

## Scheme Information Document (SID)



### SECTION I

# Edelweiss Overnight Fund

(An open-ended debt scheme investing in overnight securities.  
A relatively low interest rate risk and relatively low credit risk.)

#### Potential Risk Class (PRC) matrix

Credit Risk →	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Interest Rate Risk ↓			
Relatively Low (Class I)	A-I		
Moderate (Class II)			
Relatively High (Class III)			

This product is suitable for investors who are seeking*:	Scheme Risk-o-meter	Benchmark Risk-o-meter As per AMFI Tier I Benchmark – CRISIL Liquid Overnight Index
<ul style="list-style-type: none"> <li>To generate short term optimal returns in line with overnight rates and high liquidity</li> <li>To invest in money market and debt instruments with maturity of 1 day</li> </ul>	 <p>The risk of the scheme is Low</p>	 <p>The risk of the benchmark is Low</p>

\*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

The above risk-o-meter is based on the scheme portfolio as on March 31, 2025. An addendum may be issued or updated in accordance with provisions of Paragraph 17.4 of SEBI Master circular on Mutual Funds dated June 27, 2024, on an ongoing basis on the website <https://www.edelweissmf.com/>.

#### Offer of Units of Rs. 1000/- per unit and at NAV based prices subject to applicable Loads

Name of the Sponsor	Edelweiss Financial Services Limited
Name of Mutual Fund	Edelweiss Mutual Fund
Name of Asset Management Company	Edelweiss Asset Management Limited (CIN: U65991MH2007PLC173409)
Name of Trustee Company	Edelweiss Trusteeship Company Limited (CIN: U67100MH2007PLC173779)
Addresses	<b>Registered Office:</b> Edelweiss House, Off. C.S.T Road, Kalina, Mumbai 400098
Website	<a href="https://www.edelweissmf.com/">https://www.edelweissmf.com/</a>

The particulars of the Scheme have been prepared in accordance with the Securities and Exchange Board of India (Mutual Funds) Regulations 1996, (herein after referred to as SEBI (MF) Regulations) as amended till date and circulars issued thereunder filed with SEBI, along with a Due Diligence Certificate from the AMC. The units being offered for public subscription have not been approved or recommended by SEBI nor has SEBI certified the accuracy or adequacy of the Scheme Information Document.

The Scheme Information Document sets forth concisely the information about the scheme that a prospective investor ought to know before investing. Before investing, investors should also ascertain about any further changes to this Scheme Information Document after the date of this Document from the Mutual Fund / Investor Service Centres / Website / Distributors or Brokers.

The investors are advised to refer to the Statement of Additional Information (SAI) for details of Edelweiss Mutual Fund, Standard Risk Factors, Special Considerations, Tax and Legal issues and general information on <https://www.edelweissmf.com/>.

SAI is incorporated by reference (is legally a part of the Scheme Information Document). For a free copy of the current SAI, please contact your nearest Investor Service Centre or log on to our website <https://www.edelweissmf.com/>.

The Scheme Information Document (Section I and II) should be read in conjunction with the SAI and not in isolation.

This Scheme Information Document is dated May 30, 2025.



**TOLL FREE**  
1800 425 0090



**NON TOLL FREE**  
+91-40-23001181



**WEBSITE**  
[www.edelweissmf.com](http://www.edelweissmf.com)



**EMAIL: INVESTORS**  
EMFHelp@edelweissmf.com



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Name of the Scheme	Edelweiss Overnight Fund																																			
Investment Objective	<p>The investment objective of the scheme is to seek to generate returns commensurate with risk of investments in overnight instruments.</p> <p>There is no assurance that the investment objective of the Scheme will be achieved.</p>																																			
Asset Allocation Pattern of the scheme	<p>Under normal circumstances the asset allocation pattern will be:</p> <table><tr><th>Instruments</th><th colspan="2">Indicative allocations (% of total assets)</th></tr><tr><td></td><th>Minimum</th><th>Maximum</th></tr><tr><td>Debt Securities &amp; Money Market Instruments with residual maturity of 1 Business Day</td><td>0%</td><td>100%</td></tr></table> <p>The cumulative gross exposure through debt and money market instruments along with repo transactions in corporate debt securities shall not exceed 100% of the net assets of the Scheme.</p> <p>In case of any variance from the above asset allocation, the fund manager will carry out portfolio rebalancing within 7 Days. Further, in case the portfolio is not rebalanced within the period of 7 days, justification for the same shall be placed before the Investment Committee and reasons for the same shall be recorded in writing. The Investment Committee shall then decide on the course of action.</p> <p><b>Indicative Table</b> (Actual instrument/percentages may vary subject to applicable SEBI circulars)</p> <table><tr><th>Sl.no</th><th>Type of Instrument</th><th>Percentage of Exposure</th><th>Circular References*</th></tr><tr><td>1</td><td>Government Securities and /or Treasury bills</td><td>The Scheme can deploy, not exceeding, 5% of it's net assets in Government Securities and /or Treasury bills with a residual maturity of upto 30 days for the purpose of placing the same as margin and collateral for certain transaction</td><td>Paragraph 2.6 of SEBI Master Circular dated June 27, 2024</td></tr><tr><td>2</td><td>Repo of Corporate Debt Securities</td><td>The Scheme may take exposure to Repo of Corporate Debt Securities up to the extent permitted by the Regulations (currently up to 10% of total assets, subject to change in line with the regulations from time to time).</td><td>Paragraph 12.18 of SEBI Master Circular dated June 27, 2024</td></tr><tr><td>3</td><td>Foreign securities</td><td>The Scheme shall not invest in the said security.</td><td>-</td></tr><tr><td>4</td><td>Derivatives</td><td>The Scheme shall not invest in the said security.</td><td>-</td></tr><tr><td>5</td><td>Securitized debt</td><td>The Scheme shall not invest in the said security.</td><td>-</td></tr></table>			Instruments	Indicative allocations (% of total assets)			Minimum	Maximum	Debt Securities & Money Market Instruments with residual maturity of 1 Business Day	0%	100%	Sl.no	Type of Instrument	Percentage of Exposure	Circular References*	1	Government Securities and /or Treasury bills	The Scheme can deploy, not exceeding, 5% of it's net assets in Government Securities and /or Treasury bills with a residual maturity of upto 30 days for the purpose of placing the same as margin and collateral for certain transaction	Paragraph 2.6 of SEBI Master Circular dated June 27, 2024	2	Repo of Corporate Debt Securities	The Scheme may take exposure to Repo of Corporate Debt Securities up to the extent permitted by the Regulations (currently up to 10% of total assets, subject to change in line with the regulations from time to time).	Paragraph 12.18 of SEBI Master Circular dated June 27, 2024	3	Foreign securities	The Scheme shall not invest in the said security.	-	4	Derivatives	The Scheme shall not invest in the said security.	-	5	Securitized debt	The Scheme shall not invest in the said security.	-
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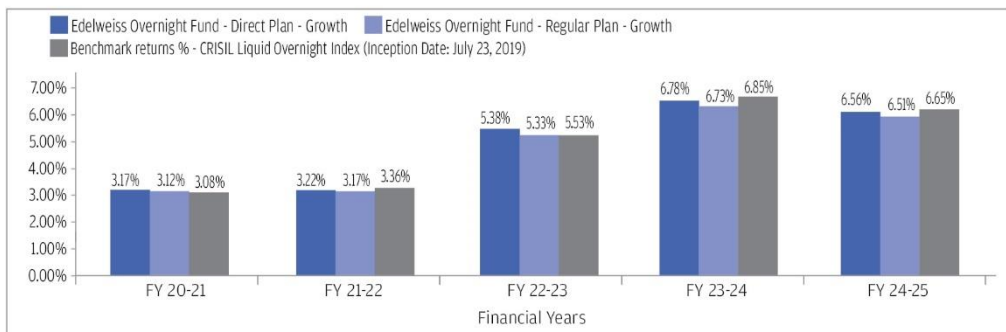
	6	Stock lending activities	The Scheme shall not invest in the said security.	-
	<p><b>Change In Asset Allocation:</b></p> <p>Subject to the Regulations, the asset allocation pattern indicated above may change economic factors. It must be clearly understood that the percentages stated above can vary substantially depending upon the perception of the Fund Manager, the intention being at all times to seek to protect the interests of the Unit holders. Such changes in the investment pattern will be for short term and defensive considerations as per Clause 1.14.1.2.b of the SEBI Master Circular dated June 27, 2024 for Mutual Funds. The Scheme reserves the right to invest its entire allocation in debt and money market securities in any one of the fixed income security classes.</p> <p>Subject to the above, any change in the asset allocation affecting the investment profile of the Scheme shall be effected only in accordance with the provisions of sub regulation (15A) of Regulation 18 of the Regulations, as detailed later in this document.</p>			
<b>Investment Strategy</b>	The primary goal of the Scheme is to generate regular returns by investing in debt and money market instruments with overnight maturity. In line with this objective the Scheme would be predominantly investing in debt and money market securities with residual maturity of 1 Business Day.			
<b>Risk Profile of the Scheme</b>	<p>Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment. Scheme specific Risk Factors are summarized below:</p> <p><b>Scheme Specific Risk Factors</b></p> <p>The performance of the Scheme may be affected by changes in Government policies, general levels of interest rates and risks associated with trading volumes, liquidity and settlement systems, etc. Some of the Risks are listed below:</p> <p><b>1. Risks Associated with Fixed Income and Money Market Instruments:</b></p> <ul style="list-style-type: none"> <li>• <b>Interest rate risk:</b> Price of a fixed income instrument falls when the interest rates move up and vice-versa, which will affect the NAV accordingly.</li> <li>• <b>Spread risk:</b> Investments in corporate bonds are exposed to the risk of widening of the spread between corporate bonds and gilts. Prices of corporate bonds tend to fall if this spread widens which will affect the NAV of the Scheme accordingly.</li> <li>• <b>Credit risk or default risk:</b> Credit risk is the risk that the issuer of a debenture/ bond or a money market instrument may default on interest &amp;/or principal payment obligations.</li> <li>• <b>Liquidity Risk:</b> The Risk of non execution of sale/purchase order due to low volumes is liquidity risk.</li> <li>• <b>Reinvestment risk:</b> Interest rates may vary from time to time. The rate at which intermediate cash flows are reinvested may differ from the original interest rates on the security, which can affect the total earnings from the security.</li> <li>• <b>Performance Risk:</b> Performance of the Scheme may be impacted with changes in factors, which affect the capital market and in particular the debt market.</li> <li>• <b>Market risk:</b> Lower rated or unrated securities are more likely to react to developments affecting the market as they tend to be more sensitive to changes in economic conditions than higher rated securities.</li> </ul> <p><b>2. Risk associated with investing in Repo of Corporate Bond Securities</b></p> <p>To the extent the scheme invests in Repo of Corporate Bond Securities, the scheme will be subject to following risks –</p> <ul style="list-style-type: none"> <li>• <b>Settlement Risk:</b> Corporate Bond Repo will be settled between two counterparties in the OTC segment unlike in the case of CBLO transactions where CCIL stands as central counterparty on all transactions (no settlement risk).</li> <li>• <b>Quality of collateral:</b> The Mutual Fund will be exposed to credit risk on the underlying collateral – downward migration of rating. The Mutual Fund will impose adequate haircut on the collateral to</li> </ul>			

	<p>cushion against any diminution in the value of the collateral. Collateral will require to be rated AAA or equivalent.</p> <ul style="list-style-type: none"> <li>Liquidity of collateral: In the event of default by the counterparty, the Mutual Fund would have recourse to recover its investments by selling the collateral in the market. If the underlying collateral is illiquid, then the Mutual Fund may incur an impact cost at the time of sale (lower price realization).</li> </ul> <p>For details please refer SAI.</p> <p><b>3. Risk mitigation strategies</b></p> <ul style="list-style-type: none"> <li><b>Risk Control:</b></li> </ul> <p>This allocation will be steadily monitored and it shall be ensured that investments are made in accordance with the scheme objective and within the regulatory and internal investment restrictions prescribed from time to time.</p> <p>The fund has a process to identify, measure, monitor and manage the portfolio risk. The aim is not to eliminate the risk completely but to have a structured mechanism towards risk management thereby optimizing potential opportunities and minimizing the adverse effects of risk. Few of the key risk identified are:</p> <table border="1"> <thead> <tr> <th>Risk &amp; Description specific to Debt Securities</th><th>Risk mitigants / management strategy</th></tr> </thead> <tbody> <tr> <td><b><u>Credit risk</u></b> Risk associated with repayment of investment</td><td>Investment universe carefully selected to only include issuers with high credit quality</td></tr> <tr> <td><b><u>Performance risk</u></b> Risk arising due to change in factors affecting the debt market</td><td>Understand the working of the fixed income markets and respond effectively to market movements</td></tr> <tr> <td><b><u>Concentration risk</u></b> Risk arising due to over exposure in few securities</td><td>Invest across the spectrum of issuers and keeping flexibility to invest across tenor</td></tr> <tr> <td><b><u>Liquidity risk</u></b> Risk arising due to inefficient Asset Liability Management, resulting in high impact costs</td><td>Control portfolio liquidity at portfolio construction stage. Having optimum mix of cash &amp; cash equivalents along with the debt papers in the portfolio</td></tr> <tr> <td><b><u>Interest rate risk</u></b> Price volatility due to movement in interest rates</td><td>Control the portfolio duration and periodically evaluate the portfolio structure with respect to existing interest rate scenario</td></tr> <tr> <td><b><u>Event risk</u></b> Price risk due to company or sector specific event</td><td>Understand businesses to respond effectively and speedily to events</td></tr> </tbody> </table> <p>For details on risk factors and risk mitigation measures, please refer SID.</p>	Risk & Description specific to Debt Securities	Risk mitigants / management strategy	<b><u>Credit risk</u></b> Risk associated with repayment of investment	Investment universe carefully selected to only include issuers with high credit quality	<b><u>Performance risk</u></b> Risk arising due to change in factors affecting the debt market	Understand the working of the fixed income markets and respond effectively to market movements	<b><u>Concentration risk</u></b> Risk arising due to over exposure in few securities	Invest across the spectrum of issuers and keeping flexibility to invest across tenor	<b><u>Liquidity risk</u></b> Risk arising due to inefficient Asset Liability Management, resulting in high impact costs	Control portfolio liquidity at portfolio construction stage. Having optimum mix of cash & cash equivalents along with the debt papers in the portfolio	<b><u>Interest rate risk</u></b> Price volatility due to movement in interest rates	Control the portfolio duration and periodically evaluate the portfolio structure with respect to existing interest rate scenario	<b><u>Event risk</u></b> Price risk due to company or sector specific event	Understand businesses to respond effectively and speedily to events
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<b>Plans/Options</b>	<p>The Scheme will offer two Plans:</p> <ol style="list-style-type: none"> <li>Regular Plan; and</li> <li>Direct Plan</li> </ol> <p>The Direct Plan will be offered only for investors who purchase /subscribe Units of the Scheme directly with the Fund and will not be available for investors who route their investments through a Distributor. In case neither Distributor's Code nor "Direct" is indicated in the application form, the same will be treated as "Direct Plan" application.</p> <p>The portfolio of the Scheme under these Plans will be common.</p> <p>Each Plan will offer: (i) Growth Option and (ii) Income Distribution Cum Capital Withdrawal (IDCW) Option.</p>														

	<p>IDCW Option shall have the following facilities:</p> <ol style="list-style-type: none"> <li>IDCW – Fortnightly Payout</li> <li>IDCW – Monthly Payout</li> <li>IDCW – Annual Payout</li> <li>IDCW – Daily Reinvestment</li> <li>IDCW – Weekly Reinvestment</li> <li>IDCW – Fortnightly Reinvestment</li> <li>IDCW – Monthly Reinvestment</li> <li>IDCW – Annual Reinvestment</li> </ol> <p>In case of weekly IDCW reinvestment option, record date for the declaration of IDCW shall be every Tuesday, in case of IDCW – Fortnightly Payout or IDCW – Fortnightly Reinvestment option the record date shall be 14th and 28th of each month and in case of IDCW – Monthly Payout or IDCW – Monthly Reinvestment option, the record date shall be 25th of each month. In case these record dates fall on a non-business day, the record date shall be taken to be the next Business Day.</p> <p>There is no assurance or guarantee to Unit Holders as to the rate of IDCW distribution nor that the IDCWs will be regularly declared, though it is the intention of the Mutual Fund to make regular IDCW distribution under the IDCW Option. IDCW distribution is subject to availability of distributable surplus.</p> <p>The AMC reserves the right to introduce further Plans / Options/Facilities as and when deemed fit.</p> <p>Note: With effect from December 31, 2021, four separate Plans have been introduced under the Scheme for the limited purpose of deployment of unclaimed redemption and dividend amounts, which are as under:</p> <ul style="list-style-type: none"> <li>Edelweiss Overnight Fund - Unclaimed Redemption Plan - Upto 3 Years</li> <li>Edelweiss Overnight Fund - Unclaimed Dividend Plan – Upto 3 Years</li> <li>Edelweiss Overnight Fund - Unclaimed Redemption Plan - Above 3 Years</li> <li>Edelweiss Overnight Fund - Unclaimed Dividend Plan - Above 3 Years</li> </ul> <p>The aforesaid Unclaimed Amount Plans will have only Growth Option.</p> <p><b>Default Option: Growth Option</b></p> <p>If the investor does not clearly specify the choice of Option at the time of investing, the Units of the respective Scheme(s) will be allotted in the Growth Option of the Scheme.</p> <p><b>Default Facility: Daily IDCW Reinvestment</b></p> <p>If the investor selects IDCW Option but fails to mention the facility, it will be deemed that the investor has opted for IDCW – Daily Reinvestment facility.</p> <p>If Unit holders have opted for IDCW Payout Option, if the IDCW amount payable to such Unit holders (net of tax deducted at source, wherever applicable) is less than or equal to Rs. 250, following treatment shall be:</p> <ol style="list-style-type: none"> <li>Where the option to payout IDCW is available in electronic mode: The IDCW amount shall be paid to the Unit holders. However, if the payment through electronic mode is unsuccessful, the AMC shall issue IDCW warrant for such amount; and</li> </ol> <p>Where the option to payout IDCW is not available in electronic mode: The IDCW shall be mandatorily reinvested in the respective Scheme/Plan by issuing additional Units at the applicable ex-IDCW NAV.</p> <p>For detailed disclosure on default plans and options, kindly refer SAI.</p>
Applicable NAV (after the scheme opens for subscriptions and redemptions )	<p><b>(a) Cut off Timing for Subscriptions</b></p> <ul style="list-style-type: none"> <li>Valid Applications received at the designated official point of acceptance up to cut-off time of 1:30 p.m. and the entire subscription amount credited to bank account of respective Liquid scheme before the cutoff time of 1.30 p.m. i.e. the subscription amount shall be available for utilisation before cut-off time - The closing NAV of the day immediately preceding the day of receipt of the application shall be applicable.</li> <li>Valid Applications received at the designated official point of acceptance post cut-off time of 1:30 p.m. and the entire subscription amount credited to bank account of respective Liquid scheme on the day of receipt of application i.e. the subscription amount shall be available for utilisation on the same day as</li> </ul>

	<p>day of receipt of application - The closing NAV of the day immediately preceding the next business day shall be applicable.</p> <ul style="list-style-type: none"> <li>Irrespective of the time of receipt of valid application at the designated official point of acceptance and the entire subscription amount is not credited to respective Liquid scheme account. i.e. the subscription amount is not available for utilisation before the cut-off time - The closing NAV of the day immediately preceding the day on which the funds are available for utilisation shall be applicable.</li> </ul> <p>For allotment of Units in respect of Purchase in the Scheme, the following needs to be complied with:</p> <ol style="list-style-type: none"> <li>Application is received before the applicable cut-off time.</li> <li>Funds for the entire amount of Subscription / Purchase as per the application are credited to the bank account of the Scheme before the cut-off time.</li> <li>The funds are available for utilization before the cut-off time without availing any credit facility whether intra-day or otherwise, by the Scheme.</li> </ol> <p>For allotment of units in respect of switch-in to the Scheme from other schemes, the following needs to be complied with:</p> <ol style="list-style-type: none"> <li>Application for switch-in is received before the applicable cut-off time.</li> <li>Funds for the entire amount of Subscription / Purchase as per the switch-in request are credited to the bank account of the switch-in Scheme before the cut-off time.</li> <li>The funds are available for utilization before the cut-off time without availing any credit facility whether intra-day or otherwise, by the switch-in Scheme.</li> </ol> <p><b>(b) Cut off Timing for Redemptions(through Physical mode):</b></p> <p>As per SEBI Regulations, the cut off timing &amp; the Applicable NAV is as under:</p> <ul style="list-style-type: none"> <li>In respect of valid applications received upto 3 p.m. by the Mutual Fund, the closing NAV of the day immediately preceding the next Business Day of receipt of application.</li> <li>In respect of valid applications received after 3 p.m. by the Mutual Fund, closing NAV of the next Business Day shall be applicable.</li> </ul> <ol style="list-style-type: none"> <li>Clauses (a) and (b) shall apply to 'switch in' transactions as if they were purchase transactions and to 'switch out' transactions as if they were repurchase transactions.</li> <li>In case of 'switch' transactions from one Scheme to another the allocation shall be in line with redemption payouts.</li> <li>Clauses (a) and (b) shall apply to 'sweep' transactions as if they were purchase transactions and to 'reverse sweep' transactions as if they were repurchase transactions.</li> </ol> <p><b>(b) Cut off Timing for Redemptions (Through Online mode)- Effective from June 01, 2025</b></p> <p>As per SEBI Regulations, the cut off timing &amp; the Applicable NAV is as under:</p> <ul style="list-style-type: none"> <li>In respect of valid applications received upto 7 p.m. by the Mutual Fund, the closing NAV of the day immediately preceding the next Business Day of receipt of application.</li> <li>In respect of valid applications received after 7 p.m. by the Mutual Fund, closing NAV of the next Business Day shall be applicable.</li> </ul> <p>The NAV of the Scheme will be calculated and declared by the Fund on every Business Day. The information on NAV may be obtained by the Unit holders, on any day from the office of AMC / the office of the Registrar or any of the other Designated Investor Service Centres or from <a href="http://www.edelweissmf.com">www.edelweissmf.com</a> &amp; <a href="http://www.amfiindia.com">www.amfiindia.com</a>.</p>
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	<p>Investors may also call our Toll free number 1800 425 0090. Callers outside India, mobile users, other landline users may dial. +91-040-23001181. The Toll Free Number and the Non-Toll Free Number will be available between 9.00 am to 7.00 pm from Monday to Saturday.</p> <p>Note:</p> <ol style="list-style-type: none"> <li>Investors are requested to read the “Business Day” definition given in SID.</li> <li>With respect to investors who transact through the stock exchange, Applicable NAV shall be reckoned on the basis of the time stamping as evidenced by confirmation slip given by stock exchange mechanism.</li> <li>Valid applications for 'switch-out' shall be treated as applications for redemption and valid applications for 'switch-in' shall be treated as applications for Purchase, and the provisions of the Applicable NAV and cut-off time as mentioned above shall be applied respectively to the 'switch-out' and 'switch-in' applications.</li> </ol>		
Minimum Application Amount/ Number of Units	Minimum Purchase Amount	Additional Purchase Amount	Repurchase (Redemption) Amount/Unit
	<p><b>Lump sum:</b> On continuous basis: Minimum Rs. 100/- and in multiples of Re. 1/- thereafter.</p> <p><b>SIP:</b> Rs. 100/- and in multiples of Re. 1 thereafter.</p>	Minimum of Rs.100/- and in multiples of Re. 1/- thereafter.	Rs. 1 and in multiples of Re. 1 thereafter. There will be no minimum redemption criterion for Unit based redemption. The Redemption / Switch- out would be permitted to the extent of credit balance in the Unit holder's account of the Plan(s) / Option(s) of the Scheme(s) (subject to completion of Lock-in period or release of pledge / lien or other encumbrances).
Despatch of Redemption Request	Within 3 working days of the receipt of valid redemption request at the authorised center of Edelweiss Mutual Fund.		
Benchmark Index	<p>CRISIL Liquid Overnight Index</p> <p><b>Justification for use of benchmark:</b> The composition of the CRISIL Liquid Overnight Index is such that it is most suited for comparing performance of the Scheme.</p> <p>The AMC/Trustee reserves the right to change the benchmark for evaluation of the performance of the Scheme from time to time, subject to SEBI Regulations and other prevailing guidelines if any.</p>		
IDCW Policy (earlier known as Dividend Policy)	<p>IDCW will be declared subject to availability of distributable surplus and at the discretion of the AMC/Trustee. On payment of IDCWs, the NAV will stand reduced by the amount of IDCW. The Trustee's decision with regard to availability and adequacy, rate, timing and frequency of distribution shall be final. The IDCW will be due to only those Unit Holders whose names appear in the Register of Unit Holders in the IDCW option of the Scheme on the record date which will be announced in advance. The Unit Holders have the option of receiving the IDCW on reinvesting the same. The IDCW will be reinvested at the first ex-IDCW NAV. The AMC shall dispatch to the Unit Holders, the IDCW warrants within 7 working days of the date of declaration of IDCW.</p> <p>Further, investors are request to note that the amounts can be distributed out of investors capital (Equalization Reserve), which is part of sale price that represents realized gains.</p>		
Name of the Fund Manager	<ol style="list-style-type: none"> <li>Ms. Pranavi Kulkarni (Managing Since 10-Nov-22)</li> <li>Mr. Hetul Raval (Managing Since 10-Nov-22)</li> </ol>		
Name of the Trustee Company	Edelweiss Trusteeship Company Limited		

Performance of the scheme:		Regular Plan – Growth Option:		Direct Plan – Growth Option:																									
	Compounded Annualised Returns (Regular Plan)	Scheme Returns %	Benchmark Returns % (CRISIL Liquid Overnight Index)	Scheme Returns %	Benchmark Returns % (CRISIL Liquid Overnight Index)																								
	Returns for the last 1 year	6.51%	6.65%	6.56%	6.65%																								
	Returns for the last 3 years	6.18%	6.34%	6.23%	6.34%																								
	Returns for the last 5 years	4.96%	5.08%	5.01%	5.08%																								
	Returns since inception	4.96%	5.06%	5.02%	5.06%																								
Absolute Returns for each financial year for the last 5 years																													
 <table><caption>Absolute Returns for each financial year for the last 5 years</caption><thead><tr><th>Financial Years</th><th>Edelweiss Overnight Fund - Direct Plan - Growth</th><th>Edelweiss Overnight Fund - Regular Plan - Growth</th><th>Benchmark returns % - CRISIL Liquid Overnight Index</th></tr></thead><tbody><tr><td>FY 20-21</td><td>3.17%</td><td>3.12%</td><td>3.08%</td></tr><tr><td>FY 21-22</td><td>3.22%</td><td>3.17%</td><td>3.36%</td></tr><tr><td>FY 22-23</td><td>5.38%</td><td>5.33%</td><td>5.53%</td></tr><tr><td>FY 23-24</td><td>6.78%</td><td>6.73%</td><td>6.85%</td></tr><tr><td>FY 24-25</td><td>6.56%</td><td>6.51%</td><td>6.65%</td></tr></tbody></table>						Financial Years	Edelweiss Overnight Fund - Direct Plan - Growth	Edelweiss Overnight Fund - Regular Plan - Growth	Benchmark returns % - CRISIL Liquid Overnight Index	FY 20-21	3.17%	3.12%	3.08%	FY 21-22	3.22%	3.17%	3.36%	FY 22-23	5.38%	5.33%	5.53%	FY 23-24	6.78%	6.73%	6.85%	FY 24-25	6.56%	6.51%	6.65%
Financial Years	Edelweiss Overnight Fund - Direct Plan - Growth	Edelweiss Overnight Fund - Regular Plan - Growth	Benchmark returns % - CRISIL Liquid Overnight Index																										
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Additional Scheme Related Disclosures	<div>1. Scheme’s portfolio holdings (top 10 holdings by issuer and fund allocation towards various sectors) - <a href="https://www.edelweissmf.com/statutory/sid-kim-sai-related-disclosure">https://www.edelweissmf.com/statutory/sid-kim-sai-related-disclosure</a> Monthly - <a href="https://www.edelweissmf.com/statutory/portfolio-of-schemes">https://www.edelweissmf.com/statutory/portfolio-of-schemes</a> Half yearly - <a href="https://www.edelweissmf.com/statutory/financials-portfolios">https://www.edelweissmf.com/statutory/financials-portfolios</a></div> <div>2. Disclosure of name and exposure to Top 7 issuers, stocks, groups and sectors as a percentage of NAV of the scheme in case of debt and equity ETFs/index funds through a functional website link that contains detailed description. – <b>Not applicable.</b></div> <div>3. Portfolio Turnover Rate – <b>Not applicable.</b></div>																												
Expenses of the Scheme	<div>Exit Load is an amount which is paid by the investor to redeem the units from the scheme. Load amounts are variable and are subject to change from time to time.</div> <div>For the current applicable structure, please refer to the website of the AMC <a href="http://www.edelweissmf.com">www.edelweissmf.com</a> or may call at our toll free number 1800 425 0090 (MTNL/BSNL) and non toll free number +91 40 23001181 for others and investors outside India or your distributor.</div>																												
Load Structure	<div><b>Applicable Load Structure</b></div> <div>The load structure would comprise of an Exit Load, as may be permissible under the Regulations. The load structure is stated as under:</div> <table><thead><tr><th>Type of Load</th><th>Load chargeable (as %age of NAV)</th></tr></thead><tbody><tr><td>Exit</td><td>Nil</td></tr></tbody></table> <div>The upfront commission shall be paid by the investor directly to the ARN Holder based on the investor's assessment of various factors including service rendered by the ARN Holder.</div> <div>AMC reserves the right to revise the load structure from time to time. Such changes will become effective prospectively from the date such changes are incorporated.</div> <div>For any change in load structure AMC will issue an addendum and display it on the website/Investor Service Centres.</div> <div>Please Note that:</div>					Type of Load	Load chargeable (as %age of NAV)	Exit	Nil																				
Type of Load	Load chargeable (as %age of NAV)																												
Exit	Nil																												

<p>ii. Recurring Expenses (% of the Average Daily Net Assets)</p>	<ol style="list-style-type: none"> <li>Exit Load will be applicable for inter Scheme switches as well as special products under the Scheme such as switch-outs/systematic transfer between the schemes of Edelweiss Mutual Fund.</li> <li>No Load shall be imposed for switching between Options within the Scheme.</li> <li>No exit load shall be levied in case of switch of units from Edelweiss Overnight Fund -Direct Plan to Edelweiss Overnight Fund – Regular Plan. However, after the switch, exit load under the Scheme prevailing on the date of switch shall apply for subsequent redemptions/switch out from Edelweiss Balanced Advantage Fund – Regular Plan.</li> <li>No Entry / Sales Load will be levied on the IDCW so reinvested.</li> <li>Units issued on reinvestment of IDCWs shall not be subject to entry and exit load.</li> <li>The normal load structure will be applicable in case of Special Products (SIP/STP/SWP) unless otherwise specified.</li> <li>The Redemption Price however, will not be lower than 93% of the NAV, and the Sale Price will not be higher than 107% of the NAV, provided that the difference between the Redemption price and Sale price at any point in time shall not exceed the permitted limit as prescribed by SEBI from time to time which is presently 7% calculated on the Sale Price.</li> <li>For any change in load structure AMC will issue an addendum and display it on the website/Investor Service Centres.</li> </ol> <p><b><i>The investor is requested to check the prevailing load structure of the Scheme under respective Plans, before investing.</i></b></p> <p><b>Changing the Load Structure:</b></p> <p>Under the Scheme, AMC, in consultation with the Trustees, reserves the right to change the Load structure if it so deems fit in the interest of investors &amp; for the smooth and efficient functioning of the Scheme. Any imposition or enhancement in the load shall be applicable on prospective investments only. However, AMC shall not charge any load on units allotted on reinvestment of IDCW for existing as well as prospective investors. At the time of changing the load structure, to avoid investor's complaints who invest without knowing the loads, the AMC shall issue a public notice in one English daily newspaper having nationwide circulation as well as in a newspaper published in the language of region where the Head Office of the Mutual Fund is situated. Unit Holders / Prospective investors will be informed of the changed / prevailing Load structures through various means of communication such as public notice and / or display at ISCs / Distributors' offices, on account statements, acknowledgements, investor newsletters etc. The addendum detailing the changes may be attached to Scheme Information Documents and key information memorandum. The addendum may be circulated to all the distributors/brokers so that the same can be attached to all Scheme Information Documents and key information memoranda already in stock. The introduction of the exit load alongwith the details may also be disclosed in the statement of accounts issued after the introduction of such load</p> <p>The total expense ratio of the Scheme (including investment management and Advisory Fees) shall not exceed 2.25% of the daily net assets as stated in Regulation 52(6)(b) of SEBI (MF) Regulations.</p> <p>The aforesaid expenses are fungible within the overall maximum limit prescribed under SEBI Regulations. This means that mutual fund can charge expenses within overall limits, without any internal cap on the aforesaid expenses head.</p> <p>The recurring expenses which will be charged to the Scheme (including the Investment Management and Advisory Fees) under Regulation 52(6) are as follows:</p> <ul style="list-style-type: none"> <li>On the first Rs. 500 crores of the daily net assets - <b>2.00%</b></li> <li>On the next Rs. 250 crores of the daily net assets - <b>1.75%</b></li> <li>On the next Rs. 1,250 crores of the daily net assets – <b>1.50%</b></li> <li>On the next Rs. 3,000 crores of the daily net assets – <b>1.35%</b></li> <li>On the next Rs. 5,000 crores of the daily net assets – <b>1.25%</b></li> <li>On the next Rs. 40,000 crores of the daily net assets - <b>Total expense ratio reduction of 0.05% for every increase of Rs. 5,000 crores of daily net assets or part thereof</b></li> </ul>
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	<ul style="list-style-type: none"><li>On balance of the assets – <b>0.80%</b></li></ul> <p>Details of the actual TER charged to the scheme after allotment would be available on the website of the Mutual Fund on <a href="https://www.edelweissmf.com/statutory/total-expense-ratio-of-mutual-fund-scheme">https://www.edelweissmf.com/statutory/total-expense-ratio-of-mutual-fund-scheme</a>.</p> <p><b>Actual expense for the previous financial year:</b></p> <table><tr><td><b>Plan</b></td><td><b>Total Expenses as % of AUM</b></td></tr><tr><td>Direct Plan</td><td>0.0997%</td></tr><tr><td>Regular Plan</td><td>0.1499%</td></tr></table> <p>The maximum limit of recurring expenses that can be charged to the Scheme would be as per Regulation 52 of the SEBI (MF) Regulation, 1996. Investors are requested to read “Section- Annual Scheme Recurring Expenses” in the SID.</p>	<b>Plan</b>	<b>Total Expenses as % of AUM</b>	Direct Plan	0.0997%	Regular Plan	0.1499%
<b>Plan</b>	<b>Total Expenses as % of AUM</b>						
Direct Plan	0.0997%						
Regular Plan	0.1499%						
<b>Tax treatment for the Investors (Unitholders)</b>	Investor will be advised to refer to the details in the Statement of Additional Information and also independently refer to his/her tax advisor.						
<b>Daily Net Asset Value (NAV) Publication</b>	<p>The Mutual Fund shall declare the NAVs of the scheme on every Business Day and prominently disclose the NAVs under a separate head on its website (<a href="http://www.edelweissmf.com">www.edelweissmf.com</a>) and on the AMFI website (<a href="http://www.amfiindia.com">www.amfiindia.com</a>) by 11.00 p.m. on every Business Day.</p> <p>In case of any delay, the reasons for such delay would be explained to AMFI by the next day. If the NAVs are not available before commencement of business hours on the following day due to any reason, Mutual Fund shall issue a press release providing reasons and explaining when the Mutual Fund would be able to publish the NAVs.</p> <p>The information on NAV of the scheme may be obtained by the unit holders, on any day by calling the office of the AMC or any of the ISCs at various locations. Investors may also write to the AMC for availing facility of receiving the latest NAVs through SMS.</p>						
<b>For Investor Grievances please contact</b>	<table border="1"><tr><td><b>Name and Address of Registrar</b></td></tr><tr><td>KFin Technologies Limited Unit - Edelweiss Mutual Fund, Karvy Selenium Tower B, Plot No 31 &amp; 32, Gachibowli, Financial, District, Nanakramguda, Serilingampally, Hyderabad – 500 008, Tel: 040-67161500</td></tr></table> <p>For any grievance with respect to transactions through BSE and/or NSE, the investors/ Unit holders should approach either their stockbroker or the investor grievance cell of the respective stock exchange.</p>	<b>Name and Address of Registrar</b>	KFin Technologies Limited Unit - Edelweiss Mutual Fund, Karvy Selenium Tower B, Plot No 31 & 32, Gachibowli, Financial, District, Nanakramguda, Serilingampally, Hyderabad – 500 008, Tel: 040-67161500				
<b>Name and Address of Registrar</b>							
KFin Technologies Limited Unit - Edelweiss Mutual Fund, Karvy Selenium Tower B, Plot No 31 & 32, Gachibowli, Financial, District, Nanakramguda, Serilingampally, Hyderabad – 500 008, Tel: 040-67161500							
<b>Unitholders’ Information</b>	<p><b>Account Statements:</b></p> <p>The AMC shall send an allotment confirmation specifying the units allotted by way of email and/or SMS within 5 working days of receipt of valid application/transaction to the Unit holders registered e-mail address and/ or mobile number (whether units are held in demat mode or in account statement form).</p> <p>Consolidated Account Statement: CAS shall also be sent to the Unit holder in whose folio transactions have taken place during that month:</p> <p>-Monthly basis- on or before 15th of the succeeding month in case of delivery via. physical mode and on and before 12th of the succeeding month in case of delivery via. electronic mode</p> <p>-Half yearly basis- on or before the twenty-first (21st) day of April and October in case of delivery via physical mode and on and before eighteenth (18th) day of April and October incase of delivery via. electronic mode</p> <p>In the event the account has more than one registered Unit holder, the first named Unit holder shall receive the CAS. In case of specific request received from investors, Mutual Fund will provide an account</p>						

statement to the investors within 5 Business Days from the receipt of such request. For further details, refer SAI.

Unit holders who receive account statements by e-mail may download the documents after receiving e-mail from the Fund. Should the Unit holder experience any difficulty in accessing the electronically delivered documents, the Unit holder shall promptly advise the Fund to enable the Fund to make the delivery through alternate means. It is deemed that the Unit holder is aware of all security risks including possible third party interception of the documents and contents of the documents becoming known to third parties.

**Half Yearly portfolio / Annual Financial Results:**

The AMC will disclose portfolios (along with ISIN) in user friendly and downloadable spreadsheet format, as on the last day of the month/half year for all the schemes on its website ([www.edelweisssf.com](http://www.edelweisssf.com)) and on the website of AMFI ([www.amfiindia.com](http://www.amfiindia.com)) within 10 days from the close of each month/half year.

In case of unitholders whose email addresses are registered, the AMC will send via email both the monthly and half yearly statement of scheme portfolio within 10 days from the close of each month /half year, respectively.

The AMC will publish an advertisement every half-year, in the all India edition of at least two daily newspapers, one each in English and Hindi, disclosing the hosting of the half yearly statement of the scheme portfolio on the AMC's website ([www.edelweisssf.com](http://www.edelweisssf.com)) and on the website of AMFI ([www.amfiindia.com](http://www.amfiindia.com)) and the modes such as SMS, telephone, email or written request (letter) through which an unitholder can submit a request for a physical or electronic copy of the statement of scheme portfolio. The AMC will provide physical copy of the statement of scheme portfolio without any cost, on specific request received from a unitholder.

## INVESTOR SERVICE CENTERS (ISC) / OFFICIAL POINT OF ACCEPTANCE (OPA)

### EDELWEISS ASSET MANAGEMENT LIMITED - ISC / OPA

<b>Ahmedabad</b>	: 404, Ten-11 4th Floor, Next to Maradia Plaza, Opp. Yes Bank, CG Road, Ahmedabad - 380006. Tel No.: 7400099633/9004461340
<b>Bengaluru</b>	: Unit No.803 & 804, 8th Floor, Prestige Meridian-II, No.20, MG Road, Bangalore - 560001. Tel No.: 080-41103389/41272294
<b>Bhubaneswar</b>	: 202, GBP Business Centre, Plot no-191/A, Kharvela Nagar, Unit-3, Bhubaneswar - 751001. Tel No.: +91 7400113491
<b>Borivali</b>	: 102, 1st floor Aditya Hari Smruti CHS, Near Chamunda Circle, Borivali West, Mumbai - 400092. Tel No.: +91 8433743458
<b>Chandigarh</b>	: SCO. 2467-68, 1st Floor, Sector 22-C, Himalaya Marg, Chandigarh - 160022. Tel. No.: 9136945897
<b>Chennai</b>	: 2nd floor, Sheriff Towers, G. N. Chetty Road, T. Nagar, Chennai - 600017. Tamilnadu. Tel No.: 044 40164707 / 044 40164708
<b>Guwahati</b>	: 4th Floor, Ganapati Enclave, G.S Road, Ulubari, Opp. Bora Service, Guwahati - 781007. Tel No.: 7304575822
<b>Hyderabad</b>	: No. 6-3-1085/D/303, 3rd Floor, Dega Towers, Rajbhavan Road, Somajiguda, Hyderabad - 500 082. Mobile: +91 8297033388
<b>Jaipur</b>	: Office no. 429, 4th floor, Lakshmi Complex, Subhash Marg, C- Scheme, Jaipur, Rajasthan - 302001. Tel No.: 8976764901
<b>Jamshedpur</b>	: Shop no. 3, Ground floor, R Road, Bhadani Trade Centre, Bistupur, Jamshedpur, Jharkhand-831001. Tel No.: 7400198206
<b>Kanpur</b>	: Office No. 202, 203, IInd Floor, Kan Chambers, 14/113, Civil Lines, Kanpur - 208001. Tel No.: 7304590658, 7304470500
<b>Kolkata</b>	: Srishti Building, 3B, 3rd Floor, 12, ho-chiminh Sarani, Kolkata - 700071. Tel.: 033 40902456/57
<b>Lucknow</b>	: Office No. 2, First Floor, Bhalla Chambers, 10 Park Lane, 5 Park Road, Hazratganj, Lucknow - 226001. Tel No.: 7400103031
<b>Mumbai</b>	: Edelweiss House, Off. C.S.T Road, Kalina, Mumbai - 400 098, Maharashtra. Tel No. : 022 4097 9737
<b>Nashik</b>	: Office No.404, Fourth Floor, Laxmi Enclave Building, Survey no. 659/6/7/13, Plot No. 19, Old Pandit Colony, Sharanpur Road, Nashik-422002. Tel.: 9004319883
<b>New Delhi</b>	: 1st floor, Third Hall, Front Block, 56 Janpath, New Delhi-110001. Tel No.: 7718880946/011-42145152
<b>Pune</b>	: "Kalpavishwa", 502-A, 5th Floor, CTS No. 1194/7, Final Plot No. 551 & 552, Near ICICI Bank, Ghole Road, Pune - 411005. Tel No.: 9028058348
<b>Patna</b>	: 204, 2nd Floor, Kashi Place, Beside Maurya Lok, New Dakbunglow Road, Patna - 800 001. Tel No.: +91 6206502765
<b>Rajkot</b>	: Unit 602, The City Centre, Near Amrapali Under Bridge, Raiya Road, Rajkot - 360007. Tel No.: +91 8433733458
<b>Ranchi</b>	: 402, 4th floor, Panchratna Galleria, Above V2 Mall, Sarjana Chowk, Main Road Ranchi - 834001. Tel No.: +91 95340 09910
<b>Surat</b>	: Ikoverk 01, Silver Palm, Above ICICI Bank, Timaliyawad, Nanpura, Surat - 395001. Tel No.: +91 8655959708
<b>Thane</b>	: Shop No 1, Ground Floor, Jainam Apartment, Off Ghantali Road, Naupada, Thane, Maharashtra - 400602. Tel No. : 8976712130
<b>Vadodara</b>	: Office no. 140 & 141, Emerald One Complex, Jetalpur Road, Near Gujarat Kidney Hospital, Anand Nagar, Alkapuri, Vadodara - 390020. Tel No. : +91 7777027224

### KFIN TECHNOLOGIES LIMITED - ISC / OPA

UNIT : Edelweiss Mutual Fund, Karvy Selenium Tower B, Plot No 31 & 32, Gachibowli, Financial, District, Nanakramguda, Serilingampally, Hyderabad - 500 008. Tel: 040-67161500

**Agra** : 3rd Floor, 303, Corporate Park, Block no. 109, Sanjay Place, Agra - 282002 (UP). Tel.: 0562-4336303. • **Agartala** : OLS RMS Chowmuhan, Mantri Bari Road, 1st Floor, Near Jana Sevak Saloon Building, Traffic Point, Tripura West, Agartala 799001. • **Ahmedabad** : Office No. 401, on 4th Floor, ABC-I, Off. C.G. Road, Ahmedabad - 380009. Tel.: 9081903021, 9081903022 • **Ahmednagar** : Shubham Mobile & Home Appliances, Tilak Road, Maliwada, Ahmednagar, Maharashtra - 414001. Tel.: 0241-3556221 • **Ajmer** : 302, 3rd Floor, Ajmer Auto Building, Opposite City Power House, Jaipur Road, Ajmer - 305001. Tel.: 0145-5120725 • **Aligarh** : Sebti Complex Centre Point, Sebti Complex Centre Point, Aligarh - 202001. Tel.: 7518801802, 0571-3297766, 68 • **Alwar** : 137, Jai Complex, Road No - 2, Alwar 301001. Tel.: 0144-4901131 • **Ambala** : 6349, 2nd Floor, Nicholson Road, Adjacent Kos Hospital, Ambala Cant, Ambala - 133001. Tel.: 7518801804 • **Amritsar** : SCO 5, 2nd Floor, District Shopping Complex, Ranjit Avenue, Amritsar, Punjab - 143001. Tel.: 0183-5158158 • **Anand** : B-42 Vaibhav Commercial Center, Nr Tvs Down Town Shrow Room, Grid Char Rasta, Anand - 380001. Tel.: 9081903038 • **Andheri** : Office No 103, 1st Floor, MTR Cabin-1, Vertex, Navkar Complex, M.V. Road, Andheri East, Opp. Andheri Court, Mumbai - 400069. Tel.: 022-46733669 • **Asansol** : 112/N G. T. Road Bhanga Pachil, G.T Road, Paschim Bardhaman, West Bengal, Asansol - 713303. Tel.: 0341-2220077 • **Aurangabad** : Ramkunj Niwas, Railway Station Road, Near Osmanpura Circle, Aurangabad - 431005. Tel.: 0240-2343414 • **Balasore** : 1-B, 1st Floor, Kalinga Hotel Lane, Baleshwar, Baleshwar Sadar, Balasore - 756001. Tel.: 06782-260503 • **Bangalore** : No 35, Puttanna Road, Basavanagudi, Bangalore - 560004. Tel.: 080-26602852, 080-26609625 • **Bareilly** : 1st Floor, Rear Sidea -Square Building, 54-Civil Lines, Ayub Khan Chauraha, Bareilly - 243001. Tel.: 7518801806 • **Baroda** : 1st Floor 125 Kanha Capital, Opp. Express Hotel, R C Dutt Road, Alkapuri Vadodara 390007. Tel.: 0265-2353506, 0265-2353507 • **Begusarai** : Sri Ram Market, Kali Asthan Chowk, Matihani Road, Begusarai, Bihar - 851101. Tel.: 7518801807/9693344717 • **Belgaum** : Cts No 3939/ A2 A1, Above Raymonds Show Room, Beside Harsha Appliances, Club Road, Belgaum - 590001. Tel.: 0831-2402544 • **Berhampur (Or)** : Opp. Divya Nandan Kalyan Mandap, 3rd Lane Dharam Nagar, Near Lohiya Motor, Berhampur (Or) 760001. Tel.: 0680-2228106 • **Bhagalpur** : 2nd Floor, Chandralok Complex, Ghantaghar, Radha Rani Sinha Road, Bhagalpur - 812001. Tel.: 7518801808 • **Bharuch** : 123 Nexus business Hub, Near Gangotri Hotel, B/s Rajeshwari Petroleum, Makampur Road, Bharuch - 392001. Tel.: 9081903042 • **Bhatinda** : MCB-Z-3-01043, 2nd Floor, Goniana Road, Opposite Nippon India Mutual Fund, Gt Road, Near Hanuman Chowk, Bhatinda - 151001. Tel.: 0164-5006725 • **Bhavnagar** : 303 Sterling Point, Waghawadi Road, Bhavnagar - 364001. Tel.: 278-3003149 • **Bhilai** : Office No. 2, 1st Floor, Plot No. 9/6, Nehru Nagar [East], Bhilai - 490020. Tel.: 0788-2289499/2295332 • **Bhopal** : Gurukripa Plaza, Plot No. 48A, Opposite City Hospital, Zone-2, M P Nagar, Bhopal - 462011. Tel.: 0755-4092712, 0755-4092715 • **Bhubaneswar** : A/181 Back Side Of Shivam Honda Show Room, Saheed Nagar, Bhubaneswar - 751007. Tel.: 0674-2548981, 0674-2360334 • **Bokaro** : B-1, 1st Floor City Centre, Sector- 4, Near Sona Chandi Jewellers, Bokaro - 827004. Tel.: 7542979444, 06542-335616 • **Borivali** : Gomati Smuti, Ground Floor, Jambli Gully, Near Railway Station, Borivali, Mumbai - 400092. Tel.: 022- 28916319 • **Burdwan** : Saluja Complex, 846, Laxmipur, G T Road, Burdwan, PS: BURDWAN & DIST: BURDWAN-EAST PIN: 713101. Tel.: 0342-2665140, 0342-2550840 • **Calicut** : Second Floor, Manimuriyil Centre, Bank Road, Kasaba Village, Calicut - 673001. Tel.: 0495-4022480 • **Chandigarh** : First floor, SCO 2469-70, Sec. 22-C, Chandigarh - 160022. Tel.: 1725101342 • **Chandrapur** : Global Financial Services, 2nd Floor, Raghuvanshi Complex, Near Azad Garden, Chandrapur - 442402, Maharashtra. Tel.: 07172-466593 • **Chennai** : 9th Floor, Capital Towers, 180, Kodambakkam High Road, Nungambakkam, Chennai - 600 034 Tel.: 044 - 42028512 / 42028513 • **Chinsurah** : No : 96, PO: Chinsurah, Doctors Lane, Chinsurah-712101. • **Cochin** : Door No:61/2784, Second floor, Sreelakshmi Tower, Chittoor Road, Ravipuram, Ernakulam-Kerala-682015. Tel.: 0484-4025059 • **Coimbatore** : 3rd Floor Jaya Enclave, 1057 Avinashi Road, Coimbatore - 641018. Tel.: 0422-4388011/012/013/014, 0422-4388451 • **Cuttack** : Shop No. 45, 2nd Floor, Netaji Subas Bose Arcade, (Big Bazar Building) Adjacent To Reliance Trends, Dargha Bazar, Cuttack - 753001. Tel.: 0671-2203077 • **Davangere** : D.No 162/6, 1st Floor, 3rd Main, P J Extension, Davangere taluk, Davangere Manda, Davangere 577002 • **Dehradun** : Shop No-809/799 , Street No-2 A, Rajendra Nagar, Near Sheesha Lounge, Kaulagarh Road, Dehradun-248001 Tel.: 7518801810 • **Dhanbad** : 208 New Market, 2nd Floor, Bank More, Dhanbad - 826001. Tel.: 9264445981 • **Dharwad** : Adinath Complex, Beside Kamal Automobiles, Bhoovi Galli, Opp. Old Laxmi Talkies, PB Road, Dharwad - 580001. Tel.: 0836-2440200 • **Dhule** : Ground Floor, Ideal Laundry, Lane No 4, Khol Galli, Near Muthoot Finance, Opp Bhavasar General Store, Dhule - 424001, Maharashtra. Tel.: 02562-282823 • **Durgapur** : MWAV-16 Belambuja, 2nd Floor City Centre, Distt. Burdwan, Durgapur - 713216. Tel.: 0343-6512111 • **Erode** : Address No 38/1, Ground Floor, Sathy Road, (VCTV Main Road), Sorna Krishna Complex, Erode - 638003. Tel.: 0424-4021212 • **Faridabad** : A-2B 3rd Floor, Neelam Bata Road Peer ki Mazar, Nehru Groundnit, Faridabad - 121001. Tel.: 7518801812 • **Gandhidham** : Shop # 12, Shree Ambica Arcade, Plot # 300, Ward 12, Opp. CG High School, Near HDFC Bank, Gandhidham - 370201. Tel.: 9081903027 • **Gandhinagar** : 138 - Suyesh Solitaire, Nr. Podar International School, Kudasana, Gandhinagar - 382421, Gujarat. Tel.: 07949237915 • **Gaya** : Property No. 711045129, Ground Floor, Hotel Skylark, Swaraipuri Road, Gaya - 823001. Tel.: 0631-2220065 • **Ghaziabad** : FF - 31, Konark Building, Rajnagar, Ghaziabad - 201001. Tel.: 7518801813 • **Ghatkopar** : 11/Platinum Mall, Jawahar Road, Ghatkopar (East), Mumbai 400077 Maharashtra. Tel.: 9004089306 • **Gorakhpur** : Above V.I.P. House adjacent, A.D. Girls College, Bank Road, Gorakhpur - 273001. Tel.: 7518801816, 0551-2333825 • **Guntur** : 2nd Shatter, 1st Floor, Hno. 6-14-48, 14/2 Lane, Arundal Pet, Guntur - 522002. Tel.: 0863-2339094 • **Gurgaon** : No: 212A, 2nd Floor, Vipul Agora, M. G. Road, Gurgaon - 122001. Tel.: 7518801817 • **Guwahati** : Ganapati Enclave, 4th Floor, Opposite Bora service, Ullubari, Guwahati, Assam 781007. Tel.: 8811036746 • **Gwalior** : City Centre, Near Axis Bank, Gwalior - 474011. Tel.: 7518801818 • **Haldwani** : Shop No. 5, KMVN Shopping Complex, Haldwani - 263139. Tel.: 7518801819 • **Hissar** : Shop No. 20, Ground Floor, R D City Centre, Railway Road, Hissar - 125001. Tel.: 7518801821

• **Hubli** : CTC No.483/A1/A2, Ground Floor, Shri Ram Palza, Behind Kotak Mahindra Bank, Club Road, Hubli - 580029. Tel.: 0836-2252444 • **Secunderabad** : JBS Station, Lower Concourse 1 (2nd floor), situated in Jubilee Bus Metro Station, Secunderabad - 500009. Tel.: 040-44857874 / 75 / 76 • **Hyderabad (Gachibowli)** : Selenium Plot No: 31 & 32, Tower B Survey No.115/22 115/24 115/25, Financial District Gachibowli Nanakramguda Serilingampally Mandal, Hyderabad - 500032. Tel.: 040-33215122 • **Indore** : 19/1 New Palasia Balaji Corporate 203-204-205, Above ICICI bank 19/1 New Palasia, Near Curewell Hospital Janjeerwala Square Indore, Indore - 452001. Tel.: 0731-4266828/4218902 • **Jabalpur** : 2nd Floor, 290/1 (615-New), Near Bhavartal Garden, Jabalpur - 482001. Tel.: 0761-4923303 • **Jaipur** : Office No 101, 1st Floor, Okay Plus Tower, Next To Kalyan Jewellers, Government Hostel Circle, Ajmer Road, Jaipur 302001. Tel no - 0141-4167715/17 • **Jalandhar** : Office No. 7, 3rd Floor, City Square building, E-H197 Civil Lines, Jalandhar - 144001. Tel.: 0181-5094410 • **Jalgaon** : 269 Jaee Vishwa 1st Floor, Baliram Peth Above United Bank Of India, Near Kishor Agencies, Jalgaon - 425001. Tel.: 9421521406 • **Jaipaurguri** : D B C Road, Opp Nirala Hotel, Jaipaurguri - 735101. Tel.: 03561-222136 • **Jammu** : 1D/D Extension 2, Valmiki Chowk, Gandhi Nagar, Jammu 180004, State - J&K. Tel.: 0191-2951822 • **Jamnagar** : 131 Madhav Plaza, Opp SBI Bank, Nr Lal Bunglow, Jamnagar - 361008. Tel.: 0288 3065810, 0288-2558887 • **Jamshedpur** : Madhukunj, 3rd Floor, Q Road, Sakchi, Bistupur, East Singhbhum, Jamshedpur - 831001. Tel.: 0657-6655003/ 6655004/ 6655005/ 6655006/ 6655007 • **Jhansi** : 1st Floor, Puja Tower, Near 48 Chambers, ELITE Crossing, Jhansi - 284001. Tel.: 7518801823 • **Jodhpur** : Shop No. 6, Ground Floor, Gang Tower, Opposite Arora Moter Service Centre, Near Bombay Moter Circle, Jodhpur - 342003, Tel.: 7737014590 • **Junagadh** : Shop No. 201, 2nd Floor, V-ARCADE Complex, Near vanzari chowk, M.G. Road, Junagadh, 362001, Gujarat. Tel.: 0285 2652220 • **Kalyan** : Seasons Business Centre, 104 / 1st Floor, Shivaji Chowk, Opposite KDMC (Kalyan Dombivali Mahanagar Corporation), Kalyan - 421301 Maharashtra. Tel.: 9619553105 • **Kalyani** : Ground Floor, H No B-7/27S, Kalyani, Kalyani HO, Nadia, West Bengal - 741235. Tel.: 9883018948 • **Kanpur** : 15/46 B Ground Floor, Opp : Muir Mills, Civil Lines, Kanpur - 208001. Tel.: 7518801824 • **Karur** : No 88/11, BB plaza, NRMP street, K S Mess Back side, Karur - 639001. Tel.: 8004324-241755 • **Kharagpur** : Holding No 254/220, SBI Building, Malancha Road, Ward No.16, PO: Kharagpur, PS: Kharagpur, Dist: Paschim Medinipur, Kharagpur - 721304. Tel.: 3222253380 • **Kolhapur** : 605/1/4 E, Ward Shahupuri, 2nd Lane, Laxmi Niwas, Near Sultane Chambers, Kolhapur - 416001. Tel.: 0231 2653656 • **Kolkata** : 2/1 Russel Street, 4th Floor, Kankaria Centre, Kolkata 700071, WB. Tel.: 033 66285900 • **Kollam** : Ground Floor, Narayanan Shopping Complex, Kausthubhshree Block, Kadapakada, Kollam - 691008. Tel.: 474-2747055 • **Kota** : D-8, Shri Ram Complex, Opposite Multi Purpose School, Gumanpur, Kota - 324007. Tel.: 0744-5100964 • **Kottayam** : 1st Floor, Csiascension Square, Railway Station Road, Collectorate P O, Kottayam - 686002. Tel.: 0481-2300868/2302420 • **Lucknow** : 1st Floor, A. A. Complex, 5 Park Road, Hazratganj Thaper House, Lucknow - 226001. Tel.: 0522-4061893 • **Ludhiana** : SCO 122, Second floor, Above Hdfc Mutual Fund, Feroze Gandhi Market, Ludhiana - 141001. Tel.: 0161-4670278 • **Madurai** : G-16/17, AR Plaza, 1st floor, North Veli Street, Madurai - 625001. Tel.: 0452-2605856 • **Malappuram** : MM18/1974, Peekeys Arcade, (ICICI Bank Building), Near Municipal bus stand, A K Road, Downhill, Malappuram, Kerala, 676519. Tel.: 0483 4051125 • **Malda** : Ram Krishna Pally; Ground Floor, English Bazar, Malda - 732101. Tel.: 03512-223763 • **Mangalore** : Shop No - 305, Marian Paradise Plaza, 3rd Floor, Bunts Hostel Road, Mangalore - 575003, Dakshina Kannada, Karnataka. Tel.: 0824-2496289 • **Margao** : Shop No 21, Osia Mall, 1st Floor, Near KTC Bus Stand, SGDPA Market Complex, Margao - 403601 Tel.: 0832-2731823 • **Mathura** : Shop No. 9, Ground Floor, Vihari Lal Plaza, Opposite Brijwasi Centrum, Near New Bus Stand, Mathura - 281001. Tel.: 7518801834 • **Meerut** : Shop No:- 111, First Floor, Shivam Plaza, Near Canara Bank, Opposite Eves Petrol Pump, Meerut-25001, Uttar Pradesh, India. Tel.: 0121-4330878 • **Mehsana** : FF-21 Someshwar Shopping Mall, Modhera Char Rasta, Mehsana - 384002. Tel.: 02762-242950 • **Moradabad** : Chadha Complex, G. M. D. Road, Near Tadi Khana Chowk, Moradabad - 244001. Tel.: 7518801837 • **Mumbai** : 6/8 Ground Floor, Crossely House, Near BSE (Bombay Stock Exchange), Next Union Bank, Fort, Mumbai - 400 001Tel.: 022-66235353 • **Muzaffarpur** : First Floor, Saroj Complex, Diwam Road, Near Kalyani Chowk, Muzaffarpur - 842001. Tel.: 7518801839 • **Mysore** : No 2924, 2nd Floor, 1st Main, 5th Cross, Saraswathi Puram, Mysore 570009. Tel.: 0821-2438006 • **Nadiad** : 311-3rd Floor City Center, Near Paras Circle, Nadiad - 387001. Tel.: 0268-2563245 • **Nagpur** : Plot No. 2, Block No. B / 1 & 2, Shree Apratment Khare Town, Mata Mandir Road, Dharampeth, Nagpur 440010. Tel.: 0712-3513750 • **Nasik** : S-9 Second Floor, Suyojit Sankul, Sharanpur Road, Nasik - 422002. Tel.: 0253-6608999, 0755-3010732 • **Navsari** : 103, 1st Floor, Landmark Mall, Near Sayaji Library, Navsari - 396445, Gujarat. Tel.: 9081903040 • **New Delhi** : 305 New Delhi House, 27 Barakhamba Road, New Delhi - 110001. Tel.: 011- 43681700 • **Noida** : 405 4th Floor, Vishal Chamber, Plot No.1, Sector-18, Noida - 201301. Tel.: 7518801840 • **Panipat** : Shop No. 20, 1st Floor BMK Market, Behind HIVE Hotel, G.T. Road, Panipat-132103, Haryana. Tel.: 0180-4067174 • **Panjim** : H. No: T-9, T-10, Affran plaza, 3rd Floor, Near Don Bosco High School, Panjim Goa, 403001. Tel.: 0832-2426874 • **Patiala** : B-17/423 Opp Modi College, Lower Mall, Patiala - 147001. Tel.: 0175-5004349 • **Patna** : Flat No.- 102, 2BHK Maa Bhawani Shardaalay, Exhibition Road, Patna-800001. Tel.: 0612-4149382 • **Pondicherry** : Building No:7, 1st Floor, Thiayagaraja Street, Pondicherry - 605001. Tel.: 0413-45490253 • **Prayagraj** : Shop No. TF-9, 3rd Floor Vinayak Vrindavan Tower, Built Over H.NO.34/26 Tashkent Marg, Civil Station, Prayagraj, Uttar Pradesh, Pin - 211001. Tel.: 7518801803 • **Pune** : Office # 207-210, Second floor, Kamla Arcade, JM Road, Opposite Balgandharva, Shivaji Nagar, Pune - 411005. Tel.: 020-66210449, 9833067872 • **Raipur** : Office No- 401, 4th Floor, Pithalia Plaza, Fafadih Chowk, Raipur - 492001. Tel.: 0771-2990901 • **Rajahmundry** : D. No: 6-7-7, Sri Venkata Satya Nilayam, 1st Floor, Vadrevu Vari Veedhi, T-Nagar, Rajahmundry - 533101, Andhra Pradesh. Tel No: 0883-2442539 • **Rajkot** : 302 Metro Plaza, Near Moti Tanki Chowk, Rajkot, Gujarat - 360001. Tel.: 9081903025 • **Ranchi** : Room no 103, 1st Floor, Commerce Tower, Beside Mahabir Tower, Main Road, Ranchi - 834001. Tel.: 0651- 2330160 • **Ratlam** : 106 Rajaswa Colony, Near Sailana Bus Stand, Ratlam, Madhya Pradesh - 457001. Tel.: 09907908155 • **Rohtak** : Office No:- 61, First Floor, Ashoka Plaza, Delhi Road, Rohtak 124001. Tel.: 75188-101844 • **Rourkela** : 2nd Floor, Main Road, Udit Nagar, Sundargarh, Rourekla - 769012. Tel.: 0661-2500005 • **Saharanpur** : 1st Floor, Krishna Complex, Opp. Hathi Gate, Court Road, Saharanpur, Uttar Pradesh - 247001. Tel No: 0132-2990945 • **Salem** : No.6 NS Complex, Omalur Main Road, Salem 636009 Tel.: 0427-4020300 • **Sambalpur** : First Floor, Shop No. 219, Sahej Plaza, Golebazar, Sambalpur - 768001. Tel.: 0663-2533437 • **Satara** : G7, 465 A, Govind Park Satar Bazaar, Satara - 415001, Maharashtra. Tel.: 9890003215 • **Secunderabad** : JBS Station, Lower Concourse 1 (2nd floor), situated in Jubilee Bus Metro Station, Secunderabad - 500009. • **Shillong** : Annex Mani Bhawan, Lower Thana Road, Near R K M Lp School, Shillong - 793001. Tel.: 0364 - 2506106 • **Shimla** : 1st Floor, Hills View Complex, Near Tara Hall, Shimla - 171001. Tel.: 7518801849 • **Shimoga** : Jayarama Nilaya, 2nd Corss, Mission Compound, Shimoga 577201. Tel.: 08182 295491 • **Silchar** : N.N. Dutta Road, Chowchakra Complex, Premtala, Silchar - 788001. Tel.: 3842261714 • **Siliguri** : Nanak Complex, 2nd Floor, Sevoke Road, Siliguri - 734001. Tel.: 0353-2522579 • **Sonepat** : Shop No. 205 PP Tower, Opp Ppme Tax Office, Subhash Chowk, Sonepat - 131001. Tel.: 7518801853 • **Srikakulam** : D No 158, Shop No. 3, Kaki Street, Opp Tulasi Das Hospital, CB Road, Srikakulam Andhra Pradesh - 532001. Tel.: 08942358563 • **Surat** : Office no: 516, 5th Floor Empire State building, Near Udhna Darwaja, Ring Road, Surat - 395002. Tel.: 9081903041, 9081903035 • **Thane** : Room No. 302, 3rd Floor, Ganga Prasad, Near RBL Bank Ltd, Ram Maruti Cross Road, Naupada, Thane - West - 400602. Tel.: 022-25303013 • **Tirupathi** : H.No:10-13-425, 1st Floor Tilak Road, Opp: Sridevi Complex, Tirupathi -517501. • **Tirunelveli** : 55/18 Jeney Building, 2nd Floor, S N Road, Near Aravind Eye Hospital, Tirunelveli - 627001. Tel.: 0462-4001416 • **Tirupur** : No 669A, Kamaraj Road, Near old collector office, Tirupur - 641604. Tel.: 0421-2214221, 0421-2214319 • **Tinsukia** : 3rd Floor, Chirwapatty Road, Tinsukia-786125, Assam. • **Trichur** : 2nd Floor, Brothers Complex, Naikkanal Junction, Shornur Road, Near Dhanalakshmi Bank H O, Thrissur - 680001. Tel.: 0487-6999987, 9074053268 • **Trichy** : No 23C/1 E V R road, Near Vekkali Amman Kalyana Mandapam, Putthur, Trichy - 620017. Tel.: 0431-4020227 • **Trivandrum** : 3rd Floor, No- 3B TC-82/3417, Capitol Center, Opp. Secretariat, MG Road, Trivandrum- 695001, Kerala. Tel No: 9400495021. Tel.: 0471 - 2725728 • **Udaipur** : Shop No. 202, 2nd Floor business Centre, 1C Madhuvan, Opp G P O Chetak Circle, Udaipur - 313001. Tel.: 0294 2429370 • **Vadodara** : 1st Floor, Kplex Grand workspaces, Above Spencer's Mall, Near Genda Circle, Alkapuri, Vadodara-390007. Tel.: +91 7777027224 • **Valsad** : 406 Dreamland Arcade, Opp Jade Blue, Tithal Road, Valsad - 396001. Tel.: 02632-258481 • **Vapi** : A-8 First Floor, Solitaire Business Centre, Opp Dcb Bank, Gidc Char Rasta, Silvassa Road, Vapi - 396191. Tel.: 9081903028 • **Varanasi** : D. 64/52, G - 4 Arihant Complex, Second Floor, Madhopur, Shivpurva Sagra, Near Petrol Pump, Varanasi-221010, Uttar Pradesh. Tel.: 7518801856 • **Vashi** : Haware Infotech Park, 902, 9th Floor, Plot No. 39/03, Sector 30A, Opp. Inorbit Mall, Vashi, Navi Mumbai - 400 703, Maharashtra.. Tel.: 022-49636853 • **Vellore** : No 2/19, 1st floor, Vellore city centre, Anna salai, Vellore 632001. Tel.: 0416 4200381 • **Vijayawada** : H No 26-23, 1st Floor, Sundaramma street, Gandhi Nagar, Krishna, Vijayawada - 520010. Tel.: 0866-6604032/39/40 • **Visakhapatnam** : Door No: 48-8-7, Dwaraka Diamond, Ground Floor, Srinagar, Visakhapatnam - 530016. Tel.: 0891-2714125 • **Warangal** : Shop No. 22, Ground Floor, Warangal City Center, 15-1-237, Mulugu Road Junction, Warangal - 506002. Tel.: 0870-2441513

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