



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, potential gains and losses of this Product and to help you compare it with other products.

Product

Edmond de Rothschild India (EdR India)

Name of PRIIP (Packaged Retail Investment and Insurance-based Products) manufacturer: 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 Unit ISIN: FR0010479931

PRIIP manufacturer website: www.edmond-de-rothschild.com.

Call +33 (0)1 40 17 25 25 for more information.

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

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

Key Information Document production date: 21/07/2023

Alert: You are about to purchase a Product that is not simple and may be difficult to understand.

What is this Product?

Type

The Product is a French Mutual Fund (FCP), a UCITS under European Directive 2009/65/EC.

Term

The term of the Product is 99 years.

Objectives

The management of the Product over a recommended investment horizon of more than five years tends to increase the net asset value through investments in companies from the Indian subcontinent (primarily made up of India, but also including Pakistan, Sri Lanka and Bangladesh) that meet the selection criteria described in the investment strategy. These companies will be selected based on an analysis combining financial profitability and compliance with non-financial criteria.

The Product is actively managed, which means that the management company makes investment decisions with the aim of achieving the objective and investment policy of the Product. Active management involves making decisions regarding asset selection, regional allocation, sector views and overall level of market exposure. The Management Company is in no way limited by the composition of the benchmark in the positioning of the portfolio, and the Product may not hold all the components of the benchmark or indeed any of the components in question. The deviation from the benchmark may be total or significant, but may also be limited.

Benchmark indicator: MSCI India 10/40 (NR), net dividend income reinvested

Investment Policy: The Product operates an active stock-picking strategy on a universe of stocks from the Indian sub-continent.

The stock picking will be done based on both financial and non-financial criteria in order to meet the requirements of Socially Responsible Investing.

The Product's management philosophy aims to invest in companies that make strategic and operational choices towards the search for global performance - economic, financial, social, governance and environmental - while respecting and trusting their internal and external stakeholders.

The product's investment universe is composed of all listed companies in the Indian sub-continent with a market capitalisation rate over EUR 500 million. Stock picking is based on traditional financial analysis ratios (price/turnover, price/asset value, price-to-earnings, price/cash flow, earnings growth etc.) and on non-financial criteria based on a company's environmental, social, and governance (ESG) risks.

At least 75% of the companies in the portfolio have an ESG rating. This is either a proprietary ESG rating or a rating provided by an external non-financial rating agency. At the end of this process, the Product has a higher ESG rating than its investment universe.

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

The shares in the portfolio are issued mainly by companies from the Indian sub-continent with registered offices in India, Pakistan, Sri Lanka and Bangladesh. At least 60% of the portfolio is permanently exposed to shares and similar stocks traded on regulated markets. For the portion of the Fund only invested in shares, it is understood that at least 80% will be invested in companies originating from India. Negotiable debt securities and money market instruments will be used for cash management up to a limit of 40% of the net assets. These instruments will be selected based on the above-mentioned steps to identify stocks that meet the non-financial criteria.

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

The product may trade on regulated or organised markets in order to enter into forward contracts to partially or fully hedge, at the management company's discretion, the foreign exchange risk, and to enter into futures contracts to hedge the market risk of the portfolio or of certain stocks.

The product may invest in eligible financial instruments with embedded derivatives in order to gain exposure to international interest rate or equity markets. In particular, the product may purchase units of EMTNs (Euro Medium Term Notes) or indexed bonds, warrants or certificates. The percentage of instruments with embedded derivatives will be limited to 10% of the portfolio. The use of embedded derivatives will not increase the Product's overall equity risk exposure beyond 110%. These instruments will be selected based on the above-mentioned steps to identify stocks that meet the non-financial criteria.

AMF classification: International equities

Income allocation: Accumulation

Allocation of net realised gains: Accumulation

Intended retail investor

A units are intended for all subscribers who want to subscribe in EUR, in exchange for a risk of capital loss.

This Product may not directly or indirectly benefit any person or entity of the United States, any US citizen or any US Person.

Practical information

Depository: Edmond de Rothschild (France)

You may request the redemption of your units daily, with the exception of public holidays and days on which the French markets are closed (according to the official calendar of Euronext Paris S.A.), for all orders received at the clearing house on each net asset value calculation day before 12:30 at that day's net asset value.

The Product's prospectus, its latest annual report and any subsequent semi-annual report (in French and English where relevant) are available for free upon written request to Edmond de Rothschild Asset Management (France) 47, rue du Faubourg Saint-Honoré, 75401 Paris Cedex 08, France —phone: +33 1 40 17 25 25, email: contact-am-fr@edr.com.

Unit prices and, where applicable, information on other unit classes, the net asset value, performance scenarios and past performance of the Product are available at www.edmond-de-rothschild.com.

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

Risk indicator

1	2	3	4	5	6	7
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←—————
Lowest risk

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Highest risk



The summary risk indicator assumes that you hold the Product until the end of the recommended holding period (5 years). The actual risk may be very different if you opt to exit before the end of the period, and you may get less in return.

The summary risk indicator makes it possible to assess the level of risk of this Product compared to others. It shows how likely it is that this Product will incur losses due to movements in the market or our inability to pay you.

We have classified this Product as 5 out of 7, which is a medium-high risk class, due to the nature of the securities and the geographical areas presented in the "Objectives" section and the unit's own currency. This rates the risk of potential losses from future performance of the Product at a medium-high level, and poor market conditions will likely impact our capacity to pay you.

In addition, you will be exposed to the following risks (not included in the summary risk indicator):

Credit risk: the risk that the issuer of bond or money market securities will not meet its commitments or that its credit rating will be downgraded. It may also result from an issuer's failure to repay at maturity.

Liquidity risk: the risk linked to the low liquidity of the underlying markets, which makes them sensitive to significant buying/selling movements.

Counterparty risk: the risk of a market participant defaulting and failing to honour its commitments to your portfolio.

The occurrence of any of these risks may negatively impact the net asset value.

Since this Product does not provide protection against market fluctuations, you could lose some or all of your investment.

Be aware of currency risk. If an investment product is denominated in a currency other than the official currency of the state in which the investment product is marketed, the final gain will depend on the exchange rate between the two currencies. This risk is not taken into account in the above indicator.

Performance scenarios

The figures shown include all the costs of the Product itself, but may not include all the costs that you pay to 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. Market developments in the future are uncertain and cannot be accurately predicted.

The favourable, unfavourable and moderate scenarios presented correspond to the best, worst and median performance observed in the past.

Markets could develop very differently in the future.

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

Investment EUR 10,000

Recommended holding period: 5 years		If you exit after 1 year	If you exit after 5 years [the recommended holding period]
Scenarios			
Minimum	There is no guaranteed minimum return. You could lose some or all of your investment.		
Stress	What you might get back after costs	EUR 960	EUR 880
	Average return each year	-90.4%	-38.5%
Unfavourable	What you might get back after costs	EUR 7,180	EUR 7,640
	Average return each year	-28.2%	-5.2%
Moderate	What you might get back after costs	EUR 10,460	EUR 15,280
	Average return each year	4.6%	8.9%
Favourable	What you might get back after costs	EUR 17,350	EUR 21,600
	Average return each year	73.5%	16.6%

This table shows how much you could earn over the recommended five-year holding period under different scenarios, assuming you invest EUR 10,000.

Unfavourable scenario: this type of scenario occurred for an investment between March 2015 and March 2020.

Moderate scenario: this type of scenario occurred for an investment between June 2014 and June 2019.

Favourable scenario: this type of scenario occurred for an investment between August 2013 and August 2018.

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

The Product is a separate co-ownership of financial instruments and deposits from the portfolio management company. Should the latter default, the Product's assets held by the depositary will not be affected. Should the depositary default, the risk of financial loss for the Product is mitigated by the legal segregation of the depositary's assets from those of the Product.

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

What are the costs?

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

Costs over Time

The tables show the amounts that are taken from your investment to cover different types of costs. These amounts depend on how much you invest and 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:

- In the first year, you would get back the amount that you invested (0% annual return). For the other holding periods we have assumed the Product performs as shown in the moderate scenario.
- EUR 10,000 is invested.

Investment EUR 10,000	If you exit after 1 year	If you exit after 5 years [the recommended holding period]
Total costs	EUR 620	EUR 2,990
Impact on yield (reduction) per year*	6.3%	4.3%

(* This illustrates how costs reduce your return each year over the holding period. For example it shows that if you exit at the recommended holding period your average return per year is projected to be 13.12% before costs and 8.85% after costs.

We may share part of the costs with the person selling you the Product to cover the services they provide to you. Where applicable, they will inform you of the amount.

Composition of Costs

Based on 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 in when investing in this 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
Conversion fees	We do not charge a conversion fee for this Product.	EUR 0
Ongoing costs (taken annually)		
Management fees and other administrative or operating costs	2.00% of the value of your investment per year. This percentage is based on real costs from the last year.	EUR 200
Transaction costs	1.19% of the value of your investment per year. This is an estimate of the costs incurred when we buy and sell the underlying investments for the product. The actual amount will vary depending on how much we buy and sell.	EUR 119
Incidental costs taken under specific conditions		
Performance fees (and carried interest)	0.10% performance fee charged in respect of the last complete financial year. Description: 15% per year of the outperformance of the benchmark MSCI India 10/40 (NR) net dividend income reinvested. In the event the share outperforms its benchmark, and even if the share's performance is negative, a performance fee may be charged over the reference period.	EUR 10

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

The charges shown here do not include any additional charges that may be charged by your distributor, advisor or that may be related to any envelope in which the Product may be placed. 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 shows the meaning of the different cost categories.

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 without penalty during this period or hold your investment for longer.

The net asset value is calculated daily except on French public holidays, days when the French market is closed (official calendar of EURONEXT PARIS S.A.) and days when the Indian market is closed (official calendar of the National Stock Exchange of India) for orders received by the clearing house before 9.30 a.m. each day on which the net asset value is established and are executed on the net asset value of the day.

A redemption cap mechanism (gates) may be implemented by the management company. The operating procedures are described in the Prospectus and Regulations of the Product.

How can I complain?

If you wish to make a complaint regarding the Product, the Product manufacturer or the person distributing or providing advice on the Product, in order to have a right recognised or for any damage to be remedied, please send us a written request including a description of the problem and details of the complaint by post or e-mail:

Edmond de Rothschild Asset Management (France), 47, rue du Faubourg Saint-Honoré, 75008 Paris, France.

E-mail: contact-am-fr@edr.com

Website: www.edmond-de-rothschild.com.

Other relevant information

Performance scenarios: The latest performance scenarios are updated monthly at <https://funds.edram.com/>

Past performances: You can download past performances from the last ten years at <https://funds.edram.com/>

This Product promotes environmental or social characteristics within the meaning of Article 8 of Regulation (EU) 2019/2088 on sustainability-related disclosures in the financial services sector (the "SFDR").

When this Product is used as a unit-linked vehicle in a life insurance or capitalisation contract, additional information about this contract, such as the costs of the contract, which are not included in the costs mentioned in this document, the contact details for complaints and the procedures in the event of default of the insurance company are provided in the key information document of the contract, which must be provided 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 related to units held in the UCI may be subject to taxation. You should discuss this with the UCI 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. Phone: +33 1 40 17 25 25 contact-am-fr@edr.com.

This Key Information Document (KID) is updated at least annually.