



## Scheme Information Document (SID)

### SECTION I

# Edelweiss MSCI India Domestic & World Healthcare 45 Index Fund

(An Open-ended Equity Scheme replicating MSCI India Domestic & World Healthcare 45 Index)

This product is suitable for investors who are seeking*:	Scheme Risk-o-meter	Benchmark Risk-o-meter As per AMFI Tier I Benchmark – MSCI India Domestic & World Healthcare 45 Index
<ul style="list-style-type: none"> <li>Long Term Capital appreciation</li> <li>Passive investment in equity and equity related securities replicating the composition of MSCI India Domestic &amp; World Healthcare 45 Index, subject to tracking errors</li> </ul>		
	The risk of the scheme is Very High	The risk of the benchmark is Very High

\*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. 10/- per unit 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 March 31, 2025.

**Disclaimer of MSCI:** This fund is not sponsored, endorsed, sold or promoted by MSCI inc. ("MSCI"), any of its affiliates, any of its information providers or any other third party involved in, or related to, compiling, computing or creating any MSCI index (collectively, the "MSCI parties"). The MSCI India Domestic & World Healthcare 45 Index ("the Index") is the exclusive property of MSCI. MSCI and the Index are service mark(s) of MSCI or its affiliates and have been licensed for use for certain purposes by Edelweiss Asset Management Limited. None of the MSCI parties makes any representation or warranty, express or implied, to the issuer or owners of this fund or any other person or entity regarding the advisability of investing in funds generally or in this fund particularly or the ability of any MSCI index to track corresponding stock market performance. None of the MSCI parties has any obligation to take the needs of the issuer or owners of this fund or any other person or entity into consideration in determining, composing or calculating the MSCI indexes. None of the MSCI parties is responsible for or has participated in the determination of the timing of, prices at, or quantities of this fund to be issued or in the determination or calculation of the equation by or the consideration into which this fund is redeemable. Further, none of the MSCI parties has any obligation or liability to the issuer or owners of this fund or any other person or entity in connection with the administration, marketing or offering of this fund. Although MSCI shall obtain information for inclusion in or for use in the calculation of the MSCI indexes from sources that MSCI considers reliable, none of the MSCI parties warrants or guarantees the originality, accuracy and/or the completeness of any MSCI index or any data included therein. None of the MSCI parties makes any warranty, express or implied, as to results to be obtained by the issuer of the fund, owners of the fund, or any other person or entity, from the use of any MSCI index or any data included therein. None of the MSCI parties shall have any liability for any errors, omissions or interruptions of or in connection with any MSCI index or any data included therein. Further, none of the MSCI parties makes any express or implied warranties of any kind, and the MSCI parties hereby expressly disclaim all warranties of merchantability and fitness for a particular purpose, with respect to each MSCI index and any data included therein. Without limiting any of the foregoing, in no event shall any of the MSCI parties have any liability for any direct, indirect, special, punitive, consequential or any other damages (including lost profits) even if notified of the possibility of such damages. No purchaser, seller or holder of this security, product or fund, or any other person or entity, should use or refer to any MSCI trade name, trademark or service mark to sponsor, endorse, market or promote this security without first contacting MSCI to determine whether MSCI's permission is required. Under no circumstances may any person or entity claim any affiliation with MSCI without the prior written permission of MSCI.

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**Part I. HIGHLIGHTS/SUMMARY OF THE SCHEME**

<b>Sr. No.</b>	<b>Title</b>	<b>Description</b>
<b>I</b>	<b>Name of the scheme</b>	Edelweiss MSCI India Domestic & World Healthcare 45 Index Fund
<b>II</b>	<b>Category of the Scheme</b>	Index Fund
<b>III</b>	<b>Scheme type</b>	An Open-ended Equity Scheme replicating MSCI India Domestic & World Healthcare 45 Index
<b>IV</b>	<b>Scheme code</b>	EDEL/O/O/FOO/20/09/0034
<b>V</b>	<b>Investment objective</b>	<p>The Scheme will invest in stocks comprising of the MSCI India Domestic &amp; World Healthcare 45 Index with the objective to provide investment returns that, before expenses, closely corresponds to the returns equivalent to the index, subject to tracking errors.</p> <p>There is no assurance that the investment objective of the Scheme will be achieved.</p>
<b>VI</b>	<b>Liquidity/listing details</b>	<p><b>Liquidity:</b></p> <p>On an on-going basis, the Scheme will offer Units for purchase/switch-in and redemption/switch-out at NAV related prices on every Business Day. As per SEBI Regulations, the Mutual Fund shall dispatch Redemption proceeds within three Working Days from the date of receipt of valid redemption or repurchase request. In case the Redemption proceeds are not made within three Working Days of the date of redemption or repurchase, interest will be paid @ 15% per annum or such other rate from the 4th Business Day onwards, as may be prescribed by SEBI from time to time.</p> <p><b>Listing Details:</b></p> <p>The Scheme is an open-ended equity scheme, sale and repurchase will be made on a continuous basis and therefore the Units of the Scheme are presently not proposed to be listed on any stock exchange.</p>
<b>VII</b>	<b>Benchmark (Total Return Index)</b>	<p>MSCI India Domestic &amp; World Healthcare 45 Index</p> <p><b>Justification for use of benchmark:</b></p> <p>MSCI India Domestic &amp; World Healthcare 45 Index tracks the performance of healthcare sector in India and world through companies listed in the USA. This index fits the investment objective of the scheme to provide investors with the exposure to select healthcare stocks in India and USA.</p>
<b>VIII</b>	<b>NAV disclosure</b>	<p>The AMC will prominently disclose the NAVs under a separate head on its website (<a href="http://www.edelweisssmf.com">www.edelweisssmf.com</a>) and on the Association of Mutual Funds of India (AMFI) website (<a href="http://www.amfiindia.com">www.amfiindia.com</a>). The NAVs will be normally updated on the websites by 10.00 a.m. on the next business day</p> <p>For further details refer Section II.</p>

IX	Applicable timelines	<p><b>Dispatch of redemption proceeds-</b> As per SEBI Regulations, the Mutual Fund shall dispatch redemption proceeds within three Working Days of receiving a valid redemption request.</p> <p><b>Dispatch of Income Distribution cum Capital Withdrawal (IDCW) -</b> The payment of dividend/IDCW to the unitholders shall be made within seven Working Days from the record date.</p>
X	Plans and Options Plans/Options and sub options under the Scheme	<p>The Scheme will offer two Plans:</p> <ol style="list-style-type: none"> <li>1. Regular Plan; and</li> <li>2. 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 both these Plans will be common. Each Plan will offer: (i) Growth Option and (ii) IDCW Option</p> <p>IDCW Option shall have Reinvestment, Payout &amp; Transfer Facility.</p> <p>The AMC/Trustee reserve the right to introduce Plans/Option(s) as may be deemed appropriate at a later date.</p> <p><b>Default Option: Growth Option</b> If the investor does not clearly specify the choice of Option at the time of investing, the Units will be allotted in the Growth Option of the Scheme.</p> <p><b>Default Facility: IDCW Reinvestment</b> If the investor selects IDCW Option but fails to mention the facility, it will be deemed that the investor has opted for IDCW Reinvestment facility."</p> <p>For detailed disclosure on default plans and options, kindly refer SAI.</p>
XI	Load Structure	<p><b>Exit Load: NIL</b></p> <p>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.</p> <p>For details on load structure, please refer Section on 'Load Structure'.</p>
XII	Minimum Application Amount/switch in	Minimum of Rs. 100/- and multiples of Re. 1/- thereafter.
XIII	Minimum Additional Purchase Amount	Minimum of Rs. 100/- and multiples of Re. 1/- thereafter.

<b>XIV</b>	<b>Minimum Redemption/switch out amount</b>	<p>There will be no minimum redemption criterion. 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 (subject to release of pledge / lien or other encumbrances). The Redemption / Switch-out request can be made by specifying the rupee amount or by specifying the number of Units of the respective Plan(s) / Option(s) to be redeemed. In case a Redemption / Switch-out request received is for both, a specified rupee amount and a specified number of Units of the respective Plan(s)/ Option(s), the specified number of Units will be considered the definitive request.</p> <p>Amount based redemptions will be in multiples of Re. 1.</p> <p>In case of Units held in dematerialized mode, the Unit Holder can give a request for Redemption only in number of Units which can be fractional units also. Depository participants of registered Depositories can process only redemption request of units held in demat mode.</p> <p>The AMC/ Trustee reserves the right to change/ modify the terms of minimum redemption amount/switch-out.</p>
<b>XV</b>	<b>New Fund Offer Period</b>  <b>This is the period during which a new scheme sells its units to the investors.</b>	Not Applicable as the Scheme is available for continuous subscription and redemption at Applicable NAV based prices.
<b>XVI</b>	<b>New Fund Offer Price:</b> <b>This is the price per unit that the investors have to pay to invest during the NFO.</b>	Not Applicable.
<b>XVII</b>	<b>Segregated portfolio/side pocketing disclosure</b>	<p>The AMC has a written down policy on creation of segregated portfolio which is approved by the Trustees.</p> <p>Creation of segregated portfolio shall be subject to guidelines specified by SEBI from time to time.</p> <p>Creation of segregated portfolio is optional and is at the discretion of the of the AMC.</p> <p>For details, kindly refer SAI</p>
<b>XVIII</b>	<b>Swing pricing disclosure</b>	Not Applicable.
<b>XIX</b>	<b>Stock lending/short selling</b>	The scheme may engage in stock lending - upto 20% of the net assets of the scheme. The Scheme may engage in short selling of securities in accordance with the framework relating to short selling and securities lending and borrowing specified by the Board.

		For details, kindly refer SAI.
XX	<b>How to Apply and other details</b>	<p>Application form and Key Information Memorandum may be obtained from Official Points of Acceptance (OPAs) / Investor Service Centres (ISCs) of the AMC or RTA or Distributors or can be downloaded from our website (<a href="http://www.edelweissmf.com">www.edelweissmf.com</a>). The list of the OPA / ISC are available on our website (<a href="https://www.edelweissmf.com/reach-us/locate-us">https://www.edelweissmf.com/reach-us/locate-us</a>) as well.</p> <p>Investments under Edelweiss Nifty 100 Quality 30 Index Fund - Direct Plan can be made through various modes offered by the Fund for investing directly with the Fund including the Stock Exchange Platform(s). Investments under Edelweiss Nifty 100 Quality 30 Index Fund - Regular Plan may be through all other modes and Platform(s) where investors' applications for subscription of units are routed through Distributors.</p> <p>For further details, refer section II</p>
XXI	<b>Investor services</b>	<p><b>Contact details for general service requests:</b></p> <p>Investors can enquire about NAVs, Unit holdings, valuation, IDCWs, etc or lodge any service request including change in the name, address, designated bank account number and bank branch, loss of Account Statement / Unit certificates, etc. to M/s. 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 no: 040-67161500 or can also call us at our toll free number 1800 425 0090 (MTNL/BSNL) and non toll free number +91 40 23001181 for others and investors outside India. 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><b>Contact details for complaint resolution:</b></p> <p>Unit holder's grievances should be addressed to Investor Services Centres (ISC's) at the EAML branch offices, or KFin Technologies Ltd (KCL) Investor Service Centres. All grievances will then be forwarded to the Registrar, if required, for necessary action. The complaints will be closely monitored /followed up with the Registrar to ensure timely redressal.</p> <p>Investors can also address their queries/grievances to Mr. Abdulla Chaudhari, Head – Investor Services, at Edelweiss House, Off. C.S.T Road, Kalina, Mumbai 400098</p> <p>Contact Details:  Tel. No. (022) 4097 9737  Fax no. (022) 4097 9878  E-mail id: <a href="mailto:EMFHelp@edelweissmf.com">EMFHelp@edelweissmf.com</a></p>
XXII	<b>Specific attribute of the scheme (such as lock in, duration in case of target</b>	Not Applicable.

	maturity scheme/close ended schemes) (as applicable)	
XXII	Special product/facility available during the NFO and on ongoing basis	<p>The Special Products / Facilities available during on an ongoing basis are as follows:</p> <ol style="list-style-type: none"> <li>1. Systematic Investment Plan (SIP)</li> <li>2. Micro SIPs Facility</li> <li>3. Corporate SIP Facility</li> <li>4. Sip Pause Facility</li> <li>5. Systematic Withdrawal Plan (SWP)</li> <li>6. Inter Scheme Switching</li> <li>7. Intra – Scheme Switching Option</li> <li>8. Systematic Transfer Plan (STP)</li> <li>9. Investments Through MF Central</li> <li>10. Investment Through Corporate Platform</li> <li>11. Freedom SIP Facility</li> <li>12. Multi Purchase Facility</li> <li>13. Smart Trigger Enabled Plan (Step)</li> </ol> <p>For further details of above special products / facilities, For Details, kindly refer SAI</p>
XXIV	Weblink	<p><b>Weblink for TER for last 6 months and Daily TER:</b>  <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>Weblink for scheme factsheet:</b>  <a href="https://www.edelweissmf.com/downloads/factsheets">https://www.edelweissmf.com/downloads/factsheets</a></p>

#### **DUE DILIGENCE BY THE ASSET MANAGEMENT COMPANY**

A Due Diligence Certificate, duly signed by the Chief Executive Officer of Edelweiss Asset Management Limited, has been submitted to SEBI, which reads as follows:

#### **DUE DILIGENCE CERTIFICATE**

It is confirmed that:

- The Scheme Information Document submitted to SEBI is in accordance with the SEBI (Mutual Funds) Regulations, 1996 and the guidelines and directives issued by SEBI from time to time.
- All legal requirements connected with the launching of the Scheme as also the guidelines, instructions, etc., issued by the Government and any other competent authority in this behalf, have been duly complied with.
- The disclosures made in the Scheme Information Document are true, fair and adequate to enable the investors to make a well-informed decision regarding investment in the Scheme.
- The intermediaries named in the Scheme Information Document and Statement of Additional Information are registered with SEBI and their registration is valid, as on date.
- The contents of the Scheme Information Document including figures, data, yields etc. have been checked and are factually correct.

- (vi) A confirmation that the AMC has complied with the compliance checklist applicable for Scheme Information Documents and other than cited deviations/ that there are no deviations from the regulations.
- (vii) Notwithstanding anything contained in this Scheme Information Document, the provisions of the SEBI (Mutual Funds) Regulations, 1996 and the guidelines there under shall be applicable.
- (viii) The Trustees have ensured that the approved Scheme is a new product offered by Edelweiss Mutual Fund and is not a minor modification of any existing scheme/fund/product.

**Date: May 30, 2025**

**Place: Mumbai**

**Sd/-**

**Name: Radhika Gupta**

**Designation: Managing Director & CEO**



## Part II. INFORMATION ABOUT THE SCHEME

### A. HOW WILL THE SCHEME ALLOCATE ITS ASSETS?

Under normal circumstances the asset allocation pattern will be:

Instruments	Indicative allocations (% of total assets)	
	Minimum	Maximum
Stocks comprising the MSCI India Domestic & World Healthcare 45 Index	95	100
Debt and Money Market Instruments / units of Liquid Mutual Funds	0	5

The Scheme being a Thematic Index Scheme, the net assets of the scheme will be invested predominantly in stocks constituting the MSCI India Domestic & World Healthcare 45 Index.

Investments in Foreign Equity Securities shall be subject to the investment restrictions specified by SEBI / RBI from time to time. Further, the fund manager will consider all relevant risk before making any investment in Foreign Equity Securities.

The cumulative gross exposure through equity, debt, money market instruments, repo in corporate debt securities and derivative positions will not exceed 100% of the net assets of the Scheme. However, cash or cash equivalents with residual maturity of less than 91 days may be treated as not creating any exposure.

There can be no assurance that the investment objective of the scheme will be realized. The Fund Manager may churn the portfolio to the extent as considered necessary to replicate the index.

**Indicative Table** (Actual instrument/percentages may vary subject to applicable SEBI circulars)

Sl.no	Type of Instrument	Percentage of Exposure	Circular References
1	Stock lending	The scheme may engage in stock lending - upto 20% of the net assets of the scheme.	Paragraph 12.11 of the Master Circular for Mutual Funds dated June 27, 2024
2	Derivatives	The Scheme shall make investment in derivative as permitted under the SEBI Regulations. Investment in derivatives will be upto 20 % of the net assets.	Clause 7.5 of the SEBI Master Circular dated June 27, 2024 for Mutual Funds.
3	Short term deposits of scheduled commercial banks	Pending deployment of funds of the Scheme in securities in terms of the investment objective of the Scheme, the AMC may park the funds of the Scheme in short term deposits of scheduled commercial banks, subject to the guidelines issued by SEBI vide its paragraph 12.16 of the Master Circular for Mutual Funds dated June	Paragraph 12.16 of the Master Circular for Mutual Funds dated June 27, 2024

		27, 2024, as amended from time to time.	
4	schemes managed by the AMC or in the schemes of any other Mutual Fund	The Scheme may also invest in other schemes managed by the AMC or in the schemes of any other Mutual Fund within the regulatory limits, provided it is in conformity with the investment objectives of the Scheme.	-
5	Debt and money instruments having structured obligations / credit enhancements	The Scheme shall not invest in the said security.	-

#### **Change In Asset Allocation:**

Portfolio allocation may deviate from the asset allocation for a short-term period due to defensive considerations as per paragraph 1.14.1.2 of the Master Circular for Mutual Funds dated June 27, 2024 and as amended from time to time. Defensive considerations may be determined by the fund manager and/or AMC from time to time. In case of the said deviations, the fund manager will endeavor to rebalance the scheme within 7 calendar days from the date of such deviation.

In case of change in constituents of the index the portfolio will be rebalanced within 7 calendar days in accordance with paragraph 3.5.3.11 of the Master Circular for Mutual Funds dated June 27, 2024, and as amended from time to time. Any transactions undertaken in the scheme portfolio in order to meet the redemption and subscription obligations shall be done while ensuring that post such transactions replication of the portfolio with the index is maintained at all points of time.

Subject to the above, any change in the asset allocation affecting the investment profile of the Scheme shall be affected only in accordance with the provisions of sub regulation (15A) of Regulation 18 of the Regulations, as detailed later in this document.

#### **Portfolio Rebalancing:**

In accordance with Clause 3.6.7 of the Master Circular for Mutual Funds dated June 27, 2024, in case of change in constituents of the index due to periodic review, the portfolio will be rebalanced within 7 calendar days. Any transactions undertaken in the scheme portfolio in order to meet the redemption and subscription obligations shall be done while ensuring that post such transactions replication of the portfolio with the index is maintained at all points of time.

#### **B. WHERE WILL THE SCHEME INVEST?**

- i. Investment in Equity and Equity related instruments.
- ii. Investment in Debt and Money Market securities
- iii. Investments in Derivative Instruments
- iv. Investments in the Schemes of Mutual Fund

Please refer Section II of the document for further details for each instrument.

## C. WHAT ARE THE INVESTMENT STRATEGIES?

The Scheme being a Thematic Index Scheme, the Scheme will follow passive investment strategy and will invest not less than 95% of its corpus in stocks comprising the underlying index - MSCI India Domestic & World Healthcare 45 Index with the objective to provide investment returns that, before expenses, closely corresponds to the returns equivalent to the index, subject to tracking errors.

The Index will comprise of 70% weights to Indian healthcare stocks and 30% weights to global healthcare companies listed in the USA.

The Scheme may also invest a part of its corpus in money market instruments and / or units of liquid schemes to meet liquidity requirements from time to time.

However, there is no assurance that the investment objective of the Scheme will be realized and the Scheme does not assure or guarantee any returns.

- **Risk Control:**

The Scheme will predominantly invest in stocks which are constituents of the underlying Index viz. MSCI India Domestic & World Healthcare 45 Index. The Scheme shall also invest in debt and money market instruments to meet the liquidity requirements.

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. Diversification across sectors/companies at the time of investments shall also manage the risk

- **Portfolio Turnover:**

The Scheme will endeavour to keep the portfolio turnover at a minimum. However, the portfolio turnover ratio may vary as the Scheme may change the portfolio according to Asset Allocation to align itself with the objectives of the Scheme and in accordance with the composition of MSCI India Domestic & World Healthcare 45 Index. The effect of higher portfolio turnover could be higher brokerage and transaction costs.

- **Tracking Error:**

Tracking Error is a measure of the difference in returns from the Scheme and the returns from the underlying Index. It is computed as the standard deviation of the difference between the daily returns of the underlying benchmark Index and the NAV of the Scheme. The Fund will endeavor to keep the tracking error as low as possible. Under normal circumstances, such tracking error is not expected to exceed 2% per annum.

Tracking errors are inherent in any index fund and such errors may cause the schemes to generate returns which are not in line with the performance of the MSCI India Domestic & World Healthcare 45 Index or one or more securities covered by / included in the MSCI India Domestic & World Healthcare 45 Index and may arise from a variety of factors including but not limited to:

1. Any delay in the purchase or sale of shares due to illiquidity in the market, settlement and realisation of sales proceeds, delay in credit of securities or in receipt and consequent reinvestment of dividends, etc.
2. The index reflects the prices of securities at a point in time, which is the price at close of business day on National Stock Exchange of India Limited (NSE). The scheme, however, may trade the securities at different

points in time during the trading session and therefore the prices at which the scheme trades may not be identical to the closing price of each scrip on that day on the NSE.

In addition, the scheme may opt to trade the same securities on different exchanges due to price or liquidity factors, which may also result in traded prices being at variance from NSE closing prices.

3. The potential of trades to fail may result in the scheme not having acquired the security at the price necessary to mirror the index.
4. Transaction and other expenses, such as but not limited to brokerage, custody, trustee and investment management fees.
5. Being an open-ended scheme, the scheme may hold appropriate levels of cash or cash equivalents to meet on going redemptions.
6. The scheme may not be able to acquire or sell the desired number of securities due to conditions prevailing in the securities market, such as, but not restricted to circuit filters in the securities, liquidity and volatility in security prices.
7. Due to the reasons mentioned above and other reasons that may arise, it is expected that the scheme may have a tracking error not to exceed by of 2% per annum from its Benchmarks.
8. However, it needs to be clearly understood that this is just an indicative range and that the actual tracking error can be higher or lower than the range given.
9. In case of unavoidable circumstances in the nature of force majeure, which are beyond the control of the AMC, the tracking error may exceed 2% and the same will be intimated to the Trustees with corrective actions taken by the AMC, if any.
10. In the event the MSCI India Domestic & World Healthcare 45 Index is dissolved or is withdrawn by MSCI or is not published due to any reason whatsoever, the Trustee reserves the right to modify the scheme so as track a different and suitable index or to suspend tracking the MSCI till such time it is dissolved/withdrawn or not published and appropriate intimation will be sent to the Unit holders of the scheme. In such a case, the investment pattern will be modified suitably to match the composition of the securities that are included in the new index to be tracked and the scheme will be subject to tracking errors during the intervening period.

• **Tracking Difference:**

Tracking difference i.e. the annualized difference of daily returns between the index and the NAV of the Index will be disclosed on the website of the AMC and AMFI, on a monthly basis, for tenures 1 year, 3 year, 5 year, 10 year and since the date of allotment of units.

**D. HOW WILL THE SCHEME BENCHMARK ITS PERFORMANCE?**

The Scheme performance would be benchmarked against MSCI India Domestic & World Healthcare 45 Index.

**Justification for use of benchmark:**

MSCI India Domestic & World Healthcare 45 Index tracks the performance of healthcare sector in India and world through companies listed in the USA. This index fits the investment objective of the scheme to provide investors with the exposure to select healthcare stocks in India and USA.

**E. WHO MANAGES THE SCHEME?**

Name of Fund Manager	Age & Qualifications	Previous Experience	Managing Scheme Since	Other Funds Managed

Mr. Bhavesh Jain	39 years Master's in management studies (Finance) from the Mumbai University.	Mr. Bhavesh Jain has a total work experience of over 16 years in the equity market segment. He has been associated with the AMC for over 11 years. Currently, he is co-head for hybrid and solution funds and manages various schemes of AMC and is a key person. He was previously associated with Edelweiss Securities Limited as SGX Nifty Arbitrage Trader.	October 1, 2021	<ol style="list-style-type: none"> <li>1. Edelweiss Equity Savings Fund</li> <li>2. Edelweiss Aggressive Hybrid Fund</li> <li>3. Edelweiss Arbitrage Fund</li> <li>4. Edelweiss Balanced Advantage Fund</li> <li>5. Edelweiss MSCI India Domestic &amp; World Healthcare 45 Index Fund</li> <li>6. Edelweiss Nifty 50 Index Fund</li> <li>7. Edelweiss ASEAN Equity Offshore Fund</li> <li>8. Edelweiss Greater China Equity Off-Shore Fund</li> <li>9. Edelweiss US Technology Equity Fund of Fund</li> <li>10. Edelweiss Emerging Markets Opportunities Equity Offshore Fund</li> <li>11. Edelweiss Europe Dynamic Equity Offshore Fund</li> <li>12. Edelweiss US Value Equity Offshore Fund</li> <li>13. Edelweiss Recently Listed IPO Fund</li> <li>14. Edelweiss Nifty Smallcap 250 Index Fund</li> <li>15. Edelweiss Gold and Silver ETF FOF</li> <li>16. Edelweiss Nifty Midcap150 Momentum 50 Index Fund</li> <li>17. Edelweiss Nifty Next 50 Index Fund</li> <li>18. Edelweiss Multi Asset Allocation Fund</li> <li>19. Edelweiss Nifty Large Mid Cap 250 Index Fund.</li> <li>20. Edelweiss Nifty 100 Quality 30 Index Fund.</li> <li>21. Edelweiss Business Cycle Fund.</li> <li>22. Edelweiss Nifty Alpha Low Volatility 30 Index Fund</li> <li>23. Edelweiss BSE Capital Markets &amp; Insurance ETF</li> <li>24. Edelweiss Nifty Bank ETF</li> <li>25. Edelweiss Nifty500 Multicap Momentum Quality 50 ETF</li> <li>26. Edelweiss Nifty500 Multicap Momentum Quality 50 Index Fund</li> <li>27. Edelweiss BSE Internet Economy Index Fund</li> </ol>
Mr. Amit Vora	47 Years B.Com, Mumbai University	Mr. Amit Vora, is a Bachelor of Commerce from the University of Mumbai and has more than 16	February 12, 2021	<ol style="list-style-type: none"> <li>1. Edelweiss Multi Asset Allocation Fund</li> <li>2. Edelweiss Focused Fund</li> <li>3. Edelweiss Multicap Fund</li> <li>4. Edelweiss Gold ETF</li> <li>5. Edelweiss Silver ETF</li> <li>6. Edelweiss Technology Fund</li> </ol>

		years of experience in the financial services sector as a Trader. Prior to joining Edelweiss Asset Management Limited he was associated with Antique Stock Broking Ltd., D. E. Shaw India Securities Pvt. Ltd., Derivium Tradition Securities India Pvt. Ltd and Tower Capital and Securities Pvt. Ltd		7. Edelweiss Business Cycle Fund 8. Edelweiss Arbitrage Fund
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#### F. HOW IS THE SCHEME DIFFERENT FROM EXISTING SCHEMES OF THE MUTUAL FUND?

##### List of Existing schemes:

1. Edelweiss MSCI India Domestic & World Healthcare 45 Index Fund
2. Edelweiss Nifty 100 Quality 30 Index Fund
3. Edelweiss Nifty 50 Index Fund
4. Edelweiss Nifty Smallcap 250 Index Fund
5. Edelweiss Nifty Next 50 Index Fund
6. Edelweiss Nifty Midcap150 Momentum 50 Index Fund
7. Edelweiss Nifty Large Mid Cap 250 Index Fund
8. Edelweiss Nifty500 Multicap Momentum Quality 50 Index Fund

For detailed comparative table please refer the website:

[https://www.edelweissmf.com/Files/SID%20/%20KIM%20/%20SAI%20related%20disclosure%20/%20Corporate%20announcement/Published/Scheme%20Differentiation\\_16052025\\_024648\\_PM.pdf](https://www.edelweissmf.com/Files/SID%20/%20KIM%20/%20SAI%20related%20disclosure%20/%20Corporate%20announcement/Published/Scheme%20Differentiation_16052025_024648_PM.pdf)

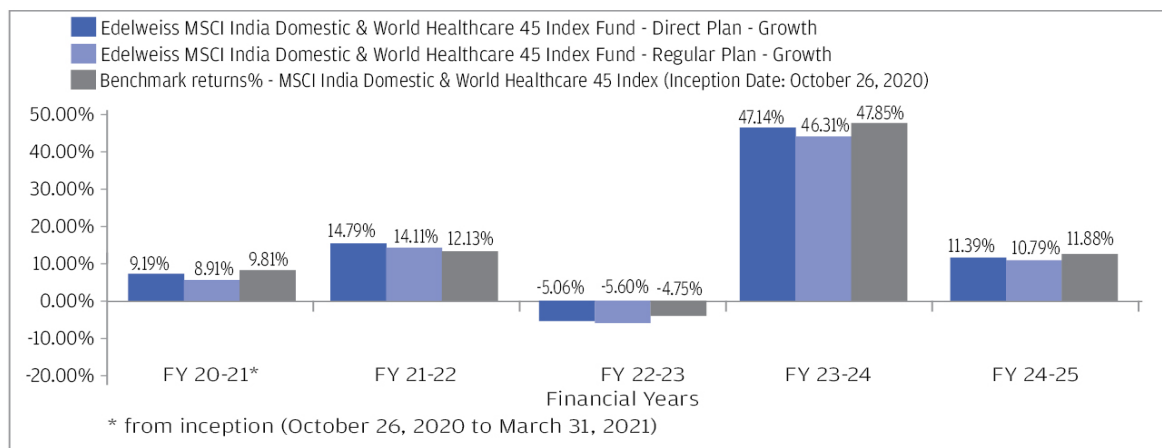
#### G. HOW HAS THE SCHEME PERFORMED?

##### Scheme Performance as on March 31, 2025:

Compounded Annualised Returns	Scheme Returns %	Benchmark Returns %
Returns for the last 1 years	10.79%	11.88%
Returns for the last 3 years	15.22%	16.40%

Returns for the last 5 years	-	-
Returns since inception	15.61%	16.17%

#### Absolute Returns for each financial year for the last 3 years:



**Note:** Since Inception Returns have been calculated from the date of Allotment  
Past performance may or may not be sustained in future.

#### H. ADDITIONAL SCHEME RELATED DISCLOSURES

Scheme's portfolio holdings (top 10 holdings by issuer and fund allocation towards various sectors) are available at

[https://www.edelweissmf.com/Files/SID%20/%20KIM%20/%20SAI%20related%20disclosure%20/%20Corporate%20announcement/Published/Top%2010%20Holdings%20&%20Sector%20revised\\_15052025\\_102715\\_AM.xlsx](https://www.edelweissmf.com/Files/SID%20/%20KIM%20/%20SAI%20related%20disclosure%20/%20Corporate%20announcement/Published/Top%2010%20Holdings%20&%20Sector%20revised_15052025_102715_AM.xlsx)

- Name and exposure to Top 7 issuers, stocks, groups and sectors as a percentage of NAV of the scheme is available at [Statutory - Disclosure Documents | Edelweiss Mutual Fund.](#)
- Portfolio Disclosure –  
Monthly Portfolio - <https://www.edelweissmf.com/statutory/portfolio-of-schemes>  
Half yearly Portfolio - <https://www.edelweissmf.com/statutory/financials-portfolios>
- Portfolio Turnover Rate is available at <https://www.edelweissmf.com/statutory>.
- Aggregate investment in the Scheme by:

Sl. No.	Category of Persons	Net Value		Market Value ( in Rs.)
		Units	NAV per unit	
1	Mr. Bhavesh Jain	-	-	-
2	Mr. Amit Vora	-	-	-

For any other disclosure w.r.t investments by key personnel and AMC directors including regulatory provisions in this regard kindly refer SAI.

v. Investments of AMC in the Scheme – Please visit website <https://www.edelweissmf.com/statutory>.

The AMC may invest either directly or indirectly in the Scheme during the NFO Period and on ongoing basis in line with SEBI regulations. However, the AMC shall not charge any investment management and advisory services fee on such investments in a Scheme.

### **Part III- OTHER DETAILS**

#### **A. COMPUTATION OF NAV**

The Net Asset Value (NAV) of the Units will be calculated on every Business Day and for such other days as may be required for the purpose for transaction of Units. The NAV shall be calculated in accordance with the following formula, or such other formula as may be prescribed by SEBI from time to time:

$$\text{NAV} = \frac{\text{Market or Fair Value of the Scheme's Investments} + \text{Receivables} + \text{Accrued Income} + \text{Other Assets} - \text{Accrued Expenses} - \text{Payables} - \text{Other Liabilities}}{\text{Number of Units Outstandings}}$$

The NAV of the Scheme will be calculated and declared upto 4 decimal places & the fourth decimal will be rounded off higher to the next digit if the fifth decimal is or more than 5 i.e., if the NAV is Rs. 10.45347 it will be rounded off to Rs. 10.4534.

Illustration of NAV: If the net assets of the Scheme, after considering applicable expenses, are Rs.10,45,34,345.34 and units outstanding are 10,00,0000, then the NAV per unit will be computed as follows: 10,45,34,345.34 / 10,00,000 = Rs. 10.4534 per unit (rounded off to four decimals).

The Mutual Fund will ensure that the repurchase price will not be lower than 95% of the Applicable NAV.

For other details such as policies w.r.t computation of NAV, rounding off, investment in foreign securities, procedure in case of delay in disclosure of NAV etc. refer to SAI.

#### **B. NEW FUND OFFER (NFO) EXPENSES**

These expenses are incurred for the purpose of various activities related to the NFO like sales and distribution fees, marketing and advertising, registrar expenses, printing and stationery, bank charges etc. This section is not applicable as the Scheme is available for continuous Subscription and Redemption at NAV based prices.

#### **C. ANNUAL SCHEME RECURRING EXPENSES**

These are the fees and expenses for operating the Scheme. These expenses include Investment Management and Advisory Fee charged by the AMC, Registrar and Transfer Agents' fee, marketing and selling costs etc. as given in the table below:

The AMC has estimated that Upto 1.00% of the daily average net assets of the scheme will be charged to the scheme as expenses.



The total expenses may be more or less than as specified in the table below. For the actual current expenses being charged, the investor should refer to the website of the Mutual Fund. Any change in the current expense ratios will be updated on the <https://www.edelweissmf.com> and the same will be communicated to the investor via SMS / e-mail 3 Working Days prior to the effective date of change.

Expense Head	% of daily Net Assets (Estimated p.a.)
Investment Management and Advisory Fees	Upto 1.00%
Audit fees/fees and expenses of trustees	
Custodian fees	
Registrar & Transfer Agent Fees including cost of providing account statements / IDCW / redemption cheques/ warrants	
Marketing & Selling Expenses including Agents Commission and statutory advertisement	
Cost related to investor communications	
Cost of fund transfer from location to location	
Cost towards investor education & awareness	
Brokerage & transaction cost pertaining to distribution of units	
Goods & Services tax on expenses other than investment and advisory fees	
Goods & Services tax on brokerage and transaction cost	
Other Expenses (to be specified as per Reg 52 of SEBI MF Regulations) *	
<b>Maximum total expense ratio (TER) permissible under Regulation 52 (6) (c)</b>	<b>Upto 1.00%</b>
Additional Expenses under Regulation 52 (6A) (c)	-
Additional expenses for gross new inflows from specified cities under Regulation 52 (6A) (b)	Upto 0.30%
*Subject to the Regulations and as permitted under Regulation 52 of SEBI (MF) Regulations, 1996, any other expenses which are directly attributable to the Scheme may be charged with the approval of the Trustee within the overall limits as specified in the Regulations.	

#### **Additional Expenses under Regulation 52 (6A):**

- To improve the geographical reach of the Fund in smaller cities/towns as may be specified by SEBI from time to time, expenses not exceeding of 0.30 % p.a. of daily net assets, if the new inflows from retail investors<sup>^</sup> from such cities (i.e. beyond Top 30 cities\*) are at least:
  - 30 % of gross new inflows in the Scheme, or;
  - 15 % of the average assets under management (year to date) of the Scheme, whichever is higher.

In case the inflows from beyond Top 30 cities is less than the higher of (i) or (ii) above, such additional expenses on daily net assets of the Scheme shall be charged on proportionate basis. The expenses so charged under this clause shall be utilised for distribution expenses incurred for bringing inflows from such cities.

Further, the additional expense charged on account of new inflows from beyond Top 30 cities shall be credited back to the Scheme, in case the said inflows are redeemed within a period of 1 year from the date of investment.

*^ In line with paragraph 10.1.3 of the Master Circular for Mutual Funds dated June 27, 2024,, inflows of amount upto Rs 2,00,000/- per transaction, by individual investors shall be considered as inflows from “retail investor”.*

*\*The Top 30 cities shall mean top 30 cities based on Association of Mutual Funds in India (AMFI) data on ‘AUM by Geography – Consolidated Data for Mutual Fund Industry’ as at the end of the previous financial year.*

2. The AMC may charge additional expenses, incurred towards different heads mentioned under regulations 52(2) and 52(4), not exceeding 0.05 per cent of daily net assets of the Scheme. However, such additional expenses will not be charged if exit load is not levied/ not applicable to the Scheme.
3. Brokerage and transaction costs which are incurred for the purpose of execution of trade up to 0.12 per cent of trade value in case of cash market transactions and 0.05 per cent of trade value in case of derivatives transactions.

As per paragraph 10.1.14 of the Master Circular for Mutual Funds dated June 27, 2024, the brokerage and transaction cost incurred for the purpose of execution of trade may be capitalized to the extent of 0.12% for cash market transactions and 0.05% for derivatives transactions. Any payment towards brokerage and transaction cost, over and above the said 0.12% for cash market transactions and 0.05% for derivatives transactions may be charged to the scheme within the maximum limit of TER as prescribed under Regulation 52 (6) of the SEBI (MF) Regulations.

Note: In line with AMFI communication no.35P/MEM-COR/85-a/2022-23 dated March 2, 2023 and SEBI letter no. SEBI/HO/IMD/IMD-SEC-3/P/OW/2023/5823/1 dated February 24, 2023, the B-30 incentive structure is kept in abeyance from March 1, 2023, till appropriate re-instatement of incentive structure by SEBI with necessary safeguards.

#### **Goods and Services Tax (GST):**

In addition to the expenses under Regulation 52 (6) and (6A), AMC shall charge GST as below:

1. GST on investment and advisory fees will be charged to the Scheme in addition to the maximum limit of TER as prescribed in Regulation 52 (6).
2. GST on other than investment and advisory fees, if any, will be borne by the Scheme within the maximum limit of TER as prescribed in Regulation 52 (6).
3. GST on brokerage and transaction cost paid for execution of trade, if any, shall be within the limit prescribed under Regulation 52.
4. GST on exit load, if any, shall be paid out of the exit load proceeds and exit load net of GST, if any, shall be credited to the Scheme

#### **Notes:**

1. The Direct Plan and Options thereunder shall have a lower expense ratio excluding distribution expenses, commission, etc and no commission for distribution of Units will be paid / charged under Direct Plan of the Scheme.

2. **Maximum Permissible expense:** The maximum Total Expense Ratio (TER) that can be charged to the Scheme will be subject to such limits as prescribed under the SEBI (MF) Regulations. The said maximum TER shall either be apportioned under various expense heads as enumerated in the table above, without any sub limit or allocated to any of the said expense head(s) at the discretion of AMC. Also, the types of expenses charged shall be as per the SEBI (MF) Regulations.
3. **Investor Education and Awareness initiatives:** As per Para a of the paragraph 10.1.16 of the Master Circular for Mutual Funds dated June 27, 2024, the AMC shall annually set apart at least 1 basis points p.a. (i.e. 0.01% p.a.) on daily net assets of the Scheme within the limits of total expenses prescribed under Regulation 52 of SEBI (MF) Regulations for investor education and awareness initiatives undertaken by the Fund.

The AMC may incur expenses on behalf of the Scheme which will be reimbursed on actual basis to the AMC to the extent such expenses are permissible & are within the prescribed SEBI limit.

Any change in the current expense ratios will be updated on the website viz. [www.edelweisismf.com](http://www.edelweisismf.com) and the same will be communicated to the investor via SMS / e-mail 3 Working Days prior to the effective date of change.

The AMC may incur expenses on behalf of the Mutual Fund which can be reimbursed on actual basis to the AMC to the extent such expenses are permissible & are within the prescribed SEBI limit.

**Illustration of impact of expense ratio on scheme's returns:**

An illustration providing the impact of expense ratio on scheme return is provided below:

Particulars		
Units	<b>a</b>	5,00,00,000.00
Face value (in Rs.)	<b>B</b>	10.00
Unit Capital (in Rs.)	<b>C=a*b</b>	50,00,00,000.00
Portfolio at Cost (in Rs.)	<b>D</b>	50,00,00,000.00
Income on Investment (assumed rate 8.00% p.a.)	<b>E</b>	1,09,589.04
Total Portfolio value	<b>f= d+e</b>	50,01,09,589.04
NAV before charging expense ratio (In Rs. Per unit)	<b>g=f/a</b>	10.0022
Expense at per unit level (assumed expense ratio 1.00% p.a.)	<b>H</b>	0.0003
NAV after charging expense ratio (In Rs. Per unit)	<b>I=g-h</b>	10.0019
Returns p.a. without expense ratio for 1 day	<b>J</b>	8.00%
Returns p.a. with expense ratio for 1 day	<b>K</b>	7.00%
Difference in returns p.a.	<b>I=i-k</b>	1.50%

Details of the actual TER charged to the scheme after allotment would be available on the website of the Mutual Fund on [www.edelweissemf.com](http://www.edelweissemf.com).

TER for the Segregated Portfolio, please refer SAI.

**D. LOAD STRUCTURE**

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. For the current applicable structure, please refer to the website of the AMC ([www.edelweisismf.com](http://www.edelweisismf.com)) or call at toll free number 1800 425 0090 (MTNL/BSNL) and nontoll free number +91 40 23001181. Investors outside India can also contact their distributors.

**Applicable Load Structure**

The load structure would comprise of an Entry Load and /or an Exit Load, as may be permissible under the Regulations. The current load structure is stated as under:

Particulars	Load chargeable (as % of NAV)
Exit Load	Nil

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.

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.

**Please Note that:**

- 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.
- No exit load shall be levied in case of switch of units from Edelweiss MSCI India Domestic & World Healthcare 45 Index Fund - Direct Plan to Edelweiss MSCI India Domestic & World Healthcare 45 Index 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 MSCI India Domestic & World Healthcare 45 Index Fund.
- Bonus Units and Units issued on reinvestment of IDCW shall not be subject to exit load.
- The normal load structure will be applicable in case of Special Products (SIP/STP/SWP) unless otherwise specified.
- The Redemption Price however, will not be lower than 95% 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.
- For any change in load structure, the AMC will issue an addendum and display it on the website/Investor Service Centres.

***The investors are requested to check the prevailing load structure of the Scheme before investing.***

**Changing the Load Structure:**

Under the Scheme, the AMC, in consultation with the Trustee, reserves the right to change the load structure if it so deems fit in the interest of investors & for the smooth and efficient functioning of the Scheme. Any imposition or enhancement in the load shall be applicable on prospective investments only. At the time of changing the load structure, 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 Memorandum already in stock. The introduction of the exit load along with the details may also be disclosed in the Account Statement issued after the introduction of such load.

## Section II

### I. Introduction

#### A. Definitions/interpretation

For detailed description please refer –

[https://www.edelweissmf.com/Files/SID%20/%20KIM%20/%20SAI%20related%20Disclosure/published/Definition\\_04062024\\_115739\\_AM.pdf](https://www.edelweissmf.com/Files/SID%20/%20KIM%20/%20SAI%20related%20Disclosure/published/Definition_04062024_115739_AM.pdf)

#### B. Risk factors

##### Scheme Specific Risk Factors

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:

##### 1. Risk Factors Associated with Equity & Equity related instruments

The value of the Scheme's investments may be affected generally by factors affecting securities markets, such as price and volume volatility in the capital markets, etc. Settlement periods and transfer procedures may restrict the liquidity of the investments made by the Scheme. The Scheme may face liquidity risk or execution risk or redemption risk or the risk of NAV going below par.

Investments in equity and equity related securities involve a degree of risk and investors should not invest in the Scheme unless they can afford to take the risk of losing their investment. The liquidity and valuation of the Scheme's investments due to its holdings of unlisted securities may be affected if they have to be sold prior to the target date for disinvestment.

Securities which are not quoted on the stock exchanges are inherently illiquid in nature and carry a larger liquidity risk in comparison with securities that are listed on the exchanges or offer other exit options to the investors, including put options. The AMC may choose to invest in unlisted securities that offer attractive yields within the regulatory limit. This may however increase the risk of the portfolio.

At times, taking benefit of investing in Special Situations may involve certain risks like the promoter may choose not to accept the discovered prices or the Regulatory hurdles may delay any specific corporate action. For details, please refer SAI.

##### 2. Risks associated with Investments in Foreign Securities

- Investments in International (overseas) equity and equity related instruments Securities involves increased risk and volatility, not typically associated with domestic investing, due to changes in currency exchange rates, foreign government regulations, differences in auditing and accounting standards, potential political and economic instability, limited liquidity, and volatile prices. Further, risks associated with introduction of extraordinary exchange control, economic deterioration, and changes in bi-lateral relationships

Investments in foreign securities under the Scheme shall be governed by the limits specified by SEBI/RBI from time to time. EAML reserves the right to refund/reject any application under the Scheme in case the investment in foreign securities exceeds the limits specified by SEBI/RBI from time to time.

- **Currency Risk:** The schemes may invest in securities denominated in a broad range of currencies and may maintain cash in such currencies. As a consequence, fluctuations in the value of such currencies against the currency denomination of the relevant scheme will have a corresponding impact on the value of the portfolio. Furthermore, investors should be aware that movements in the rate of exchange between the currency of denomination of a fund and their home currency will affect the value of their shareholding when measured in their home currency.

- **Country Risk:** The Country risk arises from the inability of a country, to meet its financial obligations. It is the risk encompassing economic, social and political conditions in a foreign country, which might adversely affect foreign investors' financial interests.

### **3. Risk factors associated with investing in Money Market Instruments:**

The Scheme will invest not less than 95% its corpus in the securities representing Nifty 100 Quality 30 Index as this Scheme endeavors to earn returns that closely correspond to the total returns represented by Nifty 100 Quality 30 Index. The Scheme will have insignificant cash or debt/money market investments. Therefore, the scheme is not significantly susceptible to risks associated with debt/money markets. Risks associated with debt /money market instruments are as under:

- **Interest rate Risk:** Price of a fixed income instrument generally falls when the interest rates move up and vice- versa. The extent of fall or rise in the prices depends upon the coupon and maturity of the security. It also depends upon the yield level at which the security is being traded. The NAV of the Scheme is expected to increase from a fall in interest rates while it would be adversely affected by an increase in the level of interest rates.
- **Spread Risk:** In a floating rate security the coupon is expressed in terms of a spread or mark up over the benchmark rate. In the life of the security this spread may move adversely leading to loss in value of the portfolio. The yield of the underlying benchmark might not change, but the spread of the security over the underlying benchmark might increase leading to loss in value of the security.
- **Credit risk or default Risk:** Credit risk is the risk that the issuer of a debenture/ bond or a money market instrument may default on interest and/or principal payment obligations. Even when there is no default, the price of a security may change with expected changes in the credit rating of the issuer. It is to be noted here that a Government Security is a sovereign security and is the safest. Corporate bonds carry a higher amount of credit risk than Government Securities. Within corporate bonds also there are different levels of safety and a bond rated higher by a particular rating agency is safer than a bond rated lower by the same rating agency.
- **Liquidity & Settlement Risk:** The liquidity of a fixed income security may change, depending on market conditions leading to changes in the liquidity premium attached to the price of such securities. At the time of selling the security, the security can become illiquid, leading to loss in value of the portfolio. Different segments of the financial markets have different settlement cycle/periods and such settlement cycle/periods may be impacted by unforeseen circumstances, leading to Settlement Risk. This can adversely

affect the ability of the Fund to swiftly execute trading strategies which can lead to adverse movements in NAV.

- **Reinvestment Risk:** 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.
- **Performance Risk:** Performance of the Scheme may be impacted with changes in factors, which affect the capital market and in particular the debt market.
- **Prepayment Risk:** The Scheme may receive payment of monthly cashflows earlier than scheduled, which may result in reinvestment risk.
- **Market Risk:** 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

#### **4. Risk Factors associated with the Scheme:**

##### **a. Passive Investments:**

As the scheme proposes to invest not less than 95% of the net assets in the securities of the benchmark Index, the Scheme will not be actively managed. The Scheme may be affected by a general decline in the Indian markets relating to its Underlying Index. The Scheme invests in the securities included in its underlying index regardless of their investment merit. The AMC does not attempt to individually select stocks or to take defensive positions in declining markets.

##### **b. Tracking Error Risk:**

Tracking errors are inherent in any index fund and such errors may cause the schemes to generate returns which are not in line with the performance of the MSCI India Domestic & World Healthcare 45 Index or one or more securities covered by / included in the MSCI India Domestic & World Healthcare 45 Index and may arise from a variety of factors including but not limited to:

1. Any delay in the purchase or sale of shares due to illiquidity in the market, settlement and realisation of sales proceeds, delay in credit of securities or in receipt and consequent reinvestment of dividends, etc.
2. The index reflects the prices of securities at a point in time, which is the price at close of business day on National Stock Exchange of India Limited (NSE). The scheme, however, may trade the securities at different points in time during the trading session and therefore the prices at which the scheme trades may not be identical to the closing price of each scrip on that day on the NSE. In addition, the scheme may opt to trade the same securities on different exchanges due to price or liquidity factors, which may also result in traded prices being at variance from NSE closing prices.
3. The potential of trades to fail may result in the scheme not having acquired the security at the price necessary to mirror the index.
4. Transaction and other expenses, such as but not limited to brokerage, custody, trustee and investment management fees.
5. Being an open-ended scheme, the scheme may hold appropriate levels of cash or cash equivalents to meet on going redemptions.

6. The scheme may not be able to acquire or sell the desired number of securities due to conditions prevailing in the securities market, such as, but not restricted to circuit filters in the securities, liquidity and volatility in security prices.
7. Due to the reasons mentioned above and other reasons that may arise, it is expected that the scheme may have a tracking error not to exceed by of 2% per annum from its Benchmarks.
8. However, it needs to be clearly understood that this is just an indicative range and that the actual tracking error can be higher or lower than the range given.
9. In the event the MSCI India Domestic & World Healthcare 45 Index is dissolved or is withdrawn by MSCI or is not published due to any reason whatsoever, the Trustee reserves the right to modify the scheme so as to track a different and suitable index or to suspend tracking the MSCI till such time it is dissolved/withdrawn or not published and appropriate intimation will be sent to the Unit holders of the scheme. In such a case, the investment pattern will be modified suitably to match the composition of the securities that are included in the new index to be tracked and the scheme will be subject to tracking errors during the intervening period.

#### **5. Risk factors associated with Derivatives:**

Derivative products are leveraged instruments and can provide disproportionate gains as well as disproportionate losses to the investor. Execution of such strategies depends upon the ability of the Fund Manager to identify such opportunities. Identification and execution of the strategies to be pursued by the fund manager involve uncertainty and decision of fund manager may not always be profitable. No assurance can be given that the fund manager will be able to identify or execute such strategies.

The risks associated with the use of derivatives are different from or possibly greater than, the risks associated with investing directly in securities and other traditional investments.

Trading in derivatives has the following risks:

- An exposure to derivatives in excess of the hedging requirements can lead to losses.
- An exposure to derivatives, when used for hedging purpose, can also limit the profits from a genuine investment transaction.
- Derivatives carry the risk of adverse changes in the market price.
- Illiquidity Risk i.e. risk that a derivative trade may not be executed or reversed quickly enough at a fair price, due to lack of liquidity in the market.

The Fund may use derivatives instruments like equity futures & options, or other derivative instruments as permitted under the Regulations and Guidelines. Usage of derivatives will expose the Scheme to liquidity risk, open position risk, and opportunities risk etc. Such risks include the risk of mispricing or improper valuation and the inability of derivatives to correlate perfectly with underlying assets, rates and indices. In case of the derivative strategies, it may not be possible to square off the cash position against the corresponding derivative position at the exact closing price available in the Value Weighted Average Period. Debt derivatives instruments like interest rate swaps, forward rate agreements or other derivative instruments also involve certain risks.

#### **6. Risk factors associated with Repo transactions in Corporate Debt:**

- **Lending transactions:**

The scheme may be exposed to counter party risk in case of repo lending transactions in the event of the counterparty failing to honour the repurchase agreement. However, in repo lending transactions, the collateral



may be sold and a loss is realized only if the sale price is less than the repo amount. The risk may be further mitigated through over-collateralization (the value of the collateral being more than the repo amount). Further, the liquidation of underlying securities in case of counterparty default would depend on liquidity of the securities and market conditions at that time. It is endeavoured to mitigate the risk by following an appropriate counterparty selection process, which include their credit profile evaluation and over-collateralization to cushion the impact of market risk on sale of underlying security.

- **Borrowing transactions:**

In the event of the scheme being unable to pay back the money to the counterparty as contracted, the counterparty may dispose of the assets (as they have sufficient margin). This risk is normally mitigated by better cash flow planning to take care of such repayments. Further, there is also a Credit Risk that the Counterparty may fail to return the security or Interest received on due date. It is endeavoured to mitigate the risk by following an appropriate counterparty selection process, which include their credit profile evaluation.

## **7. Risks Associated with exposure in Tri-party Repo**

Risk of exposure in the Tri-party Repo settlement Segment provided by CCIL emanates mainly on two counts –

- a. Risk of failure by a lender to meet its obligations to make funds available or by a borrower to accept funds by providing adequate security at the settlement of the original trade of lending and borrowing under Triparty Repo transaction.
- b. Risk of default by a borrower in repayment.

## **8. Risks Associated with segregated portfolio**

- 1) Unit holder holding units of Segregated Portfolio may not able to liquidate their holdings till the recovery of money from the issuer.
- 2) Portfolio comprising of Segregated Portfolio may not realise any value or may have to be written down.
- 3) Listing of units of Segregated Portfolio in recognised stock exchange does not necessarily guarantee their liquidity. There may not be active trading of units in the stock market. Further trading price of units on the stock market may be significantly lower than the prevailing NAV.

For further details please refer SAI.

## **C. Risk mitigation strategies**

The Fund has designed a detailed 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 maximizing potential opportunities and minimize the adverse effects of risk. Few of the key risk identified are:

<b>Risk &amp; Description specific to the Scheme</b>	<b>Risk mitigants / Management Strategy</b>
<b>Credit risk</b> Risk associated with repayment of investment	Investment universe carefully selected to only include issuers with high credit quality
<b>Performance risk</b> Risk arising due to change in factors affecting the market	Understand the working of the markets and respond effectively to market movements
<b>Liquidity risk</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>Interest rate risk</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>Concentration risk</b> Risk arising due to over exposure in few securities	Invest across the spectrum of issuers and keeping flexibility to invest across tenor

For further details please refer SAI.

## **II. Information about the Scheme:**

### **A. Where will the scheme invest?**

#### **i) Equity and Equity related instruments:**

The Scheme shall invest in stocks which are constituents of the underlying Index viz. MSCI India Domestic & World Healthcare 45 Index, in the same proportion as the Index. The Scheme shall also invest in Foreign securities, as permitted by RBI and SEBI

The investment restrictions and limits are specified in Schedule VII of SEBI Regulations, which are mentioned under the heading 'Investment Restrictions'.

#### **ii) Debt and Money Market securities:**

The Scheme shall invest in a range of Debt & Money Market Instruments to meet liquidity and expense requirements. Some of these instruments are:

- a. Securities created and issued by Governments of India and/or repos/ reverse repos in such Government Securities as may be permitted by RBI (including but not limited to coupon bearing bonds, zero coupon bonds and treasury bills).
- b. Securities guaranteed by the Central and State Governments (including but not limited to coupon bearing bonds, zero coupon bonds and treasury bills).
- c. Corporate debt securities and repo in corporate debt Securities (of both public and private sector undertakings) including Bonds, Debentures, Notes, etc.
- d. Money market instruments permitted by SEBI/RBI, having maturities upto one year and call money market or in alternative investment for the call money market as may be provided by the RBI to meet the liquidity requirements.
- e. Any other domestic fixed income securities.
- f. Foreign securities as permitted by RBI and SEBI
- g. Any other like instruments as may be permitted by RBI/SEBI/ such other Regulatory Authority from time to time.

The above-mentioned securities could be listed, unlisted, secured, unsecured, and may be acquired through primary, secondary market offerings, private placements, rights offer etc. Further, investments in debentures, bonds and other fixed income securities will usually be in instruments, which have been assigned investment grade ratings by an approved rating agency.

#### **iii) Derivative Instruments:**

The Scheme may invest in Derivative Instruments to the extent permitted under paragraph 7.5 and 12.25 of the Master Circular for Mutual Funds dated June 27, 2024, on 'Trading by Mutual Funds on Exchange Traded Derivatives' as amended from time to time. Derivative products are specialized instruments that require investment techniques and risk analysis different from those associated with stocks and bonds. The use of derivatives requires an understanding not only of the underlying instrument but also of the derivative instruments itself. The Scheme may use derivative instruments such as index futures and options, stock futures and options contracts, warrants, convertible securities, swap or forward rate agreements or any other derivative instruments that are permissible or may be permissible in future under applicable regulations and such investments shall be in accordance with the investment objective of the Scheme.

Index futures/options are meant to be an efficient way of buying/selling an index compared to buying/selling a portfolio of physical shares representing an index for ease of execution and settlement. Index futures/options can be an efficient way of achieving the Scheme's investment objective. Notwithstanding the pricing, they can help in reducing the Tracking Error in the Scheme. Index futures/options may avoid the need for trading in individual components of the index, which may not be possible at times, keeping in mind the circuit filter system and the liquidity in some of the individual stocks. Index futures/options can also be helpful in reducing the transaction costs and the processing costs on account of ease of execution of one trade compared to several trades of shares comprising the Underlying Index and will be easy to settle compared to physical portfolio of shares representing the Underlying Index. In case of investments in index futures/options, the risk/reward would be the same as investments in portfolio of shares representing an index. However, there may be a cost attached to buying an index future/option. Further, there could be an element of settlement risk, which could be different from the risk in settling physical shares. This settlement risk is likely to be minimized if the exchange acts as the clearing corporation and the counter party, as is the practice in the developed markets. The Scheme will not maintain any leveraged or trading positions.

#### **iv) Schemes of Mutual Fund:**

The Scheme may invest in units of money market/liquid Schemes managed by the AMC, provided it is in conformity with the investment objectives of the Scheme and in terms of the prevailing SEBI Regulations. As per SEBI Regulations, no Investment Management fees will be charged for such investments and the aggregate inter Scheme investment made by all Schemes in the schemes of the Mutual Fund shall not exceed 5% of the Net Asset Value of the Mutual Fund.

#### **B. What are the investment restrictions?**

As per the Regulations, the following investment restrictions are currently applicable to the Scheme:

The investment policy of the Scheme complies with the rules, regulations and guidelines laid out in SEBI (Mutual Funds) Regulations, 1996. As per the Regulations, specifically the Seventh Schedule, the following investment limitations are currently applicable:

1. Investment by the Scheme in the following instruments shall not exceed 10% of the debt portfolio of the Scheme and the group exposure in such instruments shall not exceed 5% of the debt portfolio of the Scheme:
  - a) Unsupported rating of debt instruments (i.e. without factoring-in credit enhancements) is below investment grade; and
  - b) Supported rating of debt instruments (i.e. after factoring-in credit enhancement) is above investment grade.
  - For the purpose of this provision, 'Group' shall have the same meaning as defined in paragraph B(3)(b) of SEBI Circular No. SEBI/HO/IMD/DF2/CIR/P/2016/35 dated February 15, 2016.
  - Investment limits as mentioned above shall not be applicable on investments in securitized debt instruments, as defined in SEBI (Public Offer and Listing of Securitised Debt Instruments) Regulations 2008.
  - Investment in debt instruments, having credit enhancements backed by equity shares directly or indirectly, shall have a minimum cover of 4 times considering the market value of such shares.
2. The Mutual Fund under all its Scheme will not own more than 10% of any Company's paid up capital carrying voting rights.

3. The Scheme shall not invest more than 10% of its NAV in the unlisted equity shares or equity related instruments.
4. Transfer of investments from one scheme to another scheme in the Mutual Fund is permitted provided:
  - Such transfers are done at the prevailing market price for quoted instruments on spot basis (spot basis shall have the same meaning as specified by a Stock Exchange for spot transactions); and
  - The securities so transferred shall be in conformity with the investment objective of the Scheme to which such transfer has been made.
5. The Scheme may invest in other Schemes of the AMC or any other Mutual Fund without charging any fees, provided the aggregate inter-Scheme investment made by all the Schemes under the same management or in Schemes under management of any other Asset Management Company shall not exceed 5% of the Net Asset Value of the Fund.
6. The Scheme shall buy and sell securities on the basis of deliveries and shall in all cases of purchases, take delivery of relevant securities and in all cases of sale, deliver the securities:

Provided further that sale of government security already contracted for purchase shall be permitted in accordance with the guidelines issued by the Reserve Bank of India in this regard.

Further, the Scheme may enter into derivatives transactions in a recognized stock exchange, subject to the framework specified by SEBI.
7. The Fund shall get the securities purchased or transferred in the name of the Fund on account of the concerned Scheme, wherever investments are intended to be of a long-term nature.
8. Pending deployment of funds of the Scheme in securities in terms of the investment objectives of the Scheme, the Fund may invest the funds of the Scheme in short term deposits of scheduled commercial banks subject to the following guidelines as specified by SEBI. The AMC shall not be permitted to charge any investment management and advisory fees for parking of funds in short term deposits of scheduled commercial banks.
9. The Scheme shall not make any investment in any fund of funds scheme
10. The Scheme shall not make any investment in:
  - a) Any unlisted security of an associate or group company of the Sponsor; or
  - b) Any security issued by way of private placement by an associate or group company of the Sponsor; or
  - c) The listed securities of group companies of the Sponsor, which is in excess of 25% of the net assets of the Scheme of the Fund.
11. No loans for any purpose shall be advanced by the Scheme.
12. In line with provisions of paragraph 12.19 of the Master Circular for Mutual Funds dated June 27, 2024 as amended from time to time , the Mutual Fund shall not invest more than US \$ 1 billion mn (limit per mutual

fund subject to overall industry limit of US \$ 7 billion) in Foreign Securities or such other limit as may be specified by SEBI from time to time

13. The Fund shall not borrow except to meet temporary liquidity needs of the Fund for the purpose of repurchase / redemption of Units or payment of interest and IDCW to the Unit holders. Provided that the Fund shall not borrow more than 20% of the net assets of the Scheme and the duration of the borrowing shall not exceed a period of 6 months
14. Further As per paragraph 12.16 of the Master Circular for Mutual Funds dated June 27, 2024, and as per paragraph 12.16.1.5 of the Master Circular for Mutual Funds dated June 27, 2024,
  - a. Total investment of the Scheme in Short term deposit(s) of all the Scheduled Commercial Banks put together shall not exceed 15% of the net assets. However, this limit can be raised upto 20% of the net assets with prior approval of the Board of Trustees. Further, investments in Short Term Deposits of associate and sponsor scheduled commercial banks together shall not exceed 20% of total deployment by the Mutual Fund in short term deposits.
  - b. Scheme shall not invest more than 10% of the net assets in short term deposit(s), of any one scheduled commercial bank including its subsidiaries.
  - c. Scheme shall not invest in short term deposit of a bank which has invested in that Scheme
  - d. The Scheduled Commercial Banks in which a scheme has Short Term Deposits shall not invest in the Scheme until the Scheme has Short Term Deposits with such bank.

Further as per SEBI Circular No. SEBI/IMD/CIR No.7/129592/08 dated June 23, 2008, it is clarified that the said limits shall not apply to term deposits placed as margins for trading in cash and derivatives market.

The investments in short term deposits of scheduled commercial banks will be reported to the Board of Trustees along with the reasons for the investment which, inter alia, would include comparison with the interest rates offered by other scheduled commercial banks. Further, the AMC shall ensure that the reasons for such investments are recorded in the manner prescribed in paragraph 12.19.3.2 of the Master Circular for Mutual Funds dated June 27, 2024.

15. Investments in derivatives shall be in lines with the norms/restrictions specified in paragraph 14.4.4 of the Master Circular for Mutual Funds dated June 27, 2024. Below stated conditions and norms shall apply to repo in corporate debt securities, which are subject to change as may be prescribed by SEBI and/or RBI from time to time:
  - (i) The Scheme shall not lend/borrow more than 10% of its net assets in repo against corporate debt securities.
  - (ii) The cumulative gross exposure through repo transactions in corporate debt securities along with equity, debt, derivatives and any other permitted assets shall not exceed 100% of the net assets of the Scheme.
  - (iii) The exposure limit/investment restrictions prescribed under the Seventh Schedule of SEBI (Mutual Funds) Regulations, 1996 and circulars issued there under (wherever applicable) shall be applicable to repo transactions in corporate debt securities. The Scheme shall borrow through repo transactions in corporate debt securities only in line with the policy approved by the Board of Directors of the AMC and the Trustee Company.
16. The Scheme will comply with any other regulations applicable to the investments of Mutual Funds from time to time.

**Investments Limitations and Restrictions in Derivatives:**

In accordance with SEBI guidelines, the following conditions shall apply to the Scheme's participation in the derivatives market. Please note that the investment restrictions applicable to the Scheme's participation in the derivatives market will be as prescribed or varied by SEBI or by the Trustees (subject to SEBI requirements) from time to time.

**Position limit for the Fund in index options contracts:**

The position limit for the Mutual Fund in index options contracts shall be as follows:

- The Fund's position limit in all index options contracts on a particular underlying index shall be Rs. 500 Crores or 15% of the total open interest of the market in index options, whichever is higher, per Stock Exchange.
- This limit would be applicable on open positions in all options contracts on a particular underlying index.

**Position limit for the Fund in index futures contracts:**

The position limit for the Mutual Fund in index futures contracts shall be as follows:

- The Fund's position limit in all index futures contracts on a particular underlying index shall be Rs. 500 Crores or 15% of the total open interest of the market in index futures, whichever is higher, per Stock Exchange.
- This limit would be applicable on open positions in all futures contracts on a particular underlying index.

**Additional position limit in index derivatives for hedging of the Fund:**

In addition to the position limits above, the Fund may take exposure in equity index derivatives subject to the following limits:

- Short positions in index derivatives (short futures and long puts) shall not exceed (in notional value) the Fund's holding of stocks.
- Long positions in index derivatives (long futures and long calls) shall not exceed (in notional value) the Fund's holding of cash, government securities, T-Bills and similar instruments.

**Position limit for the Fund for stock based derivative contracts:**

The position limit for the Mutual Fund in a derivative contract on a particular underlying stock, i.e. stock option contracts and stock futures contracts shall be as follows:

- For stocks having an applicable market-wise position limit (MWPL) of Rs. 500 Crores or more, the combined futures and options position limit shall be 20% of applicable MWPL or Rs. 300 Crores, whichever is lower and within which stock futures position cannot exceed 10% of applicable MWPL or Rs. 150 Crores, whichever is lower.
- For stocks having an applicable market-wise position limit (MWPL) less than Rs. 500 Crores, the combined futures and options position limit would be 20% of applicable MWPL and futures position cannot exceed 20% of applicable MWPL or Rs. 50 Crores whichever is lower.

**Position limit for the Scheme:**

The position limit / disclosure requirements for the Scheme shall be as follows:

- For stock option and stock futures contracts, the gross open position across all derivative contracts on a particular underlying stock of the Scheme shall not exceed the higher of:  
1% of the free float market capitalization (in terms of number of shares) OR  
5% of the open interest in the derivative contracts on a particular underlying stock (in terms of number of contracts (Shares)).

- For index based contracts, the Fund shall disclose the total open interest held by its Scheme or all Schemes put together in a particular underlying index, if such open interest equals to or exceeds 15% of the open interest of all derivative contracts on that underlying index.

These position limits shall be applicable on the combined position in all derivative contracts on an underlying stock at a stock exchange.

**Exposure Limit:**

1. The cumulative gross exposure through equity, debt and derivative positions should not exceed 100% of the net assets of the Scheme.
2. The Scheme shall not write options or purchase instruments with embedded written options.
3. The total exposure related to option premium paid shall not exceed 20% of the net assets of the Scheme.
4. Cash or cash equivalent instruments under the Scheme, with residual maturity of less than 91 days shall be treated as not creating any exposure.
5. Exposure due to hedging positions may not be included in the above mentioned limits subject to the following:
  - a. Hedging positions are the derivative positions that reduce possible losses on an existing position in securities and till the existing position remains.
  - b. Hedging positions cannot be taken for existing derivative positions. Exposure due to such positions shall have to be added and treated as exposure while calculating cumulative gross exposure.
  - c. Any derivative instrument used to hedge shall have the same underlying security as the existing position being hedged.
  - d. The quantity of underlying associated with the derivative position taken for hedging purposes does not exceed the quantity of the existing position against which hedge has been taken.

The Scheme shall enter into plain vanilla interest rate swaps for hedging purposes. The counter party in such transactions shall be an entity recognized as a market maker by RBI. Further, the value of the notional principal in such cases will not exceed the value of respective existing assets being hedged by the Scheme. Exposure to a single counterparty in such transactions should not exceed 10% of the net assets of the Scheme.

6. Exposure due to derivative positions taken for hedging purposes in excess of the underlying position against which the hedging position has been taken, shall be included while calculating cumulative gross exposure.
7. Each position taken in derivatives shall have an associated exposure as defined under. Exposure is the maximum possible loss that may occur on a position. However, certain derivative positions may theoretically have unlimited possible loss. Exposure in derivative positions shall be computed as follows:

Position	Exposure
Long Future	Futures Price * Lot Size * Number of Contracts
Short Future	Futures Price * Lot Size * Number of Contracts



Option bought	Option Premium Paid * Lot Size * Number of Contracts.
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The Trustee may alter the above restrictions from time to time to the extent that changes in the Regulations may allow and as deemed fit in the general interest of the Unit Holders.

These investment restrictions shall be applicable at the time of investment and changes do not have to be effected merely because, owing to appreciations or depreciations in value, or by reason of the receipt of any rights, bonuses or benefits in the nature of capital or of any Schemes of arrangement or for amalgamation, reconstruction or exchange, or at any repayment or redemption or other reason outside the control of the Fund, any such limits would thereby be breached. If these limits are exceeded for reasons beyond its control, AMC shall as soon as possible take appropriate corrective action, taking into account the interests of the Unit holders.

In addition, certain investment parameters may be adopted internally by AMC, and amended from time to time, to ensure appropriate diversification / security for the Fund. The Trustee Company / AMC may alter these above stated limitations from time to time, and also to the extent the SEBI (Mutual Funds) Regulations, 1996 change, so as to permit the Schemes to make its investments in the full spectrum of permitted investments for Mutual Funds to achieve its investment objective. As such all investments of the Schemes will be made in accordance with SEBI (Mutual Funds) Regulations, 1996, including Schedule VII thereof.

### **C. Fundamental Attributes**

Following are the Fundamental Attributes of the Scheme, in terms of Clause 1.14 of SEBI Master Circular for Mutual Funds dated June 27, 2024:

**(i) Type of a scheme** - An open ended scheme replicating the MSCI India Domestic & World Healthcare 45 Index

#### **(ii) Investment Objective**

- Main Objective - The Scheme will invest in stocks comprising of the MSCI India Domestic & World Healthcare 45 Index with the objective to provide investment returns that, before expenses, closely corresponds to the returns equivalent to the index, subject to tracking errors.

There is no assurance that the investment objective of the Scheme will be achieved.

- Investment Pattern – Please refer to Part II ‘**How will the Scheme Allocate its Assets?**’

#### **(iii) Terms of Issue:**

- **Liquidity Provisions:**

The Scheme, being open ended, the Units are not proposed to be listed on any stock exchange. However, the Board of Trustees reserve the right to list the Units as and when this Scheme is permitted to be listed and considers it necessary in the interest of Unit holders of the Fund.

The Scheme offers subscription & redemption facility at the Applicable NAV on every Business Day. As per SEBI Regulations, the Mutual Fund will dispatch Redemption proceeds within three Working Days of receiving a valid redemption request. In case the redemption proceeds are not made within three Working Days of the date of

receipt of a valid redemption request, interest will be paid @ 15% per annum or such other rate from the 4<sup>th</sup> day onwards as may be prescribed by SEBI from time to time.

- **Aggregate fees and expenses charged to the scheme:**

Please refer to section 'Part III- OTHER DETAILS - C. ANNUAL SCHEME RECURRING EXPENSES for details.

- **Any safety net or guarantee provided:**

The Scheme does not provide any safety net or guarantee.

#### **Changes in Fundamental Attributes:**

In accordance with Regulation 18(15A) of the SEBI (MF) Regulations and Clause 1.14 of SEBI Master Circular for Mutual Funds dated June 27, 2024, the Board of Trustees shall ensure that no change in the fundamental attributes of the Scheme and the Plan(s) / Option(s) thereunder or the trust or fee and expenses payable or any other change which would modify the Scheme and the Plan(s) / Option(s) thereunder and affect the interests of Unit holders is carried out unless:

1. The Trustees have taken/received comments from SEBI in this regard before carrying out such changes.
2. An addendum to the existing SID shall be issued and displayed on AMC website immediately.
3. A written communication about the proposed change is sent to each Unit holder and an public notice / advertisement is given in one English daily newspaper having nationwide circulation as well as in a newspaper published in the language of the region where the Head Office of the Mutual Fund is situated;
4. The Unit holders are given an option for a period of 30 days to exit at the prevailing Net Asset Value without any exit load; and
5. The SID shall be revised and updated immediately after completion of duration of the exit option (not less than 30 days from the notice date).

#### **D. INDEX METHODOLOGY:**

##### **1 Introduction**

The MSCI India Domestic & World Healthcare 45 Index aims to represent the performance of the securities from MSCI India IMI and US listed securities of the companies in the MSCI World Index selected as below:

- 25 largest securities from selected sub-industries from Healthcare sector in the MSCI India Domestic IMI; and
- 20 largest securities from selected sub-industries from Healthcare sector in the MSCI World Index.

Additionally, capping is applied as per the MSCI Capped Indexes Methodology<sup>1</sup> to avoid concentration.

##### **2. Constructing the MSCI India Domestic & World Healthcare 45 Index**

MSCI India Domestic & World Healthcare 45 Index is constructed in following steps:

- Constructing the MSCI India Domestic IMI Healthcare Select Component
- Constructing the MSCI World Healthcare Select Component
- Combining the Components
- Applying the capping

**2.1 CONSTRUCTING THE MSCI INDIA DOMESTIC IMI HEALTHCARE SELECT COMPONENT** The MSCI India Domestic IMI Healthcare Select Component is constructed in following steps:

- Identifying the applicable universe
- Applying the liquidity filters
- Selecting securities with largest market cap

**2.1.1 IDENTIFYING THE APPLICABLE UNIVERSE** Securities from MSCI India Domestic IMI belonging to below sub-industries as per the Global Industry Classification Standard (GICS®) constitute the Applicable Universe

- Pharmaceuticals
- Health Care Services
- Health Care Equipment
- Health Care Distributors
- Health Care Facilities
- Biotechnology
- Life Sciences Tools & Service

#### **2.1.2 APPLYING LIQUIDITY FILTERS**

Only the securities with a 6 Month frequency of trading equal to or greater than 80% and an average impact cost equal to or less than 1% over previous 6 months are eligible for inclusion in the Index.

#### **2.1.3 SELECTING SECURITIES WITH LARGEST MARKET CAP**

All the remaining eligible securities are ranked based on their full market capitalization and top 25 securities are selected subjected to a buffer of 20%.

**2.1.4 APPLYING THE CAPPING** Securities are weighted based on their domestic free float adjusted market capitalization. Maximum weight of each of the selected securities is capped at 28.57% as per the MSCI Capped Index Methodology.

**2.2 CONSTRUCTING THE MSCI WORLD HEALTHCARE SELECT COMPONENT** The MSCI World Healthcare Select component is constructed in following steps:

- Identifying the applicable universe
- Applying the liquidity filters
- Selecting alternate listing
- Selecting securities with largest market cap

**2.2.1 IDENTIFYING THE APPLICABLE UNIVERSE** Securities from MSCI World Index belonging to below sub-industries as per the Global Industry Classification Standard (GICS®) constitute the Applicable Universe:

- Pharmaceuticals
- Health Care Equipment
- Biotechnology
- Life Sciences Tools & Services

#### **2.2.2 APPLYING LIQUIDITY FILTERS**

Only the securities with a 6 Month frequency of trading equal to or greater than 80% and a FIF Adjusted Annualized Trading Ratio Six Months equal to or greater than 15% (with a buffer of 33.33% for existing constituents) are eligible for inclusion in the Index

### 2.2.3 SELECTING ALTERNATE LISTING

The securities with country classification outside US, are replaced by eligible alternate listings in the USA, if available. If no eligible alternate listing is available, the security is excluded from the eligible universe. An alternate listing is eligible only if it passes the below liquidity screens: - FIF Adjusted Annualized Trading Ratio Six Months equal to or greater than 15% (a buffer of 33.33% will be applied for existing constituents) - Six Months Frequency of trading greater than or equal to 80%

### 2.2.4 SELECTING SECURITIES WITH LARGEST MARKET CAP

All the remaining eligible securities are ranked based on their full market capitalization and top 5 securities from each of the sub-industry are selected subjected to a buffer of 50%

**2.3 COMBINING THE COMPONENTS** The two component indexes are combined in the below weighted proportion:

	Component Name	Component Weigh
Component 1	MSCI India Domestic IMI Healthcare Select component	70%
Component 2	MSCI World Healthcare Select component	30%

## 3. Maintaining the MSCI India Domestic & World Healthcare 45 Index

### 3.1 QUARTERLY INDEX REVIEWS

The MSCI India Domestic & World Healthcare 45 Index is rebalanced on a quarterly basis effective at the open of the last business day of March, June, September and December. The pro forma Index is, in general, announced five business days before the effective date.

#### 3.1.1 BUFFER RULES:

To reduce Index turnover and enhance Index stability, buffer rules are applied while selecting top securities based on full market capitalization. For example, MSCI India Domestic IMI Healthcare Select Component selects 25 securities and the buffers are applied between rank 21 and 30. Eligible securities with a full market capitalization in rank at or above 20 will be added to the MSCI India Domestic IMI Healthcare Select Component on a priority basis. The existing constituents that have a rank between 21 and 30 are then successively added until the number of securities reaches 25. If the number of securities is below 25 after this step, the remaining eligible securities with highest rank are added until the number of securities in the Index reaches 25. Similarly, a buffer of 50% is applied while selecting top 5 securities from each eligible sub-industry in the MSCI World Healthcare Select component.

#### 3.1.2 APPLYING THE CAPPING

The weight of the securities is capped at 20% at each quarterly Index review. Additionally, weight of the MSCI World Healthcare Select component is checked at the open on the last business day of each month and is capped at 32.3% if it is more than 34%.

### 3.2 ONGOING EVENT-RELATED CHANGES

The following section briefly describes the treatment of common corporate events within the MSCI India Domestic & World Healthcare 45 Index. No new securities will be added (except where noted below) to the

indexes between Index Reviews. For cases where additions are noted below, securities will be added to the indexes only if added to the Parent Index. Parent Index deletions will be reflected simultaneously.

EVENT TYPE	EVENT DETAILS
<b>New additions to the Parent Index</b>	A new security added to the Parent Index (such as IPO and other early inclusions), will not be added to the index.
<b>Spin-Offs</b>	All securities created as a result of the spin-off of an existing index constituent will be added to the index at the time of event implementation.
<b>Merger/Acquisition</b>	For Mergers and Acquisitions, the acquirer's post event weight will account for the proportionate amount of shares involved in deal consideration, while cash proceeds will be invested across the index. If an existing Index constituent is acquired by a non-Index constituent, the existing constituent will be deleted from the index and the acquiring non-constituent will not be added to the index.
<b>Changes in Security Characteristics</b>	A security will continue to be an index constituent if there are changes in characteristics (country, sector, size segment, etc.). Reevaluation for continued inclusion in the index will occur at the subsequent Index Review.

Further detail and illustration regarding specific treatment of corporate events relevant to this index can be found in the MSCI Corporate Events Methodology book.

The MSCI Corporate Events methodology book is available at: <https://www.msci.com/index-methodology>

#### Constituents of MSCI India Domestic & World Healthcare 45 Index as on March 31, 2025:

ISIN	NOMENCLATURE	ISSUER	WEIGHTAGE
US0028241000	ABBOTT LABORATORIES	ABBOTT LABORATORIES	1.86%
US0311621009	AMGEN	AMGEN	1.35%
US0758871091	BECTON DICKINSON	BECTON DICKINSON	0.54%
US4781601046	JOHNSON & JOHNSON	JOHNSON & JOHNSON	3.22%
US5324571083	LILLY (ELI) & COMPANY	LILLY (ELI) & COMPANY	5.38%
IE00BTN1Y115	MEDTRONIC PLC	MEDTRONIC PLC	0.93%
US58933Y1055	MERCK & CO	MERCK & CO	1.83%
US6701002056	NOVO NORDISK B ADR	NOVO NORDISK B ADR	1.80%
US8835561023	THERMO FISHER SCIENTIFIC	THERMO FISHER SCIENTIFIC	1.54%
INE027H01010	MAX HEALTHCARE INSTITUTE	MAX HEALTHCARE INSTITUTE	6.45%
INE159A01016	GLAXOSMITHKLINE PHARMA	GLAXOSMITHKLINE PHARMA	0.92%
INE068V01023	GLAND PHARMA	GLAND PHARMA	0.89%
INE089A01031	DR REDDY'S LABORATORIES	DR REDDY'S LABORATORIES	5.05%
US3755581036	GILEAD SCIENCES	GILEAD SCIENCES	1.13%

US75886F1075	REGENERON PHARMACEUTICAL	REGENERON PHARMACEUTICAL	0.55%
US66987V1098	NOVARTIS ADR	NOVARTIS ADR	1.77%
INE059A01026	CIPLA	CIPLA	5.72%
US92532F1003	VERTEX PHARMACEUTICALS	VERTEX PHARMACEUTICALS	1.01%
INE044A01036	SUN PHARMACEUTICAL IND	SUN PHARMACEUTICAL IND	12.58%
US00846U1016	AGILENT TECHNOLOGIES	AGILENT TECHNOLOGIES	0.27%
US2358511028	DANAHER CORP	DANAHER CORP	1.08%
US8636671013	STRYKER CORP	STRYKER CORP	1.03%
US4523271090	ILLUMINA	ILLUMINA	0.10%
US46120E6023	INTUITIVE SURGICAL	INTUITIVE SURGICAL	1.42%
INE326A01037	LUPIN	LUPIN	3.50%
INE010B01027	ZYDUS LIFESCIENCES	ZYDUS LIFESCIENCES	1.69%
INE361B01024	DIVI'S LABORATORIES	DIVI'S LABORATORIES	5.21%
INE406A01037	AUROBINDO PHARMA	AUROBINDO PHARMA	2.29%
INE376G01013	BIOCON LTD	BIOCON LTD	1.08%
INE935A01035	GLENMARK PHARMACEUTICALS	GLENMARK PHARMACEUTICALS	1.64%
INE437A01024	APOLLO HOSPITALS	APOLLO HOSPITALS	5.03%
INE571A01038	IPCA LABORATORIES	IPCA LABORATORIES	1.58%
INE685A01028	TORRENT PHARMACEUTICALS	TORRENT PHARMACEUTICALS	2.89%
INE061F01013	FORTIS HEALTHCARE	FORTIS HEALTHCARE	2.59%
INE0DK501011	PIRAMAL PHARMA	PIRAMAL PHARMA	1.01%
INE474Q01031	GLOBAL HEALTH	GLOBAL HEALTH	0.73%
INE634S01028	MANKIND PHARMA	MANKIND PHARMA	2.27%
US00287Y1091	ABBVIE	ABBVIE	2.99%
INE031B01049	AJANTA PHARMA	AJANTA PHARMA	0.87%
US46266C1053	IQVIA HOLDINGS	IQVIA HOLDINGS	0.26%
INE03QK01018	SUVEN PHARMACEUTICALS	SUVEN PHARMACEUTICALS	0.89%
INE398R01022	SYNGENE INTERNATIONAL	SYNGENE INTERNATIONAL	0.99%
INE540L01014	ALKEM LABORATORIES	ALKEM LABORATORIES	1.54%
INE410P01011	NARAYANA HRUDAYALAYA	NARAYANA HRUDAYALAYA	0.91%
INE947Q01028	LAURUS LABS	LAURUS LABS	1.62%

**E Principles of incentive structure for market makers (for ETFs) – Not applicable**

**F Floors and ceiling within a range of 5% of the intended allocation against each sub class of asset, as per clause 13.6.2 of SEBI master circular for mutual funds dated June 27, 2024 (only for close ended debt schemes) – Not Applicable**

**G Other Scheme Specific Disclosures:**

<b>Listing and transfer of units</b>	The Scheme is an open-ended scheme, sale and repurchase will be made on a continuous basis and therefore the Units of the Scheme are presently not proposed to be listed on any stock exchange. However, the Fund may at its sole discretion list the Units under the Scheme on one or more Stock
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	<p>Exchanges at a later date, and thereupon the Fund will make a suitable public announcement to that effect.</p> <p>Units of the Scheme, which are held in dematerialized (demat) form, are freely transferable under the depository system in accordance with the provisions of SEBI (Depositories and Participants) Regulations, 1996. However, for Units of the Scheme held on physical form the AMC shall, on production of instrument of transfer together with relevant unit certificates, register the transfer and return the unit certificate to the transferee within 30 days from the date of such production. The cost of stamp duty paid for issuing the unit certificate in case of a transfer or otherwise will form part of the annual on-going expenses and/or may be recovered from the unit holder(s).</p>
<b>Dematerialization of units</b>	<p>The Unit holders will have an Option to hold the units by way of an Account Statement or in Dematerialized ('Demat') form. Unit holders opting to hold the units in Demat form must provide their Demat Account details in the specified section of the application form. The Applicant intending to hold the units in Demat form are required to have a beneficiary account with a Depository Participant (DP) registered with NSDL / CDSL and will be required to indicate in the application the DP's name, DP ID Number and the Beneficiary Account Number of the applicant held with the DP at the time of purchasing Units. Unit holders are requested to note that request for conversion of units held in Account Statement (non-demat) form into Demat (electronic) form or vice versa should be submitted to their Depository Participants.</p> <p>In case Unit holders do not provide their demat account details or the demat details provided in the application form are incomplete / incorrect or do not match with the details with the Depository records, the Units will be allotted in account statement mode provided the application is otherwise complete in all respect and accordingly an account statement shall be sent to them.</p> <p>In case of Investors investing through SIP facility and opting to hold the Units in Demat form, the units will be allotted based on the Applicable Net Asset Value (NAV) and the same will be credited to investor's Demat Account on weekly basis on realization of funds.</p> <p>The AMC shall issue units in dematerialized form to a unit holder in a scheme within two Working Days of the receipt of request from the unit holder.</p>
<b>Minimum Target amount</b>	Not Applicable
<b>Maximum Amount to be raised (if any)</b>	Not Applicable
<b>Dividend Policy (IDCW)</b>	<ul style="list-style-type: none"> <li><b>IDCW Distribution Procedure:</b></li> </ul>

	<p>SEBI Circular lays down the procedure for Declaration of IDCW which clearly says that quantum of IDCW and record date shall be fixed by the Board of Trustees and AMC shall issue a notice to the public communicating the decision about IDCW including the record date, within one calendar day of the decision made by the Board of Trustees in their meeting.</p> <p>Record date shall be the date that will be considered for the purpose of determining the eligibility of investors whose name appears on the register of Unit holders. Record date shall be five calendar days from the issue of notice.</p> <p>The Trusteeship Company reserves the right to declare IDCW on a regular basis. The Fund does not guarantee or assure declaration or payment of IDCW. Although the Trustees have intention to declare IDCW under IDCW Option, such declaration of IDCW if any, is subject to Scheme's performance &amp; the availability &amp; adequacy of distributable surplus in the Scheme at the time of declaration of such IDCW.</p> <p>Investors should note that, when the Mutual Fund declares a IDCW under the Scheme, the dividend payments shall be dispatched within 15 days of the record date.</p> <ul style="list-style-type: none"> <li> <b>Effect of IDCWs:</b> <p>When IDCWs are declared and paid under the Scheme, the net assets attributable to Unit holders in the IDCW Option will stand reduced by the IDCW amount subject to TDS and statutory levy if any. The NAV of the Unit holders in the Growth Option will remain unaffected by the payment of IDCW.</p> <p>Even though the asset portfolio will be un-segregated, the NAVs of the Growth Option and IDCW Option will be distinctly different after declaration of the first IDCW to the extent of distributed income, tax and statutory levy paid thereon, where applicable, and expenses relating to the distribution of IDCWs.</p> </li> <li> <b>Mode of Payment of IDCWs:</b> <p>The Scheme proposes to pay IDCW by Direct Credit or through RTGS or NEFT or any other EFT means.</p> <p>RBI offers the facility of EFT for facilitating better customer service by direct credit of IDCW amount to a Unit holder's bank account through electronic credit which avoids loss of IDCW in transit or fraudulent encashment. The Mutual Fund will endeavour to offer this facility for payment of IDCW/repurchase proceeds to the Unit holders residing in any of the cities where such a Bank facility is available.</p> </li> </ul>
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	<p>The Fund is arranging with selected bankers to enable direct credits into the bank accounts of the investors at these banks. If an investor has an account with a bank with which the Fund will tie up for direct credit, the IDCW amount will be credited directly to the bank account, under intimation to the Unit holder by email/SMS/post. The Mutual Fund, on a best effort basis, and after scrutinising the names of the banks where Unit holders have their accounts, will enable direct credit/RTGS/NEFT/ to the Unit holders' bank accounts.</p> <p>While the preferred mode of payment is through EFT route, the AMC is at the sole discretion to pay IDCW by any other means (including at par cheques and demand drafts, where the EFT facility is not available in a particular city or Bank or as the Trusteeship Company or the AMC deems fit in the interest of investors.)</p> <p>All the IDCW payments shall be in accordance and compliance with SEBI Regulations, as amended from time to time.</p> <p>Further, investors are requested 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>
<b>Allotment (Detailed procedure)</b>	<p>Allotment will be completed after due reconciliation of receipt of funds for all valid applications within 5 Business Days from the closure of the NFO period. Allotment to NRIs/FPIs will be subject to RBI approval, if required. Subject to the SEBI (MF) Regulations, the Trustee may reject any application received in case the application is found invalid/incomplete or for any other reason in the Trustee's sole discretion. For investors who have given demat account details, the Units will be credited to the investor's demat account after due verification and confirmation from NSDL/CDSL of the demat account details.</p> <ul style="list-style-type: none"> <li>• Allotment Confirmation/Account Statement (for non-demat account holders): An Allotment Confirmation/Account statement will be sent by way of SMS and/or email and/or ordinary post, to each Unit Holder who has not provided his demat account details in the application form for subscription during the NFO. The Allotment Confirmation/Account statement, stating the number of Units allotted to the Unit Holder will be sent not later than 5 Business Days from the close of the NFO Period of the Scheme. The Account Statement shall be non-transferable.</li> <li>• Dispatch of Account Statements to NRIs/FPIs will be subject to RBI approval, if required.</li> <li>• Allotment Advice/Holding Statement (demat account holders): For investors who have given valid demat account details at the time of NFO,</li> </ul>

	<p>Units issued by the AMC shall be credited by the Registrar to the investor's beneficiary account with the DP as per information provided in the Application Form. The AMC shall issue to such investor, units in dematerialized form as soon as possible but not later than five Working Days from the date of closure of the initial subscription list or from the date of receipt of the application. Such investors will receive the holding statement directly from their depository participant (DP) at such a frequency as may be defined in the Depository Act or Regulations or on specific request.</p> <ul style="list-style-type: none"> <li>• Consolidated Account Statement: CAS shall also be sent to the Unit holder in whose folio transactions have taken place during that month: <ul style="list-style-type: none"> <li>-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</li> <li>-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 in case of delivery via. electronic mode.</li> </ul> </li> </ul> <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 statement to the investors within 5 Business Days from the receipt of such request.</p> <p>The Mutual Fund reserves the right to recover from an investor any loss caused to the Scheme on account of dishonor of cheques issued by him/her/it for purchase of Units.</p>
<b>Refund</b>	<p>Refund of subscription money to applicants in the case of minimum subscription amount not being raised or applications rejected for any other reason whatsoever, will be made within 5 Business Days from the date of closure of the NFO period &amp; all refund orders will be sent by registered post or in such other manner as permitted under Regulations. Investors should note that no interest will be payable on any subscription money so refunded within 5 Business Days. If the Mutual Fund refunds the amount after 5 Business Days, interest at the rate of 15% p.a. will be paid to the applicant and borne by the AMC for the period from the day following the date of expiry of 5 Business Days until the actual date of the refund. Refund orders will be marked "A/c. Payee only" and drawn in the name of the applicant in the case of a sole applicant and in the name of the first applicant in all other cases. In both cases, the bank name and bank account number, as specified in the application, will be mentioned in the refund order. The bank and/or collection charges, if any, will be borne by the applicant.</p>
<b>Who can invest This is an indicative list and investors shall consult their financial advisor to ascertain whether</b>	<p>The following persons are eligible and may apply for subscription to the Units of the Scheme of the Fund (subject, wherever relevant, to purchase of units of Mutual Funds being permitted and duly authorised under their respective constitutions, charter documents, corporate / other authorisations and relevant statutory provisions, etc):</p>

<p><b>the scheme is suitable to their risk profile.</b></p>	<ol style="list-style-type: none"> <li>1. Resident adult Indian individuals either singly or jointly (not exceeding three), or on an Anyone or Survivor basis;</li> <li>2. Karta of Hindu Undivided Family (HUF in the name of Karta);</li> <li>3. Partnership Firms in the name of any one of the partner (constituted under the Indian partnership law) &amp; Limited Liability Partnerships (LLP);</li> <li>4. Minors (Resident or NRI) through parent / legal guardian;</li> <li>5. Schemes of Mutual Funds registered with SEBI, including schemes of Edelweiss Mutual Fund, subject to the conditions and limits prescribed by SEBI Regulations and the respective Scheme Information Documents;</li> <li>6. Companies, Bodies Corporate, Public Sector Undertakings (PSU), Association of Persons (AOP) or bodies of individuals (BOI) and societies registered under the Societies Registration Act, 1860 (so long as the purchase of units is permitted under the respective constitutions);</li> <li>7. Banks, including Scheduled Bank, Regional Rural Bank, Co-Operative Bank etc. &amp; Financial Institutions;</li> <li>8. Special Purpose Vehicles (SPV) approved by appropriate authority;</li> <li>9. Religious and Charitable Trusts, Wakfs or endowments of private trusts and Private trusts (subject to receipt of necessary approvals as required &amp; who are authorised to invest in Mutual Fund schemes under their trust deeds);</li> <li>10. Non-Resident Indians (NRIs) / Persons of Indian origin residing abroad (PIO) on repatriation or non repatriation basis;</li> <li>11. Foreign Institutional Investors (FPIs) registered with SEBI on fully repatriation basis;</li> <li>12. Foreign Portfolio Investors (FPIs) subject to the applicable Regulations;</li> <li>13. Provident / Pension / Gratuity / superannuation, such other retirement and employee benefit and such other funds to the extent they are permitted to invest;</li> <li>14. Army, Air Force, Navy and other para-military units and bodies created by such institutions;</li> <li>15. Scientific and Industrial Research Organisations;</li> <li>16. Multilateral Funding Agencies / Bodies Corporate incorporated outside India with the permission of Government of India / Reserve Bank of India;</li> <li>17. Trustee, the AMC, their Shareholders or Sponsor, their associates, affiliates, group companies may subscribe to Units under the Scheme;</li> <li>18. Overseas financial organizations which have entered into an arrangement for investment in India, inter-alia with a mutual fund registered with SEBI and which arrangement is approved by Government of India.</li> </ol>
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	<p>should the reasons of cost, interest of other Unit holders and any other circumstances make it necessary for the Fund to do so.</p> <p>4. Investors desiring to invest / transact in the Scheme are required to comply with the KYC norms applicable from time to time. Under the KYC norms, Investors are required to provide prescribed documents for establishing their identity and address such as copy of the Passport/PAN Card/Memorandum and Articles of Association/bye-laws/Trust Deed/Partnership Deed/ Certificate of Registration along with the proof of authorization to invest, as applicable, to the KYC Registration Agency (KRA) registered with SEBI.</p> <p>Further, with reference to various communication sent from time to time, with regards to updation of Permanent Account Number (PAN) for processing redemption and related transactions in non-PAN exempt folios, it is reiterated that, it is mandatory to complete the KYC requirements for all unit holders, including for all joint holders and the guardian in case of folio of a minor investor. Accordingly, financial transactions (including redemptions, switches and all types of systematic plans) and non-financial requests will not be processed if the unit holders have not completed KYC requirements. Unit holders are advised to use the applicable KYC Form for completing the KYC requirements and submit the form at the point of acceptance. Further, upon updation of PAN details with the KRA (KRA-KYC)/CERSAI (CKYC), the unit holders are requested to intimate the AMC/ RTA their PAN information along with the folio details for updation in of records</p> <p>5. The Government of India has authorized the Central Registry of Securitization and Asset Reconstruction and Security Interest of India (CERSAI, an independent body), to perform the function of Central KYC Records including receiving, storing, safeguarding and retrieving KYC records in digital form. Accordingly, in line with SEBI circular nos. CIR/MIRSD/66/2016 dated July 21, 2016 and CIR/MIRSD/120/2016 dated November 10, 2016 on Operationalisation of Central KYC (CKYC), read with AMFI Best Practice Guidelines circular no. 68/2016-17 dated December 22, 2016, new individual investors investing into the Fund are requested to comply with the CKYC norms.</p> <p>6. It is compulsory for investors to give certain mandatory disclosures while applying in the Scheme like bank details &amp; PAN/PEKRN copy etc. For details please refer SAI.</p> <p>7. The Trustee may also periodically add and review the persons eligible for making application for purchase of Units under the Scheme.</p>
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	<p>8. The Fund / AMC / Trustees / other intermediaries will rely on the declarations/affirmations provided by the Investor(s) in the Application/ Transaction Form(s) and the documents furnished to the KRA that the Investor(s) is permitted/ authorised by the constitution document/ their Board of Directors etc. to make the investment / transact. Further, the Investor shall be liable to indemnify the Fund / AMC / Trustee / other intermediaries in case of any dispute regarding the eligibility, validity and authorization of the transactions and / or the applicant who has applied on behalf of the Investors. The Fund / AMC / Trustee reserves the right to call for such other information and documents as may be required by it in connection with the investments made by the investor.</p> <p>Investors are requested to view full details on eligibility /non-eligibility for investment in the Scheme mentioned in the SAI under the head “Who Can Invest” &amp; also note that this is an indicative list and you are requested to consult your financial advisor to ascertain whether the Scheme is suitable to your risk profile.</p> <p><b>Foreign Account Tax Compliance Act ('FATCA') and Common Reporting Standards (CRS) requirements:</b></p> <p>The Foreign Account Tax Compliance Act is a United States (US) federal law, aimed at prevention of tax evasion by US Citizens and Residents (“US Persons”) through use of offshore accounts. The Government of India and the US have reached an agreement in substance on the terms of an Inter-Governmental Agreement (“IGA”) to implement the FATCA provisions, which have become globally applicable from July 1, 2014.</p> <p>Edelweiss Mutual Fund (“the Fund”)/ Edelweiss Asset Management Limited (“the AMC”) is classified as a FFI under the FATCA provisions, in which case the Fund / AMC is required, from time to time, to:</p> <ul style="list-style-type: none"> <li>(i) undertake necessary due diligence process by collecting information/documentary evidence of the US/non-US status of the investors;</li> <li>(ii) disclose/report information as far as may be legally permitted about the holdings/investment returns pertaining to reportable accounts to the US Internal Revenue Service and/or such Indian authorities as may be specified under FATCA or other applicable laws and</li> <li>(iii) carry out such other activities as prescribed under the FATCA provisions, as amended from time to time.</li> </ul> <p>FATCA due diligence will have to be directed at each investor/unit holder (including joint investors) and on being identified as a reportable person/specified US person, all the folios will be reported. Further, in case</p>
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	<p>of folio with joint investors, the entire account value of investment portfolio will be attributable under each such reportable person.</p> <p>Investors/Unit holders would therefore be required to furnish such information to the Fund/AMC, from time to time, in order to comply with the reporting requirements stated in the IGA and or circulars/guidelines issued by SEBI/AMFI in this regard.</p> <p>The impact of FATCA is relevant not only at the point of on-boarding of the investors but also throughout the life cycle of the investor account / folio with the Fund. Hence investor(s) should immediately intimate the Fund/AMC, in case of any change in the FATCA related information provided by them at the time of initial subscription.</p> <p>The Fund/AMC reserves the right to reject any application or compulsorily redeem the units held directly or beneficially in case the applicant/investor fails to furnish the relevant information and/or documentation or is found to be holding units in contravention of the FATCA provisions.</p> <p>Further, in accordance with the regulatory requirements relating to FATCA/CRS read along with SEBI Circular no. CIR/MIRSD/2/2015 dated August 26, 2015 and AMFI Best practices guidelines circular no. 63/2015-16 dated September 18, 2015 regarding uniform implementation of FATCA/CRS requirements, investors are requested to ensure the following:</p> <ul style="list-style-type: none"> <li>• With effect from November 1, 2015 all investors have to mandatorily provide the details and declaration pertaining to FATCA/CRS for all new accounts opened, failing which the application shall be liable to be rejected.</li> <li>• For accounts opened between July 1, 2014 and October 31, 2015 and certain pre - existing accounts opened till June 30, 2014, the AMC shall reach out to the investors to seek the requisite information/declaration which has to be submitted by the investors before December 31, 2015. In case the information/declaration is not received from the investor on or before December 31, 2015, the account shall be treated as reportable account.</li> </ul> <p><b>Ultimate Beneficial Ownership:</b> In accordance with SEBI Circular no. CIR/MIRSD/2/2013 dated January 24, 2013 and AMFI Best practices guidelines circular no. 62/2015-16 dated September 18, 2015, Investors may note the following:</p>
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	<ul style="list-style-type: none"> <li>• With effect from November 1, 2015, it is mandatory for new investors to provide beneficial ownership details as part of account opening documentation failing which the AMC shall reject the application.</li> <li>• With effect from January 1, 2016 it is mandatory for existing investors/unit holders to provide beneficial ownership details, failing which the AMC may reject the transaction for additional subscription (including switches).</li> </ul>
<b>Who cannot invest</b>	<p>The following persons/entities cannot invest in the Scheme:</p> <ol style="list-style-type: none"> <li>1. Overseas Corporate Bodies pursuant to RBI A.P. (DIR Series) Circular No. 14 dated September 16, 2003</li> <li>2. Non-Resident Indians residing in the Financial Action Task Force (FATF) declared Non Compliant Countries or Territories (NCCTs)</li> <li>3. United States Person (U.S. person*) as defined under the extant laws of the United States of America, are not eligible to invest in the Scheme, except Non-resident Individuals (NRIs) / Persons of Indian Origin (PIOs). NRIs/PIOs may invest in the Scheme, when present in India, as lump-sum subscription and/or switch transaction (other than systematic transactions) only through physical form and upon submission of such additional documents/ undertakings, as may be stipulated by the AMC/Trustee from time to time and subject to compliance with all applicable laws and regulations prior to investing in the Scheme.</li> <li>4. Persons residing in Canada.</li> <li>5. The Fund reserves the right to include / exclude new / existing categories of investors to invest in the Scheme from time to time. In case the application is found invalid / incomplete or for any other reason Trustee feels that the application is incomplete / invalid the Trustee may reject the application, subject to SEBI Regulations and other prevailing statutory regulations, if any.</li> </ol>
<b>How to Apply and other details</b>	<ol style="list-style-type: none"> <li>1. Application form shall be available from either the Investor Service Centers (ISCs)/Official Points of Acceptance (OPAs) of AMC or may be downloaded from the website of AMC (<a href="http://www.edelweissmf.com">www.edelweissmf.com</a>). Please refer to the SAI and Application form for further details and the instructions.</li> <li>2. List of official points of acceptance, collecting banker details etc. shall be available at List of ISCs, OPAs &amp; Collecting Banker details_04062024_031225_PM.pdf (<a href="http://edelweissmf.com">edelweissmf.com</a>).</li> <li>3. Details of the Registrar and Transfer Agent (R&amp;T), official points of acceptance, collecting banker details etc. are available on back cover page.</li> </ol> <p>It is mandatory for every applicant to provide the name of the bank, branch, address, account type and number as per requirements laid down by SEBI and any other requirements stated in the Application Form.</p>



	Applications without these details will be treated as incomplete. Such incomplete applications will be rejected. The Registrar/AMC may ask the investor to provide a blank cancelled cheque or its photocopy for the purpose of verifying the bank account number.
<b>The policy regarding reissue of repurchased units, including the maximum extent, the manner of reissue, the entity (the scheme or the AMC) involved in the same.</b>	Not Applicable
<b>Restrictions, if any, on the right to freely retain or dispose of units being offered</b>	<p>The Units of the Scheme held in electronic (demat) mode are freely transferable. In case of units held in physical form, additions / deletions of names will be allowed in case a person (i.e. a transferee) becomes a holder of the Units by operation of law or upon enforcement of pledge, then the AMC shall, subject to production of such satisfactory evidence and submission of such documents, proceed to effect the transfer, if the intended transferee is otherwise eligible to hold the Units of the Scheme. The cost of stamp duty paid for issuing the unit certificate in case of a transfer or otherwise will form part of the annual on-going expenses and will be recovered from the unit holder(s).</p> <p>In line with paragraph 1.12 of the Master Circular for Mutual Funds dated June 27, 2024, has laid down the following conditions, in case the AMC wish to impose restrictions on redemption:</p> <ol style="list-style-type: none"> <li>Restrictions may be imposed when there are circumstances leading to a systematic crisis or event that severely constricts market liquidity or the efficient functioning of market such as: <ol style="list-style-type: none"> <li>Liquidity issues</li> <li>Market failures, exchange closure</li> <li>Operational issues</li> </ol> </li> <li>Restriction on redemption may be imposed for a specified period of time not exceeding 10 Working Days in any 90 days period.</li> <li>Any imposition of restriction would require specific approval of Board of AMCs and Trustee and the same should be informed to SEBI immediately.</li> <li>When restriction on redemption is imposed, the following procedure shall be applied: <ol style="list-style-type: none"> <li>No redemption request upto INR 2 lakh shall be subject to such restriction.</li> <li>When redemption request are above INR 2 lakhs, AMCs shall redeem the first INR 2 lakh without such restriction and remaining part over and above INR 2 lakh shall be subject to such restriction.</li> </ol> </li> </ol> <p>For details, please refer to paragraph on “Right to limit redemption, “suspension of purchase and / or redemption of Units” &amp; paragraph on “Lien &amp; pledge” under SAI.</p>

<p><b>Cut off timing for subscriptions/ redemptions/ switches</b></p> <p><b>This is the time before which your application (complete in all respects) should reach the official points of acceptance</b></p>	<p>Investors will get the Units on the basis of NAV &amp; the time at which they apply. NAV is the Net Asset Value per Unit at the close of the Business Day on which the application for subscription/redemption/switch is received at the Designated Investor Service Center subject to its being complete in all respects and received prior to the cut-off timings on that Business Day.</p> <p>The AMC will calculate on every Business Day and the same will be declared/disclosed and uploaded on the AMFI website i.e., <a href="http://www.amfiindia.com">www.amfiindia.com</a> and on Edelweiss Mutual Fund's website i.e. <a href="http://www.edelweissmf.com">www.edelweissmf.com</a> by 11.00 p.m. on the same Business Day.</p> <p><b>For Purchase of any amount:</b></p> <ul style="list-style-type: none"> <li>• In respect of valid applications received upto 3.00 p.m. and where the funds for the entire amount are available for utilization before the cut-off time i.e. 3.00 p.m. - the closing NAV of the day shall be applicable.</li> <li>• In respect of valid applications received after 3.00 p.m. and where the funds for the entire amount are available for utilization on the same day or before the cut-off time of the next business day - the closing NAV of the next Business Day shall be applicable.</li> </ul> <p>Irrespective of the time of receipt of application, where the funds for the entire amount are available for utilization before the cut-off time on any subsequent Business Day - the closing NAV of such subsequent Business Day shall be applicable.</p> <p><b>For Redemption:</b></p> <ol style="list-style-type: none"> <li>a. Where the application is received up to 3.00 p.m. on a Business Day - Closing NAV of the day of receipt of application; and</li> <li>b. Where the application is received after 3.00 p.m. on a Business Day - Closing NAV of the next Business Day.</li> </ol> <p>Note: In case of applications received on a Non-Business Day the closing NAV of the next Business Day shall be applicable.</p> <p><b>For Switches:</b></p> <p>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 cut-off time and the Applicable NAV mentioned above as applicable to purchase and redemption shall be applied respectively to the 'Switch-in' and 'Switch-out' applications.</p> <p>For Switch-ins of any amount: In case of switch from one scheme to another scheme received before cut-off i.e. upto 3 p.m. having business day for both the schemes, closing NAV of the Business Day shall be</p>
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	<p>applicable for switch-out scheme and for Switch-in scheme, the closing NAV of the Business Day shall be applicable, on which funds are available for utilization in the switch-in scheme (allocation shall be in line with the redemption payout).</p> <p>To clarify, for investments through systematic investment systematic investment and trigger routes such as Systematic Investment Plans (SIP), Systematic Transfer Plans (STP), IDCW Transfer, Power SIP, Power STP, Multi SIP, Combo SIP, STeP Facility, Gain Switch Mechanism, Switch on Arbitrage etc. the units will be allotted as per the closing NAV of the day on which the funds are available for utilization by the Target Scheme irrespective of the installment date of the SIP, STP or record date of IDCW etc.</p> <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> <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>For details, please visit AMC website (<a href="http://www.edelweissmf.com">www.edelweissmf.com</a>)</p>
<p>Minimum amount for purchase/redemption/switches (mention the provisions for ETFs, as may be applicable, for direct subscription/redemption with AMC.</p>	<p><b>Minimum Purchase Amount:</b> Minimum of Rs. 100/- and multiples of Re. 1/- thereafter.</p> <p><b>Minimum additional purchase amount:</b> Rs.100/- and in multiples of Re. 1/-thereafter.</p> <p><b>Minimum Redemption Amount:</b> There will be no minimum redemption criterion. 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 (subject to release of pledge / lien or other encumbrances).</p> <p>Amount based redemptions will be in multiples of Re. 1.</p> <p>In case of Units held in dematerialized mode, the Unit Holder can give a request for Redemption only in number of Units which can be fractional units also. Depository participants of registered Depositories can process only redemption request of units held in demat mode.</p>

	The AMC/ Trustee reserves the right to change/ modify the terms of minimum redemption amount/switch-out.
<b>Accounts Statements</b>	<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:  -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  -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 in case 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 statement to the investors within 5 Business Days from the receipt of such request.</p> <p>For further details, refer SAI</p>
<b>Dividend/ IDCW</b>	The payment of dividend/IDCW to the unitholders shall be made within seven Working Days from the record date.
<b>Redemption</b>	The redemption or repurchase proceeds shall be dispatched to the unitholders within three Working Days from the date of redemption or repurchase. For list of exceptional circumstances refer para 14.1.3 of SEBI Master Circular for Mutual Funds dated June 27, 2024.
<b>Bank Mandate</b>	<p>It is mandatory for every applicant to provide the name of the bank, branch, address, account type and number as per requirements laid down by SEBI and any other requirements stated in the Application Form. Applications without these details will be treated as incomplete. Such incomplete applications will be rejected. The Registrar/AMC may ask the investor to provide a blank cancelled cheque or its photocopy for the purpose of verifying the bank account number.</p> <p><b>Multiple Bank Account Registration</b></p> <p>The Mutual Fund offers a facility to register multiple bank accounts for payin &amp; payout purposes and designate one of the registered bank accounts as "Default Bank Account". Individuals, HUFs, Sole proprietor firms can register upto five bank accounts and a non-individual investor can register upto ten bank accounts in a folio. This facility can be availed by using a designated "Bank Accounts Registration Form" available at Investor Service Centers and Registrar and Transfer Agent's offices. In case of new investors, the bank account mentioned on the purchase application form, used for opening the folio, will be treated as default</p>

	<p>bank account till the investor gives a separate request to register multiple bank accounts and change the default bank account to any of other registered bank account. Registered bank accounts may also be used for verification of pay-ins (i.e. receiving of subscription funds) to ensure that a third party payment is not used for mutual fund subscription. Default Bank Account will be used for all IDCW and redemption payouts unless investor specifies one of the existing registered bank account in the redemption request for receiving redemption proceeds. However, in case a Unit holder does not specify the default account, the Mutual Fund reserves the right to designate any of the registered bank accounts as default bank account.</p> <p>Consequent to introduction of “Multiple Bank Accounts Facility”, registering a new bank account will require a cooling period of not more than 10 days from the date of receipt of request. In the interim, in case of any IDCW/ redemption/ maturity payout, the same would be credited in the existing registered bank account.</p> <p><b>Change in Bank Mandate:</b> Change in Bank Mandate: Pursuant to AMFI communication no. 135/BP/26/11-12 dated March 21, 2012, following process changes will be carried out in relation to change in bank mandate:</p> <ol style="list-style-type: none"> <li>1. In case of standalone change of bank details, documents as enlisted in the SAI should be submitted as a proof of new bank account details.</li> <li>2. In case of standalone change of bank details, documents as enlisted below should be submitted as a proof of new bank account details:</li> <li>3. Investors/Unit holders are advised to register multiple bank accounts and choose any of such registered bank accounts for receipt of redemption proceeds;</li> <li>4. Any unregistered bank account or new bank account forming part of redemption request shall not be entertained or processed;</li> <li>5. Any change of Bank Mandate request received/processed few days prior to submission of a redemption request or on the same day as a standalone change request or received along with the redemption request, Edelweiss Asset Management Ltd will continue to follow cooling period of 10 calendar days for validation and registration of new bank account and dispatch/credit of redemption proceeds shall be completed in 10 working days from the date of redemption.</li> </ol>
<b>Delay in payment of redemption / repurchase proceeds/dividend</b>	<p>The AMC shall be liable to pay interest to the Unit Holders at such rate as may be specified by SEBI for the period of such delay (presently @ 15% per annum). However, the AMC will not be liable to pay any interest or compensation or any amount otherwise, in case the AMC/Trustee is required to obtain from the Unit Holder verification of identity or such other details as may be required under any applicable law or as may be</p>

	required by a regulatory authority which may result in delay in processing the application.
<b>Unclaimed Redemption and Income Distribution cum Capital Withdrawal Amount</b>	<p>In terms of paragraph 14.3 of the Master Circular for Mutual Funds dated June 27, 2024, the unclaimed redemption amount and IDCW amounts (the funds) may be deployed by the Mutual Fund in money market instruments and separate plan of liquid scheme / Money Market Mutual Fund scheme floated by Mutual Funds specifically for deployment of the unclaimed amounts only. Investors who claim the unclaimed amounts during a period of three years from the due date shall be paid initial unclaimed amount along-with the income earned on its deployment. Investors, who claim these amounts after 3 years, shall be paid initial unclaimed amount along-with the income earned on its deployment till the end of the third year. After the third year, the income earned on such unclaimed amounts shall be used for the purpose of investor education.</p> <p>The details of such unclaimed redemption/IDCW amounts are made available to investors upon them providing proper credentials, on website of Mutual Funds and AMFI along with the information on the process of claiming the unclaimed amount and the necessary forms / documents required for the same.</p>
<b>Disclosure w.r.t investment by minors</b>	<ol style="list-style-type: none"> <li>1. The minor unitholder, on attaining majority, shall inform the same to AMC / Mutual Fund / Registrar and submit following documents to change the status of the account (folio) from 'minor' to 'major' to allow him/her to operate the account in his/her own right viz., (a) Duly filled request form for changing the status of the account (folio) from 'minor' to 'major'; (b) updated bank account details including cancelled original cheque leaf of the new account; (c) Signature attestation of the major by a bank manager of Scheduled bank / Bank certificate or Bank letter; (d) KYC acknowledgement letter of major. The guardian cannot undertake (financial/ non-financial transaction including existing Systematic Investment Plan (SIP), Systematic Transfer Plan (STP), Systematic Withdrawal Plan (SWP) after the date of minor attaining majority) till the time the change in the status from 'minor' to 'major' is registered in the account (folio) by the AMC/ Mutual Fund. The AMC/RTA will execute standing instructions like SIP, STP, SWP etc. in a folio of minor only upto the date of minor attaining majority though the instruction may be for the period beyond that date. The above provisions are in line with the Clause 17.6 of the SEBI Master Circular dated June 27, 2024 for Mutual Funds.</li> <li>2. Payment for investment by minor in any mode shall be accepted from the bank account of the minor, parent or legal guardian of the minor, or from a joint account of the minor with parent or legal guardian. Irrespective of the source of payment for subscription, all redemption proceeds shall be credited only in the verified bank account of the</li> </ol>

	<p>minor, i.e. the account the minor may hold with the parent/ legal guardian after completing all KYC formalities. The above provisions are in line with para 17.6 of the SEBI master circular dated June 27, 2024.</p>
<p><b>Acceptance of transactions through email in respect of Non-individual investors</b></p>	<p>Non-individual unitholders desiring to avail the facility of carrying out financial transactions through email in respect of Edelweiss Mutual Fund schemes shall:</p> <p>a) Submit a copy of the Board resolution or an authority letter on their letter head (signed by competent authority), granting appropriate authority to the designated officials of their entity.</p> <p>b) The board resolution/authority letter should explicitly consist of:</p> <p>(i) List of approved authorized officials who are authorized to transact on behalf of non-individual investors along with their designation and email IDs.</p> <p>(ii) An undertaking that the instructions for any financial transactions sent by email by the authorized officials shall be binding upon the entity as if it were a written agreement.</p> <p>c) In case the document is executed/submitted electronically with a valid Digital Signature Certificate (DSC) or through Aadhaar based e-signature by the authorized official/s shall be considered as valid and acceptable and shall be binding on the non-individual investor even if the transaction request is not received from the registered email id. of the authorized official/s. However, in such cases, the domain name of the email ID should be from the same organization's official domain name.</p> <p>d) In addition to acceptance of financial transaction via email, scanned copy of duly signed transaction form/request letter bearing wet signatures of the authorized signatories of the entity, received from some other official / employee of the non-individual investor may also be accepted, and shall be binding on the non-individual investor provided -</p> <p>(i) The email is also cc'd (copied) to the registered email ID of the authorized official / signatory of the non-individual unitholder; and</p> <p>(ii) the domain name of the email ID of the sender of the email is from the same organization's official domain name.</p> <p>e) No change in bank details or addition of bank account of the entity or any non-financial transactions shall be allowed / accepted via email.</p> <p>f) Request for change in bank details or addition of bank account of the entity shall be submitted by the non-individual investor using the prescribed service request form duly signed by the entity's authorized signatories with wet signature of the designated authorized signatories.</p> <p>g) Further, any Change in the registered email address / contact details of the entity shall be accepted only through a physical letter (including scanned copy thereof) with wet signature of the designated authorized</p>

	<p>officials of the entity, duly supported by copy of the board resolutions/authority letter on the entity's letter head.</p> <p>h) In addition to acceptance of financial transactions via email, scanned copies of signed transaction form /request letters bearing wet signatures of the authorized signatories of the entity, received from the registered MFD of the entity or a third party authorized by the non-individual unitholder may also be accepted subject to fulfillment of the following requirements:</p> <p>(i) Authorization letter from the non-individual unitholder authorizing the MFD/person to send the scanned copies of signed transaction form/request letter on behalf the non-individual investor and</p> <p>(ii) the non-individual unitholder's registered email ID shall also cc'd (copied) in the email sent by the authorized MFD/person sending the scanned copies of the duly signed transaction form/request letter.</p>
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### III. Other Details

**A. In case of Fund of Funds Scheme, Details of Benchmark, Investment Objective, Investment Strategy, TER, AUM, Year wise performance, Top 10 Holding/ link to Top 10 holding of the underlying fund should be provided – Not Applicable**

#### **B. Periodic Disclosures**

<p>Monthly Portfolio Disclosure / Half yearly Disclosures: Portfolio / Half yearly Financial Results</p> <p>This is a list of securities where the corpus of the Scheme is currently invested. The market value of these investments is also stated in portfolio disclosures.</p>	<p>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 (<a href="http://www.edelweissmf.com">www.edelweissmf.com</a>) and on the website of AMFI (<a href="http://www.amfiindia.com">www.amfiindia.com</a>) within 10 days from the close of each month/half year.</p> <p>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.</p> <p>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 (<a href="http://www.edelweissmf.com">www.edelweissmf.com</a>) and on the website of AMFI (<a href="http://www.amfiindia.com">www.amfiindia.com</a>) 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.</p> <p>The Fund shall, before the expiry of one month from the close of each half year, (i.e. March 31 and September 30) shall display the unaudited financial results on <a href="http://www.edelweissmf.com">www.edelweissmf.com</a> and the advertisement in this regards will be published by the Fund in at least one English daily newspaper having nationwide circulation and in a newspaper having wide circulation published in the language of the region where the Head Office of the Fund is situated.</p>
<p><b>Annual Report</b></p>	<p>The Annual Report or Abridged summary thereof in the format prescribed by SEBI will be hosted within four months from the date of closure of the relevant accounting year (i.e. March 31st each year) on AMC's website (<a href="http://www.edelweissmf.com">www.edelweissmf.com</a>) and on the website of AMFI (<a href="http://www.amfiindia.com">www.amfiindia.com</a>). The Annual Report or Abridged Summary thereof will also be sent by way of e-mail to the Unit holder's registered e-mail address. Unit holders, who have not registered their email address, will have an option of receiving a physical copy of the Annual Report or Abridged summary thereof. The Fund will provide a physical copy of the abridged summary of the Annual Report, without charging any cost, on specific request received from a Unit holder. Physical copies of the report will also be available to the Unit holders at the registered office at all times. The Fund will publish an advertisement every year, in the all India edition of at least two daily newspapers, one each in English and Hindi, disclosing the hosting of the scheme wise annual report on the AMC's website (<a href="http://www.edelweissmf.com">www.edelweissmf.com</a>) and on the website of AMFI (<a href="http://www.amfiindia.com">www.amfiindia.com</a>) and the modes such as SMS, telephone, email or written request (letter) through which a unitholder can submit a request for a physical or electronic copy of the of the scheme wise annual report or abridged summary thereof.</p>

<b>Scheme Summary Document (SSD)</b>	In accordance with Paragraph 1.2 of SEBI Master on Mutual Funds dated June 27, 2024, Scheme summary document for all schemes of Mutual Fund in the requisite format (pdf, spreadsheet and machine readable format) shall be uploaded on a monthly basis i.e. 15th of every month or within 5 Business days from the date of any change or modification in the scheme information on the website of the AMC i.e. (www.edelweissmf.com) and AMFI i.e. <a href="http://www.amfiindia.com">www.amfiindia.com</a> and Registered Stock Exchanges i.e. National Stock Exchange of India Limited and BSE Limited.
<b>Risk-o-meter</b>	<p>In accordance with paragraph 17.4 of the Master Circular for Mutual Funds dated June 27, 2024, the risk-o-meter will be disclosed alongwith monthly portfolio and on annual basis on the website of the AMC and AMFI. Further, the same will also be disclosed in the Annual Report in the format specified in the circular. Further in accordance with paragraph 5.17 of the Master Circular for Mutual Funds dated June 27, 2024, the risk-o-meter of the scheme, name of the benchmark and risk-o-meter of the scheme shall be disclosed alongwith the fortnightly, monthly and half yearly portfolios sent via email to the investors.</p> <p>In addition to the above, the AMC shall disclose the following in all disclosures, including promotional material or that stipulated by SEBI:</p> <ol style="list-style-type: none"> <li>risk-o-meter of the scheme wherever the performance of the scheme is disclosed</li> <li>risk-o-meter of the scheme and benchmark wherever the performance of the scheme vis-à-vis that of the benchmark is disclosed.</li> </ol>
<b>Disclosure of Tracking Error</b>	<p>The tracking error i.e. the annualized standard deviation of the difference in daily returns between the underlying index and the NAV of the Index Fund, based on past one year rolling data shall not exceed 2%.</p> <p>In case of unavoidable circumstances in the nature of force majeure, which are beyond the control of the AMC, the tracking error may exceed 2% and the same will be intimated to the Trustees with corrective actions taken by the AMC, if any.</p> <p>The Scheme shall disclose the tracking error based on past one year rolling data, on a daily basis, on the website of AMC and AMFI.</p>
<b>Disclosure of Tracking Difference</b>	Tracking difference i.e. the annualized difference of daily returns between the index and the NAV of the Scheme will be disclosed on the website of the AMC and AMFI, on a monthly basis, for tenures 1 year, 3 years, 5 years, 10 years and since the date of allotment of units.

### C. Transparency/NAV Disclosure

The AMC shall update the NAV by 10.00 a.m. on the next business day on the website of Association of Mutual Funds in India and Mutual and the mutual fund website [www.edelweissmf.com](http://www.edelweissmf.com). The AMC will prominently disclose the NAVs under a separate head on its website (**www.edelweissmf.com**) NAV will be updated on the website of the AMC (**www.edelweissmf.com**) and on the AMFI website (**www.amfiindia.com**). The NAVs will be normally updated on the websites by 10.00 a.m. on the next business day. 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 working hours on the following day due to any reason, the Fund shall issue a press release providing reasons and explaining when the Fund would be able to publish the NAV.

The NAV will be calculated in the manner as provided in this SID or as may be prescribed by the SEBI Regulations from time to time. The NAV will be computed up to four decimal places.

Investors may write to the AMC for availing facility of receiving the latest NAVs through SMS.

#### **D. Transaction charges and stamp duty-**

##### **(i) For the First Time Investor in Mutual Funds (across all mutual funds):**

Transaction Charge of Rs. 150/- for subscription of Rs. 10,000/- and above will be deducted from the subscription amount and paid to the distributor/agent of such First Time Investor and the balance amount will be invested.

**(ii) For Investor other than First Time Mutual Fund Investor (existing investors in any mutual fund):** Transaction Charge of Rs. 100/- per subscription of Rs.10,000/- and above will be deducted from the subscription amount and paid to the distributor/agent of the investor and the balance amount will be invested.

Note: There shall be no transaction charge on subscription below Rs. 10,000/-

Investors are requested to note that no transaction charges shall be deducted from the investment amount for transactions / applications received from the distributor (i.e. in Regular Plan) and full subscription amount will be invested in the Scheme.

#### **Stamp Duty:**

Pursuant to Notification No. S.O. 1226(E) and G.S.R. 226(E) dated March 30, 2020 issued by the Department of Revenue, Ministry of Finance, Government of India, read with Part I of Chapter IV of Notification dated February 21, 2019 issued by Legislative Department, Ministry of Law and Justice, Government of India on the Finance Act, 2019, a stamp duty @ 0.005% of the transaction value would be levied on mutual fund transactions (including transactions carried through stock exchanges and depositories for units in demat mode), with effect from July 1, 2020. Accordingly, pursuant to levy of stamp duty, the number of units allotted on purchase transactions (including IDCW reinvestment and IDCW transfers) to the unitholders would be reduced to that extent.

For further details refer SAI.

#### **E. Associate Transactions-** Please refer to Statement of Additional Information

#### **F. Taxation-** For details on taxation please refer to the clause on Taxation in the SAI apart from the following:

Taxation: For details on taxation please refer to the clause on Taxation in the SAR apart from the following.			
	Resident Investors		Mutual Fund
	Individuals	Domestic Companies / Partnership Firms	
Tax on Dividend	As per applicable slab rates.		NIL
Tax on Capital Gain (Equity Oriented Funds)			
Long Term	12.5% (on gains more than Rs. 125000)		NIL
Short Term	20%		NIL
Tax on Capital Gain (Other than Equity Oriented Funds not being a Specified Mutual Fund)*			
Long Term	Deemed short term		Nil
Short Term	Applicable slab rates		Nil

**G. Rights of Unitholders-** Please refer to SAI for details.

**H. List of official points of acceptance:**

The details of List of official points of acceptance is available at [Our Locations - Edelweiss Mutual Fund India Branches](#).

**I. Penalties, Pending Litigation or Proceedings, Findings of Inspections or Investigations**

Please refer AMC website for latest update.

[Pending Litigation 04062024 123721 PM 20122024 124416 PM.pdf](#)

**Notes:**

1. Further any amendments / replacement / re-enactment of SEBI Regulations subsequent to the date of the Document shall prevail over those specified in this Document.
2. The Scheme under this Document was approved by the Directors of Edelweiss Trusteeship Company Limited on August 10, 2020.
3. The Board of the Trustees has ensured that Edelweiss MSCI India Domestic & World Healthcare 45 Index Fund, approved by it, is a new product offered by Edelweiss Mutual Fund and is not a minor modification of the existing Fund.
4. The information contained in this Document regarding taxation is for general information purposes only and is in conformity with the relevant provisions of the Tax Act and has been included relying upon advice provided to the Fund's tax advisor based on the relevant provisions prevailing as at the currently applicable Laws.
5. Any dispute arising out of this issue shall be subject to the exclusive jurisdiction of the Courts in India.

**Notwithstanding anything contained in the Scheme Information Document the provisions of the SEBI (Mutual Funds) Regulations, 1996 and the Guidelines thereunder shall be applicable.**

**For and on behalf of the Board of Directors of  
Edelweiss Asset Management Limited**

**Sd/-**

**Place: Mumbai  
Date: May, 30 2025**

**Radhika Gupta  
Managing Director & CEO**

## 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 • **Ansansol** : 112/N G. T. Road Bhanga Pachil, G.T Road, Paschim Bardhaman, West Bengal, Ansansol - 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 Bengal Ambuja, 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, Kudasan, 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, SGDP 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 Shardalay, 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 • **Tirupati** : 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

**www.kfintech.com** - Website of KFin Technologies Limited would also be considered as an Official Point of Acceptance ("OPA") for all the Schemes of the AMC. The online transaction portal of MF Utilities India Private Limited ("MFUI") i.e www.mfuonline.com and the POS locations of MFUI will be in addition to the existing OPA of the AMC

**Collection Banker** - HDFC Bank Ltd. Manekji Wadia Building, Ground Floor, Nanik Motwani Marg, Fort, Mumbai 400 001.