

Scheme Information Document (SID)

SECTION I

Edelweiss Liquid Fund

(An open-ended liquid scheme. A relatively low interest rate risk and moderate credit risk.)

Potential Risk Class (PRC) matrix

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

This product is suitable for investors who are seeking*:	Scheme Risk-o-meter	Benchmark Risk-o-meter As per AMFI Tier 1 Benchmark – CRISIL Liquid Debt A-I Index	Benchmark Risk-o-meter As per AMFI Tier 2 Benchmark – NIFTY Liquid Index A-I
- Income over short term - Investments in money market and debt securities	 The risk of the scheme is Low to Moderate	 The risk of the benchmark is Low to Moderate	 The risk of the benchmark is Low to Moderate

*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/>.

Continuous offer of Units of Rs. 1000 per Unit at Net Asset Value (NAV) based prices, subject to applicable loads thereafter.

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	Registered Office: Edelweiss House, Off. C.S.T Road, Kalina, Mumbai 400098
Website	https://www.edelweissmf.com/

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

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

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

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

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

This Scheme Information Document is dated May 30, 2025.

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Part I. HIGHLIGHTS/SUMMARY OF THE SCHEME

Sr. No.	Title	Description
I	Name of the scheme	Edelweiss Liquid Fund
II	Category of the Scheme	Liquid Fund
III	Scheme type	An open-ended liquid scheme. A relatively low interest rate risk and moderate credit risk.
IV	Scheme code	EDEL/O/D/LIF/07/08/0002
V	Investment objective	The investment objective of the Scheme is to provide reasonable returns, commensurate with low risk while providing a high level of liquidity, through a portfolio of money market and debt securities. However there can be no assurance that the investment objectives of the Scheme will be realized.
VI	Liquidity/listing details	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 3 Business Days from the date of receipt of valid redemption or repurchase request-In case the Redemption proceeds are not made within 3 Business 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.
VII	Benchmark (Total Return Index)	Tier 1 - CRISIL Liquid Debt A-I Index Tier 2 - NIFTY Liquid Index A-I Justification for use of benchmark: The Tier 1 benchmark of the scheme is CRISIL Liquid Debt A-I Index and Tier 2 benchmark of the scheme is NIFTY Liquid Index A-I. The first tier benchmark is reflective of category of the scheme, and the second tier benchmark is demonstrative of the investment style / strategy of the Fund Manager within the category. The AMC/Trustee reserves the right to change the benchmark for evaluation of the performance of the Scheme from time to time, subject to SEBI Regulations and other prevailing guidelines if any
VIII	NAV disclosure	The Asset Management Company ("AMC") shall update the NAVs on its website (www.edelweissmf.com) and of the Association of Mutual Funds in India ("AMFI") (www.amfiindia.com) before 11.00 p.m. every Business Day. Further details refer Section II.
IX	Applicable timelines	Dispatch of redemption proceeds: The redemption or repurchase proceeds shall be dispatched to the unitholders within three working days from the date of redemption or repurchase. Insta-Redemption Facility: Under this Facility, upon receipt of a transaction request from the unitholder, the Fund shall endeavour to credit the redemption proceeds to the registered bank account of the Unitholder instantly, through Immediate Payment Service (IMPS) or similar payment mechanisms provided by banks with whom the AMC has made arrangements from time to time. The Facility shall be available on all days at all points of time. Dispatch of IDCW – The payment of dividend/IDCW to the unitholders shall be made within seven working days from the record date.

X	Plans and Options Plans/Options and sub options under the Scheme	The Scheme will offer two Plans: 1. Regular Plan; and 2. Direct Plan 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. The portfolio of the Scheme under these Plans will be common. Each Plan will offer: (i) Growth Option (ii) IDCW – Reinvestment (iii) IDCW – Payout (iv) Daily, Weekly, Fortnightly, Monthly & Annual IDCW - Reinvestment, (v) Weekly, Fortnightly, Monthly & Annual IDCW - Payout. Growth: Under the growth option no IDCW will be declared. In case of weekly IDCW - Payout or weekly IDCW - Reinvestment, record date for the declaration of IDCW shall be every Tuesday, in case of fortnightly IDCW - Payout or fortnightly IDCW - Reinvestment the record date shall be 14th and 28th of each month and in case of monthly IDCW - Payout or monthly IDCW - Reinvestment, the record date shall be 25th of each month. In case these record dates fall on a non-business day, the record date shall be taken to be the next business day. There is no assurance or guarantee to Unit Holders as to the rate of IDCW distribution nor that the IDCWs will be regularly declared, though it is the intention of the Mutual Fund to make regular IDCW distribution under the IDCW Option. IDCW distribution is subject to availability of distributable surplus. There is no assurance or guarantee to Unit Holders as to the rate of IDCW distribution nor that the IDCWs will be regularly declared, though it is the intention of the Mutual Fund to make regular IDCW distribution under the IDCW Option. IDCW distribution is subject to availability of distributable surplus. The AMC reserves the right to introduce further Plans / Options/Facilities as and when deemed fit. Default Option: Growth Option If the investor does not clearly specify the choice of Option at the time of investing, the Units of the respective Scheme(s) will be allotted in the Growth Option of the Scheme. Default Facility: Daily IDCW Reinvestment If the investor selects IDCW Option but fails to mention the facility, it will be deemed that the investor has opted for IDCW – Daily Reinvestment facility. If Unit holders have opted for IDCW Payout Option, if the IDCW amount payable to such Unit holders (net of tax deducted at source, wherever applicable) is less than or equal to Rs. 250, following treatment shall be: Where the option to payout IDCW is available in electronic mode: The IDCW amount shall be paid to the Unit holders. However, if the payment through electronic mode is unsuccessful, the AMC shall issue IDCW warrant for such amount; and Where the option to payout IDCW is not available in electronic mode: The IDCW shall be mandatorily reinvested in the respective Scheme/Plan by issuing additional Units at the applicable ex-IDCW NAV. For detailed disclosure on default plans and options, kindly refer SAI.														
XI	Load Structure	Exit Load: <table><thead><tr><th>Investor Exit upon subscription / switch-in</th><th>Exit Load as a % of redemption / switch proceeds</th></tr></thead><tbody><tr><td>1</td><td>0.0070%</td></tr><tr><td>2</td><td>0.0065%</td></tr><tr><td>3</td><td>0.0060%</td></tr><tr><td>4</td><td>0.0055%</td></tr><tr><td>5</td><td>0.0050%</td></tr><tr><td>6</td><td>0.0045%</td></tr></tbody></table>	Investor Exit upon subscription / switch-in	Exit Load as a % of redemption / switch proceeds	1	0.0070%	2	0.0065%	3	0.0060%	4	0.0055%	5	0.0050%	6	0.0045%
Investor Exit upon subscription / switch-in	Exit Load as a % of redemption / switch proceeds															
1	0.0070%															
2	0.0065%															
3	0.0060%															
4	0.0055%															
5	0.0050%															
6	0.0045%															

		7 or more	0.0000%
		The exit load structure is applicable for units allotted on purchases or switch-ins (including through systematic investments such as SIP, STP, SWP IDCW Sweep, under existing enrolments / registrations). 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. For details on load structure, please refer Section on 'Load Structure'.	
XII	Minimum Application Amount/switch in	Lump sum: On continuous basis: Minimum Rs. 100/- and in multiples of Re. 1/- thereafter. SIP: Rs. 100/- and in multiples of Re. 1 thereafter.	
XIII	Minimum Additional Purchase Amount	Minimum of Rs.100/- and in multiples of Re. 1/- thereafter.	
XIV	Minimum Redemption/switch out amount	Re. 1/- and in multiples of Re. 1 thereafter. There will be no minimum redemption criterion for Unit based redemption. The Redemption / Switch- out would be permitted to the extent of credit balance in the Unit holder's account of the Plan(s) / Option(s) of the Scheme(s) (subject to completion of Lock-in period or release of pledge / lien or other encumbrances).	
oXV	New Fund Offer Period	Not Applicable.	
	This is the period during which a new scheme sells its units to the investors.		
XVI	New Fund Offer Price: This is the price per unit that the investors have to pay to invest during the NFO.	Not Applicable.	
XVII	Segregated portfolio/side pocketing disclosure	Not Applicable.	
XVIII	Swing pricing disclosure	Investors should note that if the Scheme is wound up in the future and the AMC subsequently reverses the decision after the announcement, the Scheme will be required to apply swing pricing when subscriptions and redemptions are reopened.	
XIX	Stock lending/short selling	The Scheme shall not engage in stock lending activities.	
XX	How to Apply and other details	Investors are requested to refer to the SAI and Application form for instructions. Investors can submit the Application Forms for purchase or redemption or switch at any of the ISCs notified by the AMC. For details please visit AMC website (www.edelweissmf.com). Investments under Edelweiss Liquid Fund - Direct Plan can be made through various modes offered by the Fund for investing directly with the Fund {except Stock Exchange Platform(s) and all other Platform(s) where investors' applications for subscription of units are routed through Distributors}. Application forms and transaction slips for fresh/ additional purchase/sale of Units of the Scheme will be available/accepted at Investor Service Centers ("ISCs") during business hours on all Business Days on an ongoing basis (both direct application and application routed through broker). For further details, refer section II.	
XXI	Investor services	Contact details for general service requests: 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. Karvy Fintech Limited - UNIT EMF Karvy Selenium Tower B, Plot No 31 & 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. Contact details for complaint resolution: 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. 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 Contact Details: Tel. No. (022) 4097 9737 Fax no. (022) 4097 9878 E-mail id: mailto: EMFHelp@edelweissmf.com
XXII	Specific attribute of the scheme(such as lock in, duration in case of target maturity scheme/close ended schemes) (as applicable)	Not Applicable.
XXIII	Special product/facility available during the NFO and on ongoing basis	The Special Products / Facilities available during on an ongoing basis are as follows: 1. Systematic Investment Plan (SIP) 2. Micro SIPs Facility 3. Corporate SIP Facility 4. Sip Pause Facility 5. Systematic Withdrawal Plan (SWP) 6. Inter Scheme Switching 7. Intra – Scheme Switching Option 8. Systematic Transfer Plan (STP) 9. Investments Through MF Central 10. Investment Through Corporate Platform 11. Freedom SIP Facility 12. Multi Purchase Facility 13. Smart Trigger Enabled Plan (Step) For further details of above special products / facilities, kindly refer SAI.
XXV	Weblink	- Weblink for TER for last 6 months and Daily TER: https://www.edelweissmf.com/statutory#Total-Expense-Ratio-Of-Mutual-Fund-Scheme - Weblink for scheme factsheet https://www.edelweissmf.com/downloads/factsheets

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:

1. The Scheme Information Document forwarded to SEBI is in accordance with the Securities and Exchange Board of India (Mutual Funds) Regulations, 1996 and the guidelines and directives issued by SEBI from time to time.
2. All legal requirements connected with the launching of the Scheme and also the Guidelines, instructions, etc. issued by the Government of India and any other competent authority in this behalf, have been duly complied with.
3. The disclosures made in the Scheme Information Document are true, fair and adequate to enable the investors to make a well-informed decision regarding investments in the proposed Scheme.
4. 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.
5. The contents of Scheme Information Document including figures, data, yields, etc. have been checked and are factually correct.
6. 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.
7. 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.
8. The Trustees have ensured that the Edelweiss Liquid Fund approved by them 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/-
Radhika Gupta
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
Money market instruments (including cash and reverse repo and debt instruments with maturity up to 91 days)*	0%	100%
Securitized debt instruments with maturity up to 91 days	0%	30%

*Investment in Derivatives - Up to 10% of the net asset of the Scheme

Floating rate debt instruments are debt instruments issued by Central / state governments, corporates, PSUs, etc. with interest rates that are reset periodically. The periodicity of interest reset could be daily, monthly, quarterly, half yearly, and annually or any other periodicity that may be mutually agreed between the issuer and the Fund. The Scheme shall not invest in foreign securitized debt.

Money market instruments include commercial papers, commercial bills, Repo in Corporate Debt, treasury bills, Tri-party Repo, government securities having an unexpired maturity up to one year, call or notice money, certificates of deposit, usance bills, Tri-Party Repo and any other like instruments as specified by the RBI from time to time.

The cumulative gross exposure through debt and money market instruments along with repo transactions in corporate debt securities shall not exceed 100% of the net assets of the Scheme.

Cash or cash equivalents with residual maturity of less than 91 days will be treated as not creating any exposure.

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

Sr.no	Type of Instrument	Percentage of Exposure	Circular References*
1	Securities Lending	The scheme shall not invest in said security.	Paragraph 12.11 of SEBI Master Circular dated June 27, 2024
2.	Equity Derivatives for hedging and non-hedging purpose	The scheme shall not invest in said security.	Clause 7.5, 12.25, 12.25.8 of the SEBI Master Circular dated June 27, 2024 for Mutual Funds
3.	Debt derivative exposure only for hedging purpose	The scheme shall not invest in said security.	Clause 7.6 of the SEBI Master Circular dated June 27, 2024 for Mutual Funds
2	REITS and InvITS	The scheme shall not invest in said security.	Paragraph 12.21 of SEBI Master Circular dated June 27, 2024.
3	Foreign Securities	The Scheme can invest up to 50% of net assets in foreign securities.	Paragraph 12.19 of the SEBI Master Circular dated June 27, 2024 for Mutual Funds.
4	Short Term Deposits	The scheme shall not invest in said security.	Clause 12.16 of the SEBI Master Circular dated June 27, 2024
5	Securitized debt	The scheme shall not invest in said security.	Clause 12.15 of the SEBI Master Circular dated June 27, 2024 for Mutual Funds
6	Repo /reverse repo in corporate debt securities	The scheme shall not invest in said security.	Clause 12.18 of the SEBI Master Circular dated June 27, 2024 for Mutual Fund
7	Credit Default Swaps.	The scheme shall not invest in said security.	-Clause 12.28 of the SEBI Master Circular dated June 27, 2024 for Mutual Fund
9	Structured Obligations / Credit Enhancements	The scheme shall not invest in said security.	Clause 12.3 of the Master Circular for Mutual Funds dated June 27, 2024
10	AT1 and AT2 Bonds	The scheme shall not invest in said security.	Clause 12.2 of the SEBI Master Circular dated June 27, 2024

Change in Asset Allocation

In the event of deviation from mandated asset allocation mentioned in the Scheme Information Document (SID) due to passive breaches (occurrence of instances not arising out of omission and commission of AMCs), the same will be rebalanced within 30 business days. In case the asset allocation is not rebalanced within 30 business days justification in writing, including details of efforts taken to rebalance the portfolio shall be placed before Investment Committee (IC). The IC can extend the timelines up to sixty (60) business days from the date of completion of mandated rebalancing period. In case the portfolio of schemes is not rebalanced within the aforementioned mandated plus extended timelines, AMCs shall:

- i. not be permitted to launch any new scheme till the time the portfolio is rebalanced.
- ii. not levy exit load, if any, on the exiting investors.

AMCs will report the deviation to Trustees at each stage. Further, in case the AUM of deviated portfolio is more than 10% of the AUM of main portfolio of the scheme, the investors will be immediately informed through SMS and email / letter including details of portfolio not rebalanced. Email / Letter and SMS will also be immediately triggered as and when the rebalancing of portfolio takes place. The same will also be communicated to investors through periodic portfolio disclosures as mandated by SEBI.

The above norms shall be applicable to main portfolio and not to segregated portfolio(s). The above is in line with SEBI circular no SEBI/HO/IMD/IMD-II DOF3/P/CIR/2022/39 dated March 30, 2022 as amended from time to time. Subject to the above, any change in the asset allocation affecting the investment profile of the Scheme shall be effected only in accordance with the provisions of sub regulation (15A) of Regulation 18 of the SEBI Regulations, as detailed later in this document.

Portfolio Rebalancing:

Subject to the Regulations, the asset allocation pattern indicated above may change from time to time, keeping in view market conditions, market opportunities, applicable regulations and political and economic factors. It must be clearly understood that the percentages stated above can vary substantially depending upon the perception of the Fund Manager, the intention being at all times to seek to protect the interests of the Unit holders. Such changes in the investment pattern will be for short term and defensive considerations as per Clause 1.14.1.2.b of the SEBI Master Circular dated June 27, 2024 for Mutual Funds. The Scheme reserves the right to invest its entire allocation in debt and money market securities in any one of the fixed income security classes.

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

B. WHERE WILL THE SCHEME INVEST?

The corpus of the Scheme shall be invested in Equity and Equity related instruments, debt and money market instruments and in REITs and InvITs which will include but not limited to:

a. Investment in Debt and Money Market securities:

- Commercial Paper (CP)
- Certificates of Deposit (CD)
- Government Securities
- Treasury Bills (T-Bills)
- Fixed Deposits
- Repo (Repurchase agreement)
- Tri-party repo

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

b. Investments in repo of corporate debt securities

c. Any other like instruments as may be permitted by RBI/SEBI/ such other Regulatory Authority from time to time.

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

C. WHAT ARE THE INVESTMENT STRATEGIES?

The domestic debt markets are maturing rapidly with liquidity emerging in various debt segments through the introduction of new instruments and investors. The objective will be to allocate the assets of the Scheme between various money market and fixed income Securities with the objective of providing liquidity and achieving optimal returns.

The actual percentage of investment in various money market and other fixed income Securities will be decided after considering the economic environment including interest rates and inflation, the performance of the corporate sector and general liquidity and other

considerations in the economy and markets.

The investment team of the AMC will carry out rigorous in depth credit evaluation of the money market and debt instruments proposed to be invested in. The credit evaluation includes a study of the operating environment of the issuer, the past track record as well as the future prospects of the issuer and the short term / long term financial health of the issuer.

Position of Bond Markets In India

India's bond market has witnessed a rapid growth in the last five years. The aggregate Face Value of bonds was ₹ 183 trillion (\$2.30 trillion) as on June 2022 according to data from RBI, SEBI and CCIL.

India's bond market comprises mainly of sovereign bonds, corporate bonds, and money market assets. Sovereign bonds comprised 70%; corporate bonds were 21% while money market assets comprised 9% of the aggregate Face Value of bonds as of June 2022.

Sovereign bonds are issued by the Government of India & Indian States to finance their budget deficits. The budget deficit is generally announced in the Union Budget for the next financial year. It is widely followed by the market participants for their analysis on the government finances. It forms the basis for India's monetary policy and demand-supply dynamic in the secondary market.

The Government of India typically funds a significant portion of its budget deficit by auctioning government bonds on weekly basis. The auction calendar is made public in advance. For last few years, the government has made conscious efforts to auction bonds with residual maturity greater than ten years to lengthen its maturity profile. The government also auctions Treasury Bills on weekly basis to finance their short-term cash flow mismatches. The government's Treasury Bill auction calendar is also available for market participants in advance. The government auctions 91-day, 182-day, 364-day treasury bills on every Wednesday. Indian states also borrow in the bond market by auctioning State Development Loans (SDL) on every Tuesdays. These bonds are mostly purchased by Banks, Insurance companies as well as other market participants due to their sovereign nature, superior secondary market liquidity and statutory holding requirements by the regulators.

Indian corporate entities as well as Public Financial Institutions typically borrow wholesale money from the debt capital market. Primary supply of corporate bonds has been steadily increasing in the last three years in proportion to the increase in the demand for quality assets from mutual funds, insurance companies, foreign portfolio investors and pension funds.

As on June 30, 2022, size of the Indian government bond market is around 83 trillion, which is distributed amongst 98 unique issues. As compared to that India's corporate bond market is more fragmented. The total corporate bond market size is around ₹ 40 trillion, which is distributed amongst ~29,750 unique issues.

Following table exhibits various debt instruments along with indicative yields as on May 16, 2025:

Instrument	Yield Range (% per annum)
Treps	5.44-5.84
1 month T Bill	5.60-5.75
3 month T Bill	5.77-5.82
6 month T Bill	5.81-5.86
1 year T Bill	5.78-5.83
1 month CP	6.45-6.55
3 month CP	6.35-6.45
6 month CP	6.55-6.65
1 year CP	6.57-6.67
1 Yr Gsec	5.77-5.87
3 Yrs Gsec	5.81-5.91
5 Yrs Gsec	5.95-6.05
10 Yrs Gsec	6.22-6.32
15 Yrs Gsec	6.39-6.44
1 Yr SDL	6.21-6.41
3 Yrs SDL	6.29-6.54
5 Yrs SDL	6.26-6.51
10 Yrs SDL	6.59-6.69
15 Yrs SDL	6.75-6.85

Source: Bloomberg/Reuters

These yields are only indicative and interest rates are susceptible to fluctuations and are sensitive to various macro economic and political factors. Please note that the above examples are based on assumptions and are used only for illustrative purposes.

Portfolio Turnover

The Scheme being an open ended liquid scheme, it is expected that there would be a number of Subscriptions and Redemptions on a daily basis. Therefore, it is difficult to estimate with any reasonable measure of accuracy, the likely turnover in the portfolio. The Scheme has no specific target relating to portfolio turnover. Higher portfolio turnover rate may result into higher brokerage and transaction cost.

D. HOW WILL THE SCHEME BENCHMARK ITS PERFORMANCE?

Tier 1 benchmark - CRISIL Liquid Debt A-I Index

Tier 2 benchmark of the scheme is NIFTY Liquid Index A-I.

Justification for use of benchmark:

The Tier 1 benchmark of the scheme is CRISIL Liquid Debt A-I Index and Tier 2 benchmark of the scheme is NIFTY Liquid Index A-I. The first tier benchmark is reflective of category of the scheme, and the second tier benchmark is demonstrative of the investment style / strategy of the Fund Manager within the category.

The AMC/Trustee reserves the right to change the benchmark for evaluation of the performance of the Scheme from time to time, subject to SEBI Regulations and other prevailing guidelines if any

The Trustee reserves the right to change the benchmark for evaluation of performance of the Scheme from time to time in conformity with the investment objectives and appropriateness of the benchmark subject to SEBI (MF) Regulations, and other prevailing guidelines, if any.

E. WHO MANAGES THE SCHEME?

Mr. Rahul Dedhia and Ms. Pranavi Kulkarni are the Fund Managers of the Scheme.

Name of Fund Manager & Managing Scheme Since	Age & Educational Qualifications	Previous Experience	Other Funds Managed
Mr. Rahul Dedhia (Managing the scheme since December 13, 2021)	40 years B.E (Electronics) from Mumbai University and MBA (Finance) from MET College Mumbai	Mr. Rahul Dedhia, has over 13 years of experience in fixed income market including 11 years in the mutual fund industry. Prior to joining Edelweiss AMC, Mr. Dedhia was associated as Assistant Fund Manager with DHFL Pramerica Mutual Fund from March 2016 to October 2017 and with Deutsche Asset Management (India) Pvt. Ltd from July 2014 to March 2016.	1. Edelweiss Arbitrage Fund 2. Edelweiss Equity Savings Fund 3. Edelweiss Aggressive Hybrid Fund 4. Edelweiss Balanced Advantage Fund 5. Edelweiss Multi Asset Allocation Fund 6. Edelweiss Banking & PSU Debt Fund 7. Edelweiss Government Securities Fund 8. Edelweiss CRISIL IBX 50:50 Gilt Plus SDL Short Duration Index Fund 9. Edelweiss CRISIL PSU Plus SDL 50:50 Oct 2025 Index Fund 10. Edelweiss NIFTY PSU Bond Plus SDL Apr - 2026 50:50 Index Fund 11. Edelweiss NIFTY PSU Bond Plus SDL Apr - 2027 50:50 Index Fund 12. Edelweiss CRISIL IBX 50:50 Gilt Plus SDL June 2027 Index Fund 13. Edelweiss CRISIL IBX 50:50 Gilt Plus SDL Sep 2028 Index Fund 14. Bharat Bond ETF APRIL 2030 15. Bharat Bond ETF APRIL 2031 16. Bharat Bond ETF APRIL 2032 17. Bharat Bond ETF APRIL 2033 18. Edelweiss CRISIL IBX 50:50 Gilt Plus SDL Apr 2037 Index Fund 19. Bharat Bond FOF APRIL 2030 20. Bharat Bond FOF APRIL 2031 21. Bharat Bond ETF FOF APRIL 2032 22. Bharat Bond ETF FOF APRIL 2033

Name of Fund Manager & Managing Scheme Since	Age & Educational Qualifications	Previous Experience	Other Funds Managed
			23. Edelweiss CRISIL IBX AAA Financial Services Bond – Jan 2028 Index Fund 24. Edelweiss CRISIL-IBX AAA Bond NBFC-HFC - Jun 2027 Index Fund 25. Edelweiss Low Duration Fund
Ms. Pranavi Kulkarni (Managing the scheme since November 23, 2021)	39 years Master of Business Administration (MBA) Bachelor of Engineering (BE)	Ms Pranavi Kulkarni, aged 39, is a BE (Computer Science) from Mumbai University and MBA from Symbiosis University, Pune. She has an overall experience of 12 years in fixed income investments and credit research. Ms Kulkarni has joined Edelweiss AMC as Credit Analyst in 2017. Prior to that, she was associated with CRISIL from 2013 to 2017 as Team Leader - Large Corporate Ratings. Before that, she worked as Relationship Manager with Yes Bank from 2010 to 2013.	1. Edelweiss Arbitrage Fund 2. Edelweiss Equity Savings Fund 3. Edelweiss Aggressive Hybrid Fund 4. Edelweiss Multi Asset Allocation Fund 5. Edelweiss Overnight Fund 6. Edelweiss Money Market Fund 7. Edelweiss Low Duration Fund 8. Edelweiss CRISIL IBX 50: 50 Gilt plus SDL Short Duration Index Fund 9. Edelweiss Balanced Advantage Fund 10. Bharat Bond FOF APRIL 2030 11. Bharat Bond FOF APRIL 2031 12. Bharat Bond ETF FOF APRIL 2032 13. Bharat Bond ETF FOF APRIL 2033

F. HOW IS THE SCHEME DIFFERENT FROM EXISTING SCHEMES OF THE MUTUAL FUND?

The existing schemes of the fund are as follows:

1. Edelweiss Low Duration Fund
2. Edelweiss Banking and PSU Debt Fund
3. Edelweiss Government Securities Fund
4. Edelweiss Money Market Fund
5. Edelweiss Overnight 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

G. HOW HAS THE SCHEME PERFORMED?

Scheme Performance as on March 31, 2025		Regular Plan – Growth Option:			Direct Plan – Growth Option:		
	Compounded Annualised Returns	Scheme Returns %	(Tier 1 Benchmark) CRISIL Liquid Debt A-I Index# (%)	(Tier 2 Benchmark) NIFTY Liquid Index A-I# (%)	Scheme Returns %	(Tier 1 Benchmark) CRISIL Liquid Debt A-I Index# (%)	(Tier 2 Benchmark) NIFTY Liquid Index A-I# (%)
	Returns for the last 1 year	7.31%	7.24%	7.29%	7.47%	7.24%	7.29%
	Returns for the last 3 years	6.62%	6.75%	6.79%	6.84%	6.75%	6.79%
	Returns for the last 5 years	5.31%	5.51%	5.46%	5.55%	5.51%	5.46%
	Returns since inception	7.02%	6.83%	7.16%	6.84%	6.77%	6.79%

Absolute Returns for each financial year for the last 5 years	Edelweiss Liquid Fund-Direct Plan-Growth (Inception Date Jan 1, 2013) Edelweiss Liquid Fund-Regular-Growth Benchmark returns% - (Tier-1) CRISIL Liquid Debt A-I Index Benchmark returns% - (Tier-2) NIFTY Liquid Index A-I																			
	FY 20-21		FY 21-22		FY 22-23		FY 23-24		FY 24-25											
	3.75%	3.49%	3.72%	3.53%	3.54%	3.29%	3.60%	3.48%	5.74%	5.48%	5.77%	5.77%	7.33%	7.08%	7.27%	7.33%	7.47%	7.31%	7.24%	7.29%

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 as on March 31, 2025 (top 10 holdings by issuer and fund allocation towards various sectors) is available at <https://www.edelweissmf.com/statutory/sid-kim-sai-related-disclosure>

Disclosure of name and exposure to Top 7 issuers, stocks, groups and sectors as a percentage of NAV of the scheme in case of debt and equity ETFs/index funds through a functional website link that contains detailed description. – **Not Applicable**

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 - Not Applicable.

Aggregate investment in the Scheme by:

Sl. No.	Category of Persons	Net Value		Market Value (in Rs.)
		Units	NAV per unit	
1	Mr. Rahul Dedhia	164.239	3351.1687	5,50,392.59
2	Ms. Pranavi Kulkarni	485.399	3351.1687	16,26,653.94

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

Investments of AMC in the Scheme – Please visit website [https://www.edelweissmf.com/statutory #other Disclosure \(Investment by AMCs in each of their Mutual Fund Scheme\(s\)\)](https://www.edelweissmf.com/statutory#other%20Disclosure%20(Investment%20by%20AMCs%20in%20each%20of%20their%20Mutual%20Fund%20Scheme(s))).

Subject to the SEBI Regulations the AMC may invest, either directly or indirectly, in the Scheme during the on-going offer period. However, the AMC shall not charge any investment management and advisory services fee on such investments in a Scheme.

Further, as per clause sub-regulation 16 (A) of Regulation 25 of SEBI (Mutual Funds) Regulations, 1996 read along with clause 6.9 of the Master Circular for Mutual Funds dated June 27, 2024 on alignment of interest of AMC with the unit holders of Mutual Fund, the AMC will invest in the Scheme based on the risk-o-meter.

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:

The Net Assets Value (NAV) of the Units under the Scheme shall be calculated as shown below:

Market or Fair Value of the Scheme’s Investments+ Receivables+ Accrued Income+ Other Assets- Accrued Expenses- Payables- Other Liabilities

NAV =

Number of Units Outstanding

The NAV of the Scheme will be calculated and declared up to 4 decimal places & the fourth decimal will be rounded off higher to next digit if the fifth decimal is or more than 5 i.e., if the NAV is Rs. 1000.12345 it will be rounded off to Rs. 1000.1234.

Pursuant to Regulation 49 (3) the repurchase Price of the units of an open ended scheme will not be lower than 95% of the NAV . Any imposition or enhancement of Load in future shall be applicable on prospective investments only
For other details such as policies w.r.t computation of NAV, rounding off, procedure in case of delay in disclosure of NAV etc. refer to SAI.

B. NEW FUND OFFER (NFO) EXPENSES

This is an ongoing scheme as on the date of updating this document.

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 2.00% of the daily 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. Details of the actual TER charged to the scheme after allotment and any change in the current expense ratios would be available on the website of the Mutual Fund on <https://www.edelweissmf.com/statutory#Total-Expense-Ratio-Of-Mutual-Fund-Scheme> 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 2.00%
Audit fees/fees and expenses of trustees	

Custodial Fees	
Registrar & Transfer Agent Fees including cost of providing account	
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 (at least 2 bps)	
Brokerage & transaction cost over and above 12 bps [^]	
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)*	
Maximum Total expenses ratio (TER) permissible under Regulation 52 (6) (c)	Upto 2.00%
Additional expenses under Regulations 52(6A)(c)	Upto 0.05%
Additional expenses for gross new inflows from specified cities	Upto 0.30%
[^] In line with 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. Any payment towards brokerage and transaction cost, over and above the said 0.12% for cash market transactions may be charged to the scheme within the maximum limit of Total Expense Ratio as prescribed under Regulation 52 (6) of the SEBI (MF) Regulations. Any expenditure in excess of the said prescribed limit shall be borne by the AMC/Trustees.	
*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.	
The purpose of the above table is to assist the investor in understanding the various costs and expenses that an investor in the Scheme will bear directly or indirectly. These estimates have been made in good faith by AMC and are subject to change inter se. The total recurring expenses that can be charged to the Scheme will be subject to limits prescribed from time to time under the SEBI Regulations. Expenses over and above the limits prescribed under the SEBI Regulations shall be borne by AMC or by the trustee or sponsors. The aforesaid expenses are fungible within the overall maximum limit prescribed under SEBI Regulations. This means that mutual fund can charge expenses within overall limits, without any internal cap on the aforesaid expenses head	

Additional Expenses under Regulation 52 (6A):

- I. 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.
- II. 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 may be charged, if the new inflows from retail investors[^] from such cities (i.e. beyond Top 30 cities*) are at least: (i) 30 % of gross new inflows in the Scheme, or; (ii) 15 % of the average assets under management (year to date) of the Scheme, whichever is higher.

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[^] from such cities (i.e. beyond Top 30 cities*) are at least:

- (i) 30 % of gross new inflows in the Scheme, or;
- (ii) 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.*

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.

2. 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. Any payment towards brokerage and transaction cost, over and above the said 0.12% for cash market transactions may be charged to the scheme within the maximum limit of TER as prescribed under Regulation 52 (6) of the SEBI (MF) Regulations. Any expenditure in excess of the said prescribed limit shall be borne by the AMC/Trustees.

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.

Notes:

- a. 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.
- b. Fungibility of 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.
- c. Investor Education and Awareness initiatives: As per Para a of the clause 10.1.16 of the Master Circular for Mutual Funds dated June 27, 2024, the AMC shall annually set apart at least 2 basis points p.a. (i.e. 0.02% 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. Subject to the SEBI Regulations and this Document, expenses over and above the prescribed ceiling will be borne by the AMC / Trustee.

Any change in the current expense ratios will be updated on the website viz. 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.

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	a	5,00,00,000.00
Face value (in Rs.)	b	10.00
Unit Capital (in Rs.)	c=a*b	50,00,00,000.00
Portfolio at Cost (in Rs.)	d	50,00,00,000.00
Income on Investment (assumed rate 8.00% p.a.)	e	1,09,589.04
Total Portfolio value	f= d+e	50,01,09,589.04
NAV before charging expense ratio (In Rs. Per unit)	g=f/a	10.0022
Expense at per unit level (assumed expense ratio 2.00% p.a.)	h	0.0005
NAV after charging expense ratio (In Rs. Per unit)	l=g-h	10.0017
Returns p.a. without expense ratio for 1 day	J	10.0017
Returns p.a. with expense ratio for 1 day	k	8.00%
Difference in returns p.a.	l=j-k	6.00%

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, investors may refer the website of the AMC www.edelweissmf.com or call at 1800 425 0090 (MTNL/BSNL) and non toll free number +91 40 23001181 or may contact their distributor.

Exit Load:

Investor Exit upon subscription / switch-in	Exit Load as a % of redemption / switch proceeds
1	0.0070%
2	0.0065%
3	0.0060%
4	0.0055%
5	0.0050%
6	0.0045%
7 or more	0.0000%

The exit load structure is applicable for units allotted on purchases or switch-ins (including through systematic investments such as SIP, STP, SWP IDCW Sweep, under existing enrolments / registrations).

Existing Investments:

- Investors wishing to transfer their accumulated unit balance held under Regular Plan (through lumpsum / systematic investments made without Distributor code) to Direct Plan can switch / redeem their investments without any Exit Load.
- Investors wishing to transfer their accumulated unit balance held under Regular Plan (through lumpsum / systematic investments made with Distributor code) to Direct Plan can switch / redeem their investments (subject to applicable Exit Load, if any).
- Investors who have invested without Distributor code and have opted for IDCW - Reinvestment facility under Regular Plan may note that the IDCW will continue to be reinvested in the Regular Plan only.

No exit load will be charged in case of switch from Direct Plan to Regular Plan and vice versa.

Credit of Exit Load to Scheme:

The exit load charged, if any, net of Goods and Service Tax shall be credited to the respective Scheme.

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.

For any change in load structure AMC will issue an addendum and display it on the website/Investor Service Centres.

The investor is requested to check the prevailing load structure of the Scheme under respective Scheme(s), 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 [Definition_04062024_022447_PM.pdf \(edelweissmf.com\)](#)

B. Risk factors

1. Standard Risk Factors:

- Investment in mutual fund units involves investment risks such as trading volumes, settlement risk, liquidity risk, default risk including the possible loss of principal.
- As the price / value / interest rates of the Securities in which the Scheme invests fluctuates, the value of your investment in the Scheme may go up or down.
- Mutual funds, like Securities investments, are subject to market and other risks and there can be no guarantee against loss resulting from an investment in the Scheme nor can there be any assurance that the Scheme's objectives will be achieved.
- Past performance of the Sponsor / AMC / Mutual Fund does not guarantee future performance of the Scheme.
- Edelweiss Liquid Fund is only the name of the Scheme and does not in any manner indicate either the quality of the Scheme or its future prospects and returns.
- The Sponsor is not responsible or liable for any loss resulting from the operation of the Scheme beyond the initial contribution of V 1,00,000 (One Lakh Rupees) made by it towards setting up the Mutual Fund.
- The present Scheme is not a guaranteed or assured return scheme.
- As with any investment in Securities, the NAV of the Units can go up or down depending on various factors and forces affecting capital markets.

2. Scheme Specific Risk Factors

a) *Risks associated with investing in money market instruments*

- Investments in money market instruments would involve a moderate credit risk, i.e. risk of an issuer's liability to meet the principal payments.
- Money market instruments may also be subject to price volatility due to factors such as changes in interest rates, general level of market liquidity and market perception of credit worthiness of the issuer of such instruments.
- The NAV of the Scheme's Units, to the extent that the Scheme is invested in money market instruments, will be affected by changes in the level of interest rates. When interest rates in the market rise, the value of a portfolio of money market instruments can be expected to decline.

b) *Risks associated with investing in Bonds*

- The NAV of the Scheme, to the extent invested in Debt Securities, will be affected by changes in the general level of interest rates. 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.
- Debt Securities, while fairly liquid, lack a well-developed secondary market, which may restrict the selling ability of the Scheme and may lead to the Scheme incurring losses till the security is sold.
- Debt Securities are subject to the risk of the issuer's inability to meet interest and principal payments on its obligations and market perception of the credit worthiness of the issuer.
- The AMC may, considering the overall level of risk of the portfolio, invest in lower rated / unrated Securities offering higher yields.
- The liquidity of investments made in the Scheme may be restricted by trading volumes and settlement periods. Different segments of the Indian financial markets have different settlement periods and such periods may be extended significantly by unforeseen circumstances. The Trustee has the right, in its sole discretion to limit Redemptions (including suspending Redemption) in certain circumstances [outlined in Section III-B 'Restrictions on Redemptions']. There may be temporary periods when the monies of the Scheme are un-invested and no return is earned thereon. The inability of the Scheme to make intended Securities purchases, due to settlement problems, could cause the Scheme to miss certain investment opportunities. By the same token, the inability to sell Securities held in the Scheme's portfolio due to the absence of a well developed and liquid secondary market for Debt Securities could result, at times, in potential losses to the Scheme, should there be a subsequent decline in the value of the Securities held in the Scheme's portfolio.
- 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 their target date of divestment.
- Debt Securities, which are not quoted on the stock exchanges, are inherently illiquid in nature and carry a larger amount of liquidity risk, in comparison to Debt Securities that are listed on the exchanges or offer other exit options to the investor, including a put option. The AMC may choose to invest in unlisted Debt Securities that offer attractive yields within regulatory limits. This may however increase the risk of the portfolio. Additionally, the liquidity and valuation of the Scheme's investment due to its holdings of the unlisted

Securities may be affected if they have to be sold prior to the target date of investment.

- While Debt Securities that are listed on the stock exchange carry lower liquidity risk, the ability to sell these investments is limited by the overall trading volume on the stock exchanges. Money market Securities, while fairly liquid, lacks a well-developed secondary market, which may restrict the selling ability of the Scheme and may lead to the Scheme incurring losses till the Security is finally sold.
- Money market Securities and Debt Securities are subject to the risk of an issuer's inability to meet interest and principal payments on its debt obligations (credit risk). Credit risk or default risk refers to the risk which may arise due to default on the part of the issuer of the fixed income security (i.e., will be unable to make timely principal and interest payments on the security). Because of this risk debentures are sold at a yield spread above those offered on treasury securities, which are sovereign obligations and generally considered to be free of credit risk. Normally, the value of a fixed income security will fluctuate depending upon the actual changes in the perceived level of credit risk as well as the actual event of default. These Securities may also be subject to price volatility due to factors such as changes in interest rates, general level of market liquidity and market perception of the credit worthiness of the issuer, among others (market risk). The Liquidity Risk refers to the ease with which a Security can be sold at or near its true value. The primary measure of liquidity risk is the spread between the bid price and the offer price quoted by a dealer. Liquidity risk is characteristic of the Indian fixed income market. The Investment Manager will endeavour to manage credit risk through in-house credit analysis. The Scheme may also, but is not obliged to, use various hedging products from time to time, as are available and permitted by SEBI, to attempt to reduce the impact of undue market volatility on the Scheme's portfolio. There is no guarantee that hedging techniques will achieve the desired result.
- The investments made by the Scheme are subject to reinvestment risk. This risk refers to the interest rate levels at which cash flows received from the Securities in the Scheme are reinvested. The additional income from reinvestment is the "interest on interest" component. The risk is that the rate at which interim cash flows can be reinvested may be lower than that originally assumed. The risk refers to the fall in the rate for reinvestment of interim cash flows.
- The NAV of the Scheme's Units, to the extent that the Scheme is invested in fixed income Securities, will be affected by changes in the general level of interest rates. When interest rates decline, the value of a portfolio of fixed income Securities can be expected to rise. Conversely, when interest rates rise, the value of a portfolio of fixed income Securities can be expected to decline.
- To the extent the Scheme's investments are in floating rate debt instruments or fixed debt instruments swapped for floating rate return, they will be affected by interest rate movement (basis risk)
- - coupon rates on floating rate securities are reset periodically in line with the benchmark index movement. Normally, the interest rate risk inherent in a floating rate instrument is limited compared to a fixed rate instrument. Changes in the prevailing level of interest rates will likely affect the value of the Scheme's holdings until the next reset date and thus the value of the Scheme's Units. The value of Securities held by the Scheme generally will vary inversely with changes in prevailing interest rates. The Mutual Fund could be exposed to interest rate risk:
 - due to the time gap in the resetting of the benchmark rates, and
 - to the extent the benchmark index fails to capture interest rate changes appropriately (spread risk): though the basis (i.e. benchmark) gets readjusted on a regular basis, the spread (i.e. markup) over benchmark remains constant. This can result in some volatility to the holding period return of floating rate instruments.
- **Settlement Risk (counterparty risk):** Specific floating rate assets may also be created by swapping a fixed return into a floating rate return. In such a swap, there is the risk that the counterparty (who will pay floating rate return and receive fixed rate return) may default;
- **Liquidity Risk:** The market for floating rate Securities is still in its evolutionary stage and therefore may render the market illiquid from time to time, for such Securities that the Scheme is invested in.
- **Prepayment Risk:** The Borrower / Issuer of security may prepay the receivables prior to their respective due dates. This may result in change in the yield and tenor for the Scheme.
- Different types of Securities in which the Scheme may invest as given in the SID carry different levels and types of risk. Accordingly the Scheme's risk may increase or decrease depending upon its investment pattern. e.g. corporate bonds carry a higher amount of risk than government Securities. Further even among corporate bonds, bonds which are rated AAA are comparatively less risky than bonds which are AA rated.
- Investments in the Scheme made in foreign currency by a Unit Holder are subject to the risk of fluctuation in the value of the Indian Rupee.

c) The risk factors associated with repo transactions in Corporate Debt Lending/Borrowing transactions:

i. 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.

ii. Borrowing transactions:

- In the event of the Scheme being unable to pay back the money to the counterparty as contracted, the counter party 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.

d) *Risks associated with Derivatives*

- Derivatives 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 decisions of a 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.
- As and when the Scheme trades in derivative products, there are risk factors and issues concerning the use of derivatives that investors should understand. Derivatives require the maintenance of adequate controls to monitor the transactions and the embedded market risks that a derivative adds to the portfolio.
- Besides the price of the underlying asset, the volatility, tenor and interest rates affect the pricing of derivatives. Other risks in using derivatives include but are not limited to:
- Credit Risk - this occurs when a counterparty defaults on a transaction before settlement and, therefore, the Scheme is compelled to negotiate with another counterparty at the then prevailing (possibly unfavourable) market price, in order to maintain the validity of the hedge.
- Market Liquidity Risk - this is where the derivatives cannot be sold (unwound) at prices that reflect the underlying assets, rates and indices.
- Model Risk - this is the risk of mis-pricing or improper valuation of derivatives.
- Basis Risk - this is when the instrument used as a hedge does not match the movement in the instrument / underlying asset being hedged. The risks may be inter-related also; for e.g. interest rate movements can affect equity prices, which could influence specific issuer / industry assets

e) *Risks associated with Short Selling and Securities Lending*

- The risks in lending portfolio Securities, as with other extensions of credit, consist of the failure of another party, in this case the approved intermediary, to comply with the terms of the agreement entered into between the lender of Securities, i.e. the Scheme, and the approved intermediary. Such failure to comply can result in a possible loss of rights in the collateral put up by the borrower of the Securities, the inability of the approved intermediary to return the Securities deposited by the lender and the possible loss of any corporate benefits accruing to the lender from the Securities deposited with the approved intermediary. The Mutual Fund may not be able to sell such Securities and this can lead to temporary illiquidity.

f) *Risks associated with Overseas Investment*

- Subject to necessary approvals and within the investment objectives of the Scheme, the Scheme may invest in overseas markets which carry risks related to fluctuations in the foreign exchange rates, the nature of the securities market of the country, restrictions on repatriation of capital due to exchange controls and the political environment. Further the repatriation of capital to India may also be hampered by and changes in Regulations or political circumstances. In addition, country risks would include events such as introduction of extraordinary exchange controls, economic deterioration, bi-lateral conflict leading to immobilization of overseas financial assets and the prevalent tax laws of the respective jurisdiction for the execution of trades or otherwise.
- Risks associated with investing Securitised Debts
- Generally available asset classes for securitisation in India:
- Commercial vehicles
- Auto and two wheeler pools
- Mortgage pools (residential housing loans)
- Personal loan, credit card and other retail loans
- Corporate loans / receivables
- In terms of specific risks attached to securitisation, each asset class would have different underlying risks, however, residential mortgages typically have lower default rates as an asset class. On the other hand, repossession and subsequent recovery of commercial vehicles and other auto assets is normally easier and better compared to mortgages. Some of the asset classes such as personal loans, credit card receivables etc., being unsecured credits in nature, may witness higher default rates. As regards corporate loans / receivables, depending upon the nature of the underlying security for the loan or the nature of the receivable the risks would correspondingly fluctuate. However, the credit enhancement stipulated by rating agencies for such asset class pools is typically much higher and hence their overall risks are comparable to other AAA or equivalent rated asset classes.
- Some of the factors, which are typically analyzed for any pool, are as follows:
- Size of the loan: this generally indicates the kind of assets financed with loans. Also indicates whether there is excessive reliance on very small ticket size, which may result in difficult and costly recoveries. To illustrate, the ticket size of housing loans is generally higher than that of personal loans. Hence in the construction of a housing loan asset pool for say v 1,00,00,000/- it may be easier to construct a pool with just 10 housing loans of v 10,00,000/- each rather than to construct a pool of personal loans as the ticket size of personal loans may rarely exceed v 5,00,000/- per individual.
- Average original maturity of the pool: this indicates the original repayment period and whether the loan tenors are in line with industry averages and borrower's repayment capacity. To illustrate, in a car pool consisting of 60 month contracts, the original maturity and

the residual maturity of the pool viz. number of remaining installments to be paid gives a better idea of the risk of default of the pool itself. If in a pool of 100 car loans having original maturity of 60 months, more than 70% of the contracts have paid more than 50% of the monthly installments and if no default has been observed in such contracts, this pool should have a lower probability of default than a similar car loan pool where 80% of the contracts have not yet paid 5 installments.

- Loan to value ratio ("LTV"): indicates how much of the value of the asset is financed by borrower's own equity. The lower the LTV, the better it is. This ratio stems from the principle that where the borrower's own contribution of the asset cost is high, the chances of default are lower. To illustrate: for a truck costing V 20 lakhs, if the borrower has himself contributed V 10 lakhs and has taken V 10 lakhs as a loan, he is going to have lesser propensity to default as he would lose an asset worth V 20 lakhs if he defaults in repaying an installment. This is as against a borrower who may meet only V 2 lakhs out of his own equity for a truck costing V 20 lakhs. Between the two scenarios given above, as the borrower's own equity is lower in the latter case, it would typically have a higher risk of default than the former.
- Average seasoning of the pool: this indicates whether borrowers have already displayed repayment discipline. To illustrate, in the case of a pool of personal loans, if a pool of assets consist of borrowers who have already repaid 80% of the installments without default, the probability of default is lower than for a pool where only 10% of installments have been repaid.
- In the Indian scenario, also, more than 95% of issuances have been AAA or equivalent rated issuances indicating the strength of the underlying assets as well as adequacy of credit enhancement.
- Default rate distribution: this indicates how much % of the pool and overall portfolio of the originator is current, how much is in 0-30 DPD (days past due), 30-60 DPD, 60-90 DPD and so on. The rationale here is that, as against 0-30 DPD, the 60-90 DPD is a higher risk category. Unlike in plain vanilla instruments, in securitisation transactions it is possible to work towards a target credit rating, which could be much higher than the originator's own credit rating.
- Investment exposure of the Fund with reference to securitised debt:
- The Scheme will predominantly invest only in those securitisation issuances which have AAA or equivalent rating indicating the highest level of safety from credit risk point of view at the time of making an investment. The Scheme will not invest in foreign securitised debt.
- The Scheme may invest in various types of securitization issuances, including but not limited to asset backed securitisation, mortgage backed securitisation, personal loan backed securitisation, collateralised loan obligation / collateralized bond obligation and so on.
- The Scheme does not propose to limit its exposure to only one asset class or to have asset class based sub-limits as it will primarily look towards the AAA or equivalent rating of the offering.
- The Scheme will conduct an independent due diligence on the cash margins, collateralisation, guarantees and other credit enhancements and the portfolio characteristic of the securitisation to ensure that the issuance fits into the overall objective of the investment in high investment grade offerings irrespective of underlying asset class.
- Risks associated with investments in securitised paper Types of securitised debt vary and carry different levels and types of risks. Credit risk on securitised bonds depends upon the originator and varies depending on whether they are issued with recourse to
- the originator or otherwise. Even within securitised debt, AAA or equivalent rated securitised debt offers lesser risk of default than AA rated securitised debt. A structure with recourse will have a lower credit risk than a structure without recourse.
- As underlying assets in securitised debt may assume different forms and the general types of receivables include auto finance, credit cards, home loans or any such receipts, credit risks relating to these types of receivables depend upon various factors including macro economic factors of these industries and economies. Specific factors like nature and adequacy of property mortgaged against these borrowings, nature of loan agreement / mortgage deed in case of home loan, adequacy of documentation in case of auto finance and home loans, capacity of borrower to meet its obligation on borrowings in case of credit cards and the intention of the borrower influence the risks relating to the asset borrowings underlying the securitised debt.
- Changes in market interest rates and pre-payments may not change the absolute amount of receivables for the investors, but may have an impact on the reinvestment of the periodic cash flows that the investor receives in the securitised paper.

g) Backstop facility in form of investment in Corporate Debt Market Development Fund (CDMDF)

- CDMDF is set up as a scheme of the Trust registered as an Alternative Investment Fund ('AIF') in accordance with the SEBI (Alternative Investment Funds) Regulations, 2012 ("AIF Regulations"). The objective of the CDMDF is to help to develop the corporate debt market by providing backstop facility to instill confidence amongst the market participants in the corporate debt/bond market during times of market dislocation and to enhance the secondary market liquidity. In times of market dislocation, CDMDF shall purchase and hold eligible corporate debt securities from the participating investors (i.e., specified debt-oriented MF schemes to begin with) and sell as markets recover. The CDMDF will thus act as a key enabler for facilitating liquidity in the corporate debt market and to respond quickly in times of market dislocation. The trigger and period for which the backstop facility will be open shall be as decided by SEBI. Thus this backstop facility will help fund managers of the aforementioned Schemes to better generate liquidity during market dislocation to help the schemes fulfill liquidity obligations under stress situation. In accordance with the requirement of regulation 43A of SEBI (Mutual Funds) Regulations, 1996 read with SEBI circular no. SEBI/HO/IMD/PoD2/P/CIR/2023/129 dated July 27, 2023 on Investment by Mutual Fund Schemes in units of Corporate Debt Market Development Fund, the aforementioned schemes shall invest 25 bps of its AUM as on December 31, 2022 in the units of the Corporate Debt Market Development Fund ('CDMDF'). An incremental contribution to CDMDF shall be made every six months to ensure 25 bps of scheme AUM is invested in units of CDMDF. However, if AUM decreases there shall be no return or redemption from CDMDF. Contribution made to CDMDF, including the appreciations on the same, if any, shall be locked-in till winding up of the CDMDF. We would further like to bring to the notice of the investors that investments in CDMDF units shall not be considered as violation while considering maturity restriction as applicable for various purposes (including applicable Investment limits) and the calculations of Potential Risk Class (PRC) Matrix, Risk-o-meter, Stress testing

and Duration for various purposes shall be done after excluding investments in units of CDMDF. Investors are requested to read details disclosure on investment of the schemes in the CDMDF as listed in sub- section “C. How will the Scheme allocate its assets? And sub-section D. Where will the Scheme Invest” in Section “Section II- Information about the scheme”.

h) 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.

Illustration of Segregated Portfolio

Portfolio Date:	1/7/2019
NAV:	12.0000
Credit Event Date:	2/7/2019
Credit Event:	Credit Rating Downgrade of secured NCD issued by Company "C Limited" from AA+ to D
Sector of affected Security:	Infrastructure
Valuation Impact:	Affected asset to be valued at 50% of the face value Accrued interest has to be valued at 50%

Portfolio of Affected Scheme before the Credit Event:

Security	LT Credit Rating	Type of Security	Face Value	Price	Market Value	YTM	% of Assets
A Limited	AAA	Bond	100,000,000.00	100.5	100,500,000.00	8.50%	9.90%
B Limited	AAA	Bond	100,000,000.00	100.6	100,600,000.00	8.45%	9.91%
C Limited	AA+	Bond	100,000,000.00	100.7	100,700,000.00	8.40%	9.92%
D Limited	AAA	Bond	100,000,000.00	100.8	100,800,000.00	8.35%	9.93%
E Limited	AAA	Bond	100,000,000.00	100.7	100,700,000.00	8.40%	9.92%
F Limited	AAA	Bond	100,000,000.00	100.6	100,600,000.00	8.35%	9.91%
G Limited	AAA	Bond	100,000,000.00	100.5	100,500,000.00	8.40%	9.90%
H Limited	AAA	Bond	100,000,000.00	100.4	100,400,000.00	8.45%	9.89%
I Limited	AAA	Bond	100,000,000.00	100.3	100,300,000.00	8.50%	9.88%
J Limited	AAA	Bond	100,000,000.00	100.2	100,200,000.00	8.55%	9.87%
Cash	-	CBLO	10,000,000.00	100	10,000,000.00	6%	0.98%
TOTAL			1,010,000,000.00		1,015,300,000.00		100%

Affected Security:

Security	LT Credit Rating	Type of Security	Face Value	Price	Market Value	YTM	% of Assets
C Limited	AA+	Bond	100,000,000.00	100.7	100,700,000.00	8.40%	9.92%

Old NAV of Main Portfolio prior to Segregation: ₹12.0000

New NAV of Main Portfolio post Segregation: ₹10.8098

Main Portfolio:

Security	LT Credit Rating	Type of Security	Face Value	Price	Market Value	YTM	% of Assets
A Limited	AAA	Bond	100,000,000.00	100.5	100,500,000.00	8.50%	10.99%
B Limited	AAA	Bond	100,000,000.00	100.6	100,600,000.00	8.45%	11.00%
D Limited	AAA	Bond	100,000,000.00	100.8	100,800,000.00	8.35%	11.02%
E Limited	AAA	Bond	100,000,000.00	100.7	100,700,000.00	8.40%	11.01%
F Limited	AAA	Bond	100,000,000.00	100.6	100,600,000.00	8.35%	11.00%
G Limited	AAA	Bond	100,000,000.00	100.5	100,500,000.00	8.40%	10.99%
H Limited	AAA	Bond	100,000,000.00	100.4	100,400,000.00	8.45%	10.98%
I Limited	AAA	Bond	100,000,000.00	100.3	100,300,000.00	8.50%	10.97%
J Limited	AAA	Bond	100,000,000.00	100.2	100,200,000.00	8.55%	10.96%
Cash	-	CBLO	10,000,000.00	100	10,000,000.00	6%	1.09%
TOTAL			910,000,000.00		914,600,000.00		100%

Segregated Portfolio:

Security	LT Credit Rating	Type of Security	Face Value	Price	Market Value	YTM	% of Assets
C Limited	D	Bond	100,000,000.00	50.35	50,350,000.00	-	100.00%

NAV of Segregated Portfolio: C0.5951

Net Impact on Investor:

NAV Movement	Main Portfolio	Segregated Portfolio	MTM Loss	Total
Before the Credit Event:	12.0000	NA	NA	12.0000
After the Credit Event:	10.8098	0.5951	0.5951	12.0000

Assumptions: There is no change in the valuation of the rest of assets on the day of credit event. For details please refer SAI.

Limited Liquidity & Price Risk:

Presently, the secondary market for securitised papers is not very liquid. There is no assurance that a deep secondary market will develop for such securities. This could limit the ability of the Fund to resell them. Even if a secondary market develops and sales were to take place, these secondary transactions may be at a discount to the initial issue price due to changes in the interest rate structure.

Risks due to possible prepayments: Weighted Tenor / Yield:

Asset securitisation is a process whereby commercial or consumer credits are packaged and sold in the form of financial instruments. Full prepayment of underlying loan contract may arise under any of the following circumstances:

- obligor pays the receivable due from him at any time prior to the scheduled maturity date of that receivable; or
- receivable is required to be repurchased by the seller consequent to its inability to rectify a material misrepresentation with respect to that receivable; or
- the servicer recognizing a contract as a defaulted contract and hence repossessing the underlying asset and selling the same.
- In the event of prepayments, investors may be exposed to changes in tenor and yield.

Bankruptcy of the originator or seller:

If the originator becomes subject to bankruptcy proceedings and the court in the bankruptcy proceedings concludes that the sale from originator to the Trust was not a sale then the Fund could experience losses or delays in the payments due. All possible care is generally taken in structuring the transaction so as to minimize the risk of the sale to the Trust not being construed as a "True Sale". Legal opinion is normally obtained to the effect that the assignment of receivables to the Trust in trust for and for the benefit of the investors, as envisaged herein, would constitute a true sale.

Bankruptcy of the investor's agent:

If an investor's agent becomes subject to bankruptcy proceedings and the court in the bankruptcy proceedings concludes that the recourse of the investor's agent to the assets / receivables is not in its capacity as agent / Trustee but in his personal capacity, then an investor could experience losses or delays in the payments due under the swap agreement. All possible care is normally taken in structuring the transaction and drafting the underlying documents so as to provide that the assets / receivables if and when held by an investor's agent is held as agent and in Trust for the Investors and shall not form part of the personal assets of the investor's agent. Legal opinion is normally obtained to the effect that the investors agent's recourse to assets / receivables is restricted in his capacity as agent and trustee and not in its personal capacity.

Credit Rating of the Transaction / Certificate:

The credit rating is not a recommendation to purchase, hold or sell the Certificate in as much as the ratings do not comment on the market price of the Certificate or its suitability to a particular investor. There is no assurance by the rating agency either that the rating will remain at the same level for any given period of time or that the rating will not be lowered or withdrawn entirely by the rating agency.

Risk of Co-mingling:

The servicers normally deposit all payments received from the obligors into the collection account. However, there could be a time gap between collection by a servicer and depositing the same into the collection account especially considering that some of the collections may be in the form of cash. In this interim period, collections from the loan agreements may not be segregated from other funds of the servicer. If the servicer fails to remit such funds, due to investors, the investors may be exposed to a potential loss. Due care is normally taken to ensure that the servicer enjoys the highest credit rating on a standalone basis to minimize co-mingling risk.

Currency Risk

The foreign securities are issued and traded in foreign currencies. As a result, their values may be affected by changes in the exchange rates between foreign currencies and the Indian Rupees as well as between currencies of countries other than India. Restrictions on currency trading that may be imposed by developing market countries will have an adverse effect on the value of the securities of companies that trade or operate in such countries.

Restrictions on Redemptions:

As outlined in Section III-B – ‘Restrictions on Redemptions’ the Trustee and the AMC may impose restrictions on redemptions when there are circumstances leading to a systemic crisis or event that severely constricts market liquidity or the efficient functioning of markets.

Accordingly, such restriction may affect the liquidity of the Scheme and there may be a delay in investors receiving part of their redemption proceeds.

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 counter party 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.

For details please refer SAI.

II. Information about the scheme:

A. Where will the scheme invest?

Subject to the Regulations, the corpus of the Scheme will mainly be invested in any (but not exclusively) of the following securities:

1. Investment in Debt and Money Market securities:

- **Commercial Paper (CP)** is an unsecured negotiable money market instrument issued in the form of a promissory note. CPs are issued by corporates as an alternative source of working capital finance. They are issued at a discount to face value, as may be determined mutually by the issuer & investor. CP is traded in secondary market and can be freely bought and sold before maturity.
- **Certificates of Deposit (CD)** is a negotiable money market instrument issued by scheduled commercial banks and select all-India Financial Institutions (FIs) that have been permitted by RBI to raise short-term resources. The maturity period of CDs issued by the banks is between 7 days and one year. FIs can issue CDs for a period not less than 1 year and not exceeding 3 years from the date of issue. CDs also are issued at a discount to face value and can be traded in secondary market akin to CPs.
- **Government Securities** – The Scheme intends to invest its assets in securities of Government of India and /or State Government to the extent of SEBI prescribed limits, if any. Such securities may be:
 - i. Supported by the ability to borrow from the Treasury or
 - ii. Supported by Sovereign guarantee or the State Government or
 - iii. Supported by Government of India / State Government in some other way.

The above will depend upon the nature of securities invested.

Central Government Securities are a sovereign debt obligation of the Government of India with zero-risk of default and are issued on its behalf by the RBI. They form a part of the Government's annual borrowing program, and are used to fund the fiscal deficit along with other short and long-term fund requirements.

Central Government Securities are normally fixed interest securities where the interest is paid semi-annually. Different types of Central Government Securities are the fixed interest securities, fixed interest security with put/call option, fixed interest security where the subscription amount is paid in installments, fixed interest security where the maturity amount is received in installments, floating rate bond, capital-indexed bond and zero-coupon bonds.

State government securities are issued by the respective State governments in co-ordination with the RBI. State Government Securities are fixed interest securities where the interest is paid semi-annually.

- **Treasury Bills (T-Bills)** are issued by the Government of India to meet their short-term borrowing requirement. Presently, T-Bills are issued for original maturities of 91 days, 182 days and 364 days. T-Bills are issued at a discount to their face value and redeemed at par.
- **Fixed Deposits** are deposits with Banks for a fixed term at a rate which is determined by various factors such as the term, the amount etc. Pending deployment as per investment objective, the money under the respective Plans may be invested in short-term deposits of Scheduled Commercial Banks.
- **Repo (Repurchase agreement)** A Repo or Reverse Repo is a transaction in which two parties agree to sell and repurchase the same security. Under such an agreement the seller sells specified securities with an agreement to repurchase the same at a mutually decided future date and price. Similarly, the buyer purchases the securities with an agreement to resell the same to the seller on an agreed date at a predetermined price. The transaction results in collateralized borrowing or lending of funds.

Such a transaction is called a Repo when viewed from the perspective of the seller of the securities and borrower of funds and Reverse Repo when viewed from the perspective of the buyer of the securities and lender of funds. The eligible securities for a repo/reverse repo transaction in the Indian financial markets at present are Government Securities, State Government Securities and Treasury Bills.

The Scheme may enter into Reverse Repo, hedging or such other transactions as may be allowed to Mutual Fund from time to time.

- **Tri-party repo** is a type of repo contract where a third entity (apart from the borrower and lender), called a Tri-Party Agent, acts as an intermediary between the two parties to the repo to facilitate services like collateral selection, payment and settlement, custody and management during the life of the transaction.

2. Investments in repo of corporate debt securities

Guidelines for participation of mutual funds in Repo in money market and corporate debt securities

In line with paragraph 12.18 of the Master Circular for Mutual Funds dated June 27, 2024, enabled mutual funds to participate in repos in corporate debt securities as per the guidelines issued by RBI from time to time and subject to few conditions listed in the circular. Accordingly, the Scheme may participate in Repo in money market and corporate debt securities in accordance with directions issued by RBI and SEBI from time to time and in accordance with guidelines framed by the Board of AMC and Trustee Company in this regard.

Conditions applicable: -

- The net exposure of any Mutual Fund scheme to repo transactions in money market and corporate debt securities shall not be more than 10 % of the net assets of the Scheme.
- The cumulative gross exposure through repo transactions in money market and corporate debt securities along with debt shall not exceed 100% of the net assets of the Scheme.
- Mutual funds shall participate in repo transactions only in money market and corporate debt securities with long-term credit rating of AA and above at the time of transaction by any of the recognized credit rating agencies.

These conditions will be subject to any revisions announced by SEBI from time to time.

Other Guidelines

- i. Category and credit rating of counter-party:
 2. SEBI regulated mutual funds
 3. RBI regulated Banks, Non-Banking Finance Companies, Primary Dealers
 4. IRDA regulated Insurance companies
 5. Corporates for whom credit limits have been assigned are eligible counter-parties. These corporates should have a minimum investment grade credit rating or bank loan rating. For new counter-parties, approval from Head – Risk or CEO will be taken and an assessment will be done by the Risk & Quantitative Analysis team.
- ii. Tenor of collateral: <=10 years for corporate debt securities.
- iii. Applicable haircuts: RBI, in its circular no. RBI/2018-19/24, FMRD.DIRD.01/14.03.038/2018-19 dated July 24, 2018 prescribed the following minimum haircuts on the market value of the underlying security:
 - a) Listed corporate bonds and debentures shall carry a minimum haircut of 2% of market value. Additional haircut may be charged based on tenor and illiquidity of the security.
 - b) CPs and CDs shall carry a minimum haircut of 1.5% of market value.
 - c) Securities issued by a local authority shall carry a minimum haircut of 2% of market value. Additional haircut may be charged based on tenor and illiquidity of the security.

The above haircuts are subject to change based on how market practice evolves with respect to corporate bond repo. Prior approval of the Investment committee shall be sought for change in the haircut from existing % to such other % as deemed fit.
- iv. Valuation of repo assets: At cost.

ii. 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, rated or unrated 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**. In cases where the debt instrument is unrated, specific approval from the Board of the Asset Management Company and the Board of Trustees shall be obtained. However, the same shall be subject to limitations as contained in clause 1 and 1A, of Schedule VII to SEBI (Mutual Funds) Regulations, 1996.

B. What are the investment restrictions?

Disclosure and investment restriction:

All investments by the Scheme will be made in accordance with the investment objective of the Scheme, investment strategy and investment restrictions described in this SID. However the following investment restrictions in accordance with the SEBI Regulations shall apply to the Scheme at the time of making investments:

1. A mutual fund scheme shall not invest more than 10% of its NAV in debt instruments comprising money market instruments and non-money market instruments issued by a single issuer which are rated not below investment grade by a credit rating agency authorised to carry out such activity under the Act. Such investment limit may be extended to 12% of the NAV of the scheme with the prior approval of the Board of Trustees and Board of Directors of the asset management company.

Provided that such limit shall not be applicable for investments in Government Securities, treasury bills and triparty repo on Government securities or treasury bills.

Provided further that investments within such limit can be made in mortgaged backed securitised debt which are rated not below investment grade by a credit rating agency registered with the Board.

Provided further that such limit shall not be applicable for investments in case of debt exchange traded funds or such other funds as may be specified by the Board from time to time.

1A. A mutual fund scheme shall not invest in unlisted debt instruments including commercial papers, except Government Securities and other money market instruments.

Provided that Mutual Fund Schemes may invest in unlisted non-convertible debentures up to a maximum of 10% of the debt portfolio of the scheme subject to such conditions as may be specified by the Board from time to time.

Provided further that mutual fund schemes shall comply with the norms under this clause within the time and in the manner as may be specified by the Board.

Provided further that the norms for investments by mutual fund schemes in unrated debt instruments shall be specified by the Board from time to time.

2. Transfers of investments from one scheme to another scheme in the Mutual Fund shall be made only if:

(a) such transfers are done at the prevailing market price for quoted instruments on spot basis.

(Explanation: "spot basis" shall have the same meaning as specified by stock exchange for spot transactions.)

(b) the Securities so transferred shall be in conformity with the investment objective of the scheme to which such transfer has been made.

3. The Scheme may invest in other schemes managed by the same AMC or by the asset management company of any other mutual fund without charging any fees, provided that aggregate inter-scheme investment made in all schemes under the same management or in schemes under the management of any such other asset management company shall not exceed 5% of the net asset value of the Fund.

4. The Scheme shall buy and sell Securities on the basis of deliveries and shall in all cases of purchases, take delivery of relative Securities and in all cases of sale, deliver the Securities and shall in no case put itself in a position whereby it has to make short sale or carry forward transaction or engage in badla finance, unless the short selling transactions has been entered into on a recognized stock exchange, subject to the framework relating to short selling and securities lending and borrowing specified under applicable Laws.

Provided that the Fund may enter into derivatives transactions on a recognised stock exchange subject to such guidelines as may be specified by SEBI. 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.

5. The Mutual Fund shall get the Securities purchased or transferred in the name of the Mutual Fund on account of the Scheme wherever investments are intended to be of a long term nature.

6. Pending deployment of funds of the Scheme in Securities in terms of investment objectives of the Scheme, the Scheme can invest such funds in short-term deposits of scheduled commercial banks, in accordance with the Regulations. The investment in these deposits shall be in accordance with SEBI Circular nos. SEBI/IMD/CIR No. 1/91171/07, SEBI/IMD/CIR No. 8/107311/07,

SEBI/IMD/CIR No. 7/129592/08 dated April 16, 2007, October 26, 2007 and June 23, 2008, respectively and any other applicable guidelines. Further the AMC would not charge any investment management fees for parking funds of the Scheme in short term deposits of commercial banks.

7. 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 are in excess of 25% of the net assets.

8. The Scheme shall not make any investment in any fund of funds scheme.

9. The Scheme shall not invest more than ten percent of its net assets in money market instruments of an issuer. Such limit shall not be applicable for investments in Government securities, treasury bills and collateralized borrowing and lending obligations.

The Scheme shall not have total exposure in a particular sector (excluding investments in Bank CDs, Tri-party Repo, G-Secs, TBills, short term deposits of scheduled commercial banks and AAA rated securities issued by Public Financial Institutions and Public Sector Banks) shall not exceed 20% of the net assets of the scheme;

Provided that an additional exposure to financial services sector (over and above the limit of 20%) not exceeding 10% of the net assets of the scheme shall be allowed only by way of increase in exposure to Housing Finance Companies (HFCs); Further, an additional exposure of 5% of the net assets of the Scheme has been allowed for investments in securitized debt instruments based on retail housing loan portfolio and/or affordable housing loan portfolio;

Provided further that the additional exposure to such securities issued by HFCs are rated AA and above and these HFCs are registered with National Housing Bank (NHB) and the total investment/ exposure in HFCs shall not exceed 20% of the net assets of the scheme.

10. No loans would be made by the Mutual Fund except as provided in the SEBI Regulations.

11. a) The Scheme shall not have total exposure in a group (excluding investments in securities issued by Public Sector Units, Public Financial Institutions and Public Sector Banks) exceeding 20% of the net assets of the scheme. Such investment limit may be extended to 25% of the net assets of the scheme with the prior approval of the Board of Trustees.

Further, in accordance with paragraph 12.9.3.2 of the Master Circular for Mutual Funds dated June 27, 2024, investments by debt mutual fund schemes in debt and money market instruments of group companies of both the sponsor and the asset management company shall not exceed 10% of the net assets of the scheme. Such investment limit may be extended to 15% of the net assets of the scheme with the prior approval of the Board of Trustees.

b) For this purpose, a group means a group as defined under regulation 2 (mm) of SEBI (Mutual Funds) Regulations, 1996 (Regulations) and shall include an entity, its subsidiaries, fellow subsidiaries, its holding company and its

associates.

Investment in Govt Securities

As per Regulations and investment restriction guidelines issued by SEBI, the AMC will follow a policy wherein each decision of purchase / sale of government securities and money market instruments shall be recorded. A weekly report relating to the portfolio of the Scheme will be reviewed by the Investment Committee of the AMC.

Investment and security selection of all kind of debt instruments including Govt securities, State Government securities, and Government guaranteed debt is delegated to the Fund Manager with the responsibility on the Fund Manager / Chief Investment Officer to ensure conformity with the specified minimum credit rating standards for position credit risk and portfolio credit risk. All investments in Govt securities shall be done in accordance with SEBI / RBI guidelines.

Repo in Corporate Debt

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) Any 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.
- (iv) The schemes 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.

Investment Restrictions pertaining to Derivatives:

Derivatives 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 the decision of the 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.

In terms of Circular No. MFD.BC.191/07.01.279/1999-2000 and MPD. BC.187/07.01.279/1999-2000 dated November 1, 1999 and July 7, 1999 respectively issued by the RBI permitting participation by mutual funds in interest rate swaps and forward rate agreements, the Fund will use derivative instruments for the purpose of hedging and portfolio balancing. Further, the guidelines issued by the RBI from time to time for forward rate agreements and interest rate swaps and other derivative products will be adhered to by the Fund.

Investments Limitations and Restrictions in Repo in Corporate Debt Securities:

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) Any 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.

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.

- (iii) The schemes 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.

Apart from the investment restrictions prescribed under the Regulations, internal risk parameters for limiting exposure to a particular scrip or sector may be prescribed from time to time to respond to the dynamic market conditions and market opportunities.

The Trustee / AMC may alter these above stated limitations from time to time (as also the provisions of the Trust Deed) and also to the extent the Regulations change so as to permit the Scheme to make its investments in the full spectrum of permitted investments in order to achieve its investment objective.

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 liquid scheme. A relatively low interest rate risk and moderate credit risk.

(ii) Investment Objective

Main Objective - The investment objective of the Scheme is to provide reasonable returns, commensurate with low risk while providing a high level of liquidity, through a portfolio of money market and debt securities

(iii) Investment Pattern – Please refer to Part II – A. ‘How will the Scheme Allocate its Assets?’ - The tentative Equity/ Debt portfolio break-up with minimum and maximum asset allocation, is disclosed in the Section on Asset Allocation and Investment Pattern

(iv) Terms of Issue

- **Liquidity provisions such as listing, repurchase, redemption.**

The Scheme being open ended liquid scheme the Units are not proposed to be listed on any stock exchange. Units may be Purchased or Redeemed at NAV related prices on every Business Day on an ongoing basis. The procedure for Repurchase / Redemption is as set out in the Repurchase / Redemption of Units in Section III B of this SID. The Mutual Fund will endeavour to dispatch the Redemption proceeds within 1 Business Day from the acceptance of the Redemption request.

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 3 Business Days of receiving a valid redemption request. In case the redemption proceeds are not made within 3 Business Days of the date of receipt of a valid redemption request, interest will be paid @ 15% per annum or such other rate from the 4th 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 1.14.1.4 of SEBI Master Circular for Mutual Funds dated June 27, 2024, the Trustee 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 (for index funds, ETFs and FOFs having one underlying domestic ETF): Not Applicable

E. Principles of incentive structure for market makers: 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:

Listing and transfer of units	Not Applicable
Dematerialization of units	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. Unitholders 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. 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. 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.
Minimum Target amount	Not Applicable
Maximum Amount to be raised (if any)	Not Applicable
Dividend Policy (IDCW)	● IDCW Distribution Procedure: 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. 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 2 working days from the issue of notice. 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 & the availability & adequacy of distributable surplus in the Scheme at the time of declaration of such IDCW. Investors should note that, when the Mutual Fund declares a IDCW under the Scheme, the IDCW warrants shall be dispatched within 7 working days of the declaration of the IDCW. The requirement of giving notice & the above laid procedure shall not be compulsory for Scheme/plan/option having frequency of IDCW distribution from daily upto monthly IDCW. Further, investors are request to note that the amounts can be distributed out of investors capital (Equalization Reserve), which is part of sale price that represents realized gains. ● Effect of IDCWs: 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 IDCW distribution tax and statutory levy if any. The NAV of the Unit holders in the Growth Option will remain unaffected by the payment of IDCW. 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. ● Mode of Payment of IDCWs: The Scheme proposes to pay IDCW by Direct Credit or through RTGS or NEFT or any other EFT means. 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. 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. 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.) All the IDCW payments shall be in accordance and compliance with SEBI Regulations, as amended from time to time. If Unit holders have opted for IDCW Payout Option, if the IDCW amount payable to such Unit holders (net of tax deducted at source, wherever applicable) is less than or equal to Rs. 250, following treatment shall be:
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	a. Where the option to payout IDCW is available in electronic mode: The IDCW amount shall be paid to the Unit holders. However, if the payment through electronic mode is unsuccessful, the AMC shall issue IDCW warrant for such amount; and b. Where the option to payout IDCW is not available in electronic mode: The IDCW shall be mandatorily reinvested in the respective Scheme/Plan by issuing additional Units at the applicable ex-IDCW NAV.
Allotment	All applicants whose cheques towards purchase of Units have been realised will receive a full and firm allotment of Units, provided that the applications are complete in all respects and are found to be in order. New investors may apply for Units by filling up the Application Form. Existing Unit Holders can apply for Units using the Transaction Slip. All valid applications will be allotted Units at the Applicable NAV for the application amount. The Trustee retains the sole and absolute discretion to reject any application. For details of dispatch of Account Statement, please refer the paragraph on "Account Statement" in this section below. Allotment Confirmation/Account Statement (for non-demat account holders): · On acceptance of application for subscription, an Allotment Confirmation/Account statement specifying the number of units allotted will be sent by way of SMS and/or email and/or ordinary post, to the investors who have not opted to hold units in demat (electronic) mode within 5 Business Days from the date of receipt of transaction request from the Unit holder. The Account Statement shall be non-transferable. Despatch of Account Statements to NRIs/FIIs will be subject to RBI approval, if required. A Consolidated Account Statement (CAS) shall also be sent to the Unit holder in whose folio transactions have taken place during that month, on or before 15th of the succeeding month by mail/e-mail. 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. Allotment Advice/Holding Statement (demat account holders): · For investors who have opted to hold units in demat (electronic) mode, 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. 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. Normally no unit certificates will be issued. However, on request from the unit holder, unit certificates will be issued for the same. The AMC will issue a unit certificate to the applicant within 5 business days of the receipt of request for the certificate. Unit certificate, if issued, must be duly discharged by the unit holder(s) and surrendered along with the request for redemption/switch or any other transaction of units covered therein. 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. Consolidated Account Statement (CAS): 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 incase of delivery via. electronic mode 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
Refund	Not Applicable
Who can invest This is an indicative list and investors shall consult their financial advisor to ascertain whether the scheme is suitable to their risk profile.	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): 1. Resident adult Indian individuals either singly or jointly (not exceeding three), or on an Anyone or Survivor basis; 2. Karta of Hindu Undivided Family (HUF in the name of Karta); 3. Partnership Firms in the name of any one of the partner(constituted under the Indian partnership law) & Limited Liability Partnerships (LLP); 4. Minors (Resident or NRI) through parent / legal guardian; 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; 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); 7. Banks, including Scheduled Bank, Regional Rural Bank, Co-Operative Bank etc. & Financial Institutions; 8. Special Purpose Vehicles (SPV) approved by appropriate authority; 9. Religious and Charitable Trusts, Wakfs or endowments of private trusts and Private trusts (subject to receipt of necessary approvals as required & who are authorised to invest in Mutual Fund schemes under their trust deeds); 10. Non-Resident Indians (NRIs) / Persons of Indian origin residing abroad (POI) on repatriation or non repatriation basis; 11. Foreign Institutional Investors (FIIs) registered with SEBI on fully repatriation basis; 12. Foreign Portfolio Investors (FPIs) subject to the applicable Regulations; 13. Provident / Pension / Gratuity / superannuation, such other retirement and employee benefit and such other funds to the extent they are permitted to invest; 14. Army, Air Force, Navy and other para-military units and bodies created by such institutions; 15. Scientific and Industrial Research Organisations; 16. Multilateral Funding Agencies / Bodies Corporate incorporated outside India with the permission of Government of India / Reserve Bank of India; 17. Trustee, the AMC, their Shareholders or Sponsor, their associates, affiliates, group companies may subscribe to Units under the Scheme; 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. 19. Insurers, insurance companies / corporations registered with the Insurance Regulatory Development Authority (subject to IRDA

	Circular (Ref : IRDA/F&I/INV/CIR/074/03/2014) dated March 3, 2014 20. Any other category of individuals / institutions / body corporate etc., so long as wherever applicable they are in conformity with SEBI Regulations/other applicable Regulations/the constituent documents of the applicants. Notes: 1. Returned cheques are not liable to be presented again for collection, and the accompanying application forms are liable to be rejected. In case the returned cheques are presented again, the necessary charges, if any, are liable to be debited to the investor. 2. It is expressly understood that at the time of investment, the investor/Unit holder has the express authority to invest in Units of the Scheme and AMC / Trustees / Mutual Fund will not be responsible if such investment is ultravires the relevant constitution. Subject to the 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. 3. Non Resident Indians (NRIs) and Persons of Indian Origin (PIOs) residing abroad/ Overseas Citizens of India (OCI) / Foreign Portfolio Investors (FPIs) have been granted a general permission by Reserve Bank of India under Schedule 5 of the Foreign Exchange Management (Transfer or Issue of Security by a Person Resident Outside India) Regulations, 2000 for investing in / redeeming units of the mutual funds subject to conditions set out in the aforesaid regulations. If a person who is a resident Indian at the time of subscription becomes a resident outside India subsequently, he/she shall have the option to either be paid repurchase value of Units, or continue into the Scheme if he/she so desires and is otherwise eligible. However, the AMC shall not be liable to pay interest or any compensation, arising on account of taxation law or otherwise, on redemption, IDCW or otherwise, to such a person during the period it takes for the Fund to record change in residential status, bank mandates, and change in address due to change in tax status on account of change in residential status. Notwithstanding the aforesaid, the Trustee reserves the right to close the Unit holder's account and to pay the repurchase value of Units, subsequent to his becoming a person resident outside India, should the reasons of cost, interest of other Unit holders and any other circumstances make it necessary for the Fund to do so. 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. 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
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	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. 6. It is compulsory for investors to give certain mandatory disclosures while applying in the Scheme like bank details & PAN/PEKRN copy etc. For details please refer SAI. 7. The Trustee may also periodically add and review the persons eligible for making application for purchase of Units under the Scheme. 8. 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 Paragraph 18.5 of SEBI Master Circular dated June 27, 2024. 9. 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 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 the SEBI circular no. SEBI/HO/IMD/POD-II/CIR/P/2023/0069 dated May 12, 2023. 10. 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. 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” & 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.
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Foreign Account Tax Compliance Act (commonly known as “FATCA”):

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.

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:

- (i) undertake necessary due diligence process by collecting information/documentary evidence of the US/non US status of the investors;
- (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
- (iii) carry out such other activities as prescribed under the FATCA provisions, as amended from time to time.

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 of folio with joint investors, the entire account value of investment portfolio will be attributable under each such reportable person. 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.

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.

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.

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:

- 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.
- 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. Ultimate Beneficial Ownership: 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: • 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. • 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).
Who cannot invest	The following persons/entities cannot invest in the Scheme: 1. Overseas Corporate Bodies pursuant to RBI A.P. (DIR Series) Circular No. 14 dated September 16, 2003 2. Non-Resident Indians residing in the Financial Action Task Force (FATF) declared Non Compliant Countries or Territories (NCCTs) 3. United States Person (US Person) as defined under the extant laws of the United States of America, except where such US Person is an NRI / PIO, he/she shall be permitted to make an investment 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. 4. Persons residing in Canada. 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, the Trustee at its sole discretion may reject the application, subject to SEBI Regulations and other prevailing statutory regulations, if any.
How to Apply and other details	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 (www.edelweissmf.com) 2. List of official points of acceptance, collecting banker details etc. shall be available at List of ISCs, OPAs & Collecting Banker details_04062024_031225_PM.pdf (edelweissmf.com) 3. Details of the Registrar and Transfer Agent (R&T), official points of acceptance, collecting banker details etc. are available on back cover page. Investors are required to note that it is mandatory to mention their bank account numbers in their applications/requests for redemption.
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.	Not Applicable
Restrictions, if any, on the right to freely retain or dispose of units being offered	The Units of the Scheme are not transferable except Units of the Scheme held in electronic (demat) mode. In view of the same, additions / deletions of names will not be allowed under any folio of the Scheme. However, the said provisions will not be applicable 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. 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: - 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: - Liquidity issues - Market failures, exchange closure - Operational issues - Restriction on redemption may be imposed for a specified period of time not exceeding 10 working days in any 90 days period. - Any imposition of restriction would require specific approval of Board of AMCs and Trustee and the same should be informed to SEBI immediately. - When restriction on redemption is imposed, the following procedure shall be applied: - No redemption request upto INR 2 lakh shall be subject to such restriction. - 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. For details please refer to paragraph on “Right to limit redemption, “suspension of purchase and / or redemption of Units” & paragraph on “Lien & pledge” under SAI.
Cut off timing for subscriptions/ redemptions/ switches This is the time before which your application (complete in all respects) should reach the official points of acceptance	Investors will get the Units on the basis of NAV & 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. The AMC will calculate and disclose the NAV on every Business Day (along with sale and repurchase prices). The NAV declared at the close of every Business Day, will be uploaded on the AMFI website i.e., www.amfiindia.com and on Edelweiss Mutual Fund’s website i.e. www.edelweisismf.com by 11.00 p.m. (a) Cut off Timing for Subscriptions - Valid Applications received at the designated official point of acceptance up to cut-off time of 1:30 p.m. and the entire subscription amount credited to bank account of respective Liquid scheme before the cutoff time of 1.30 p.m. i.e. the subscription amount shall be available for utilisation before cut-off time - The closing NAV of the day immediately preceding the day of receipt of the application shall be applicable. - Valid Applications received at the designated official point of acceptance post cut-off time of 1:30 p.m. and the entire subscription amount credited to bank account of respective Liquid scheme on the day of receipt of application i.e. the subscription amount shall be available for utilisation on the same day as day of receipt of application - The closing NAV of the day immediately preceding the next business day shall be applicable. - Irrespective of the time of receipt of valid application at the designated official point of acceptance and the entire subscription amount is not

	credited to respective Liquid scheme account. i.e. the subscription amount is not available for utilisation before the cut-off time - The closing NAV of the day immediately preceding the day on which the funds are available for utilisation shall be applicable. For allotment of Units in respect of Purchase in the Scheme, the following needs to be complied with: - Application is received before the applicable cut-off time. - Funds for the entire amount of Subscription / Purchase as per the application are credited to the bank account of the Scheme before the cut-off time. - The funds are available for utilization before the cut-off time without availing any credit facility whether intra-day or otherwise, by the Scheme. For allotment of units in respect of switch-in to the Scheme from other schemes, the following needs to be complied with: - Application for switch-in is received before the applicable cut-off time. - Funds for the entire amount of Subscription / Purchase as per the switch-in request are credited to the bank account of the switch-in Scheme before the cut-off time. - The funds are available for utilization before the cut-off time without availing any credit facility whether intra-day or otherwise, by the switch-in Scheme. (b) Cut off Timing for Redemptions: As per SEBI Regulations, the cut off timing & the Applicable NAV is as under: - In respect of valid applications received upto 3 p.m. by the Mutual Fund, the closing NAV of the day immediately preceding the next Business Day of receipt of application. - In respect of valid applications received after 3 p.m. by the Mutual Fund, closing NAV of the next Business Day shall be applicable. - Clauses (a) and (b) shall apply to 'switch in' transactions as if they were purchase transactions and to 'switch out' transactions as if they were repurchase transactions. - In case of 'switch' transactions from one Scheme to another the allocation shall be in line with redemption payouts. - Clauses (a) and (b) shall apply to 'sweep' transactions as if they were purchase transactions and to 'reverse sweep' transactions as if they were repurchase transactions. 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 www.edelweissmf.com & www.amfiindia.com. 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. For details please visit AMC website (www.edelweissmf.com)
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Minimum amount for purchase/redemption/switches (mention the provisions for ETFs, as may be applicable, for direct subscription/redemption with AMC.	Minimum Purchase Amount: Rs. 100/- per application & in multiples of Re. 1/- thereafter. Minimum additional purchase amount: Rs. 100/- per application & in multiples of Re. 1/- thereafter. Minimum Redemption Amount: Minimum Redemption Amount of Re. 1/- and in multiple of Re. 1/- thereafter. There will be no minimum redemption criterion for Unit based redemption. The Redemption / Switch-out would be permitted to the extent of credit balance in the Unit holder's account of the Plan(s) / Option(s) of the Scheme(s) (subject to completion of Lock-in period or release of pledge / lien or other encumbrances). For demat transactions, minimum redemption would be mandatorily 50 units. The AMC may revise the minimum / maximum amounts and the methodology for new/additional subscriptions, as and when necessary. Such change may be brought about after taking into account the cost structure for a transaction/account and /or Market practices and/or the interest of existing Unit holders. Further, such changes shall only be applicable to transactions from the date of such a change, on a prospective basis. <u>NOTE:</u> - Investors can purchase Units under the Scheme at the purchase price. The Unit holder can request for purchase of Units by amount or by number of Units. For details on how the Purchase Price is calculated, investors are requested to view SAI under the heading "Purchase Price". - Allotment of Units for purchases by NRIs / FIIs / PIOs shall be in accordance with RBI rules in force.
Accounts Statements	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). Consolidated Account Statement (CAS): 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 incase of delivery via. electronic mode 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 For further details, refer SAI
Dividend/ IDCW	The payment of dividend/IDCW to the unitholders shall be made within seven working days from the record date.
Redemption	Redemption proceeds shall be paid to the Unitholder in the Bank Account registered with DP, through ECS, direct credit, RTGS, demand draft, etc., as the AMC may decide, from time to time, for the smooth and the efficient

	functioning of the Scheme. In case of failure of transfer, the AMC may issue cheque / pay order in the name and address of the unit holder (or if there is more than one holders / joint holders, the address of the first name holder), not later than 10 (Ten) working days from the date of redemption. Proceeds (cash or in-kind) shall be credited to the unit holders Bank Account / DP Account, only upon receipt of Units of the Scheme in the Scheme/Mutual Fund's DP Account. Note: The mutual fund will rely on the address and the bank account details recorded in the depository system. Any changes to the address and bank account details can be made only through the depository system. The redemption or repurchase proceeds shall be dispatched to the unitholders within 3 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
Bank Mandate	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. The Mutual Fund offers a facility to register multiple bank accounts for pay-in & payout purposes and designate one of the registered bank account 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 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 IDCWs and redemptions 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. 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. Change in Bank Mandate 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: 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. 2. In case of standalone change of bank details, documents as enlisted below should be submitted as a proof of new bank account details:

	3. Investors/Unit holders are advised to register multiple bank accounts and choose any of such registered bank accounts for receipt of redemption proceeds; 4. Any unregistered bank account or new bank account forming part of redemption request shall not be entertained or processed; 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.
Delay in payment of redemption / repurchase proceeds/dividend	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 required by a regulatory authority which may result in delay in processing the application. The Asset Management Company shall be liable to pay interest to the unitholders at rate as specified vide clause 14.2 of SEBI Master Circular for Mutual Funds dated June 27, 2024 by SEBI for the period of such delay
Disclosure w.r.t investment by minors	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 Paragraph 18.5 of SEBI Master Circular dated June 27, 2024. 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 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 the Para 17.6 of the SEBI Master Circular for Mutual Funds dated June 27, 2024.
Acceptance of transactions through email in respect of Non-individual investors	Non-individual unitholders desiring to avail the facility of carrying out financial transactions through email in respect of Edelweiss Mutual Fund schemes shall: 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.

	b) The board resolution/authority letter should explicitly consist of: (i) List of approved authorized officials who are authorized to transact on behalf of non-individual investors along with their designation and email IDs. (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. 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. 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 - (i) The email is also cc'd (copied) to the registered email ID of the authorized official / signatory of the non-individual unitholder; and (ii) the domain name of the email ID of the sender of the email is from the same organization's official domain name. 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. 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. 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 officials of the entity, duly supported by copy of the board resolutions/authority letter on the entity's letter head. 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: (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 (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.
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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

Monthly Portfolio Disclosure / Half yearly Disclosures: Portfolio / Half yearly Financial Results 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.	The AMC will disclose portfolios (along with ISIN) in user friendly and downloadable spreadsheet format, as on the last day of the month/half year for all the schemes on its website (www.edelweissmf.com) and on the website of AMFI (www.amfiindia.com) within 10 days from the close of each month/half year. In case of unitholders whose email addresses are registered, the AMC will send via email both the monthly and half yearly statement of scheme portfolio within 10 days from the close of each month /half year, respectively. The AMC will publish an advertisement every half-year, in the all India edition of at least two daily newspapers, one each in English and Hindi, disclosing the hosting of the half yearly statement of the scheme portfolio on the AMC's website (www.edelweissmf.com) and on the website of AMFI (www.amfiindia.com) and the modes such as SMS, telephone, email or written request (letter) through which an unitholder can submit a request for a physical or electronic copy of the statement of scheme portfolio. The AMC will provide physical copy of the statement of scheme portfolio without any cost, on specific request received from a unitholder.
Annual Report	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 (www.edelweissmf.com) and on the website of AMFI (www.amfiindia.com). 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 (www.edelweissmf.com) and on the website of AMFI (www.amfiindia.com) 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.
Scheme Summary Document (SSD)	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. https://www.edelweissmf.com/downloads/scheme-summary-document and AMFI i.e. www.amfiindia.com and Registered Stock Exchanges i.e. National Stock Exchange of India Limited and BSE Limited.
Risk-o-meter	In accordance with circular no. SEBI/HO/IMD/DF3/CIR/P/2020/197 dated October 5, 2020 the risk-o-meter will be disclosed along with 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 SEBI circular no. SEBI/HO/IMD/IMD-II DOF3/P/CIR/2021/555 dated April 29, 2021 and circular no. SEBI/HO/IMD/IMD-II DOF3/P/CIR /2021/621 dated August 31, 2021 the

	risk-o-meter of the scheme, name of the benchmark and risk-o-meter of the scheme shall be disclosed alongwith the monthly and half yearly portfolios sent via email to the investors. In addition to the above, the AMC shall disclose the following in all disclosures, including promotional material or that stipulated by SEBI: - risk-o-meter of the scheme wherever the performance of the scheme is disclosed - risk-o-meter of the scheme and benchmark wherever the performance of the scheme vis-à-vis that of the benchmark is disclosed.
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C. Transparency/NAV Disclosure

The AMC will calculate and disclose the first NAV within the timelines stipulated under the Regulations from the closure of the New Fund Offer Period. Subsequently, the NAV will be calculated and disclosed on every Business Day. 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 before 11.00 p.m. on every 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.

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 their schemes on its website (www.edelweissmf.com) and on the website of AMFI www.amfiindia.com within 10 days from the close of each month/half year.

In case of unitholders whose email addresses are registered, the AMC will send via email both the monthly and half yearly statement of scheme portfolio within 15/21 days from the close of each month /half year respectively.

The AMC will publish an advertisement every half-year, in the all India edition of at least two daily newspapers, one each in English and Hindi, disclosing the hosting of the half yearly statement of the schemes portfolio on the AMC's website (www.edelweissmf.com) and on the website of AMFI (www.amfiindia.com) 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 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.

The AMC will make available the Annual Report of the Scheme within four months of the end of the financial year.

D. Transaction charges

(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, please refer to SAI.

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:

	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 <https://www.edelweissmf.com/reach-us/locate-us>.

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

Please refer AMC website www.edelweissmf.com for latest update.

Notes:

- Further any amendments / replacement / re-enactment of SEBI Regulations subsequent to the date of the Document shall prevail over those specified in this Document.
- The Board of the Trustees has ensured that Edelweiss Liquid Fund, approved by it, is a new product offered by Edelweiss Mutual Fund and is not a minor modification of the existing Fund.
- 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.
- Any dispute arising out of this issue shall be subject to the exclusive jurisdiction of the Courts in India.

The Scheme is a new product offered by Edelweiss Mutual Fund and is not a minor modification of any existing scheme/fund/product.

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**

Place: Mumbai
Date: May 30, 2025

Sd/-
Radhika Gupta
Managing Director & CEO

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

EDELWEISS ASSET MANAGEMENT LIMITED - ISC / OPA

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

KFIN TECHNOLOGIES LIMITED - ISC / OPA

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

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

• **Hubli** : CTC No.483/A1/A2, Ground Floor, Shri Ram Palza, Behind Kotak Mahindra Bank, Club Road, Hubli - 580029. Tel.: 0836-2252444 • **Secunderabad** : JBS Station, Lower Concourse 1 (2nd floor), situated in Jubilee Bus Metro Station, Secunderabad - 500009. Tel.: 040-44857874 / 75 / 76 • **Hyderabad (Gachibowli)** : Selenium Plot No: 31 & 32, Tower B Survey No.115/22 115/24 115/25, Financial District Gachibowli Nanakramguda Serilingampally Mandal, Hyderabad - 500032. Tel.: 040-33215122 • **Indore** : 19/1 New Palasia Balaji Corporate 203-204-205, Above ICICI bank 19/1 New Palasia, Near Curewell Hospital Janjeerwala Square Indore, Indore - 452001. Tel.: 0731-4266828/4218902 • **Jabalpur** : 2nd Floor, 290/1 (615-New), Near Bhavartal Garden, Jabalpur - 482001. Tel.: 0761-4923303 • **Jaipur** : Office No 101, 1st Floor, Okay Plus Tower, Next To Kalyan Jewellers, Government Hostel Circle, Ajmer Road, Jaipur 302001. Tel no - 0141-4167715/17 • **Jalandhar** : Office No. 7, 3rd Floor, City Square building, E-H197 Civil Lines, Jalandhar - 144001. Tel.: 0181-5094410 • **Jalgaon** : 269 Jaee Vishwa 1st Floor, Baliram Peth Above United Bank Of India, Near Kishor Agencies, Jalgaon - 425001. Tel.: 9421521406 • **Jaipauri** : D B C Road, Opp Nirala Hotel, Jaipauri - 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, Crossley 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, Premlta, Silchar - 788001. Tel.: 3842261714 • **Siliguri** : Nanak Complex, 2nd Floor, Sevoke Road, Siliguri - 734001. Tel.: 0353-2522579 • **Sonepat** : Shop No. 205 PP Tower, Opp Pmcme 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.