 Paris Cedex 08, France - Website: [www.edmond-de-rothschild.com](http://www.edmond-de-rothschild.com).

Telephone: +33 (0) 140 172 525 – E-mail: [contact-am-fr@edr.com](mailto:contact-am-fr@edr.com).

The Product is classified as Article 8 under SFDR. Environmental, social and governance (ESG) criteria are one of the components that are managed, but their weighting in the final decision is not defined in advance.

This Key Information Document (KID) is updated at least once a year.