

Scheme Information Document (SID)

SECTION I

Edelweiss Banking and PSU Debt Fund

(An open ended debt scheme predominantly investing in Debt Instruments of Banks, Public Sector Undertakings, Public Financial Institutions and Municipal Bonds. A relatively high interest rate risk and relatively low credit risk.)

Potential Risk Class (PRC) matrix

Credit Risk →	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Interest Rate Risk ↓			
Relatively Low (Class I)			
Moderate (Class II)			
Relatively High (Class III)	A-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 Banking & PSU Debt A-II Index	Benchmark Risk-o-meter As per AMFI Tier 2 Benchmark - Nifty Banking & PSU Debt Index - A-III
- Income over short to medium term. - Investment in Debt Securities and Money Market Instruments issued by Banks, PSUs and PFIs	 The risk of the scheme is Moderate	 The risk of the benchmark is Low to Moderate	 The risk of the benchmark is 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, 2026. An addendum may be issued or updated in accordance with provisions of Paragraph 6.16 of SEBI Master circular on Mutual Funds dated March 20, 2026 on an ongoing basis on the website <https://www.edelweissmf.com/>.

Continuous offer of Units of Rs. 10 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 2026, (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 April 30, 2026.



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Part I. HIGHLIGHTS/SUMMARY OF THE SCHEME

Sr. No.	Title	Description
I	Name of the scheme	Edelweiss Banking and PSU Debt Fund
II	Category of the Scheme	Banking and PSU Fund
III	Scheme type	An open ended debt scheme predominantly investing in Debt Instruments of Banks, Public Sector Undertakings, Public Financial Institutions and Municipal Bonds.
IV	Scheme code	EDEL/O/D/BPF/13/08/0013
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 Banking and PSU Debt A-II Index Tier 2 - Nifty Banking & PSU Debt Index - A-III Justification for use of benchmark: 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.edelweisstmf.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 offers a choice of two options which are as follow: 1) Growth option 2) IDCW option Growth: Under the growth option no IDCW will be declared. The IDCW option offers: ■ Payout of Income Distribution cum Capital Withdrawal option (IDCW – Payout); ■ Reinvestment of Income Distribution cum Capital withdrawal option (IDCW – Reinvestment); ■ Reinvestment of Income Distribution cum Capital withdrawal option (IDCW – Weekly Reinvestment); ■ Reinvestment of Income Distribution cum Capital withdrawal option (IDCW – Fortnightly Reinvestment); ■ Reinvestment of Income Distribution cum Capital withdrawal option (IDCW – Monthly Reinvestment); or ■ Payout of Income Distribution cum Capital Withdrawal option (IDCW – Monthly Payout). In case of weekly IDCW - Reinvestment option, record date for the declaration of IDCW shall be every Tuesday, in case of IDCW – Fortnightly Reinvestment the record date shall be 14th and 28th of each month and in case of IDCW – Monthly Reinvestment or IDCW - Payout, the record date shall be 25th of each month. In case the record dates fall on a non-Business Day, the subsequent Business Day shall be considered as the record date. There can be no assurance or guarantee to Unit Holders as to the rate of IDCW distribution or 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. For detailed disclosure on default plans and options, kindly refer SAI.
XI	Load Structure	Exit Load: Nil 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 This is the period during which a new scheme sells its units to the investors.	Not Applicable.
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	The AMC has a written down policy on Creation of segregated portfolio which is approved by the Trustees. Creation of segregated portfolio shall be subject to guidelines specified by SEBI from time to time. Creation of segregated portfolio is optional and is at the discretion of the Edelweiss Asset Management Limited (AMC). For details, kindly refer SAI.
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 Banking and PSU Debt 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. Combo SIP 3. Freedom SIP 4. Multi SIP 5. Choti SIP 6. Retirement Benefit Plan 7. SIP Pause Facility 8. Systematic Withdrawal Plan (SWP) 9. Systematic Transfer Plan (STP) 10. Smart Trigger Enabled Plan (STEP Facility) 11. Power SIP 12. Power STP For further details of above special products / facilities, kindly refer SAI.
XXV	Weblink	• Weblink for TER for last 6 months and Daily TER: Statutory - Disclosure Documents Edelweiss Mutual Fund • Weblink for scheme factsheet Statutory - Disclosure Documents Edelweiss Mutual Fund

Pursuant to Notice cum Addendum dated March 23, 2026, Edelweiss NIFTY PSU Bond Plus SDL Apr 2026 50:50 Index Fund is merged with Edelweiss Banking and PSU Debt Fund with effect from April 30 , 2026 and there will be no change in the name or other attributes of Edelweiss Banking and PSU Debt Fund and accordingly, interest of unitholders of Edelweiss Banking and PSU Debt Fund are not adversely affected.

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, 2026 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, 2026 and the guidelines there under shall be applicable.
8. The Trustees have ensured that the Edelweiss Banking & PSU Debt 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: April 30, 2026
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
Debt Securities and Money Market Instruments issued by Banks, Public Sector Undertakings, Public Financial Institutions, entities majorly owned by Central and State Governments and Municipal Bonds.	80%	100%
Debt Securities and Money Market Instruments including Treasury Bills, Tri-party Repo, Central and State Governments Securities, Units of Debt & Liquid Mutual Fund.	0%	20%

Debt securities include government securities (G-Sec), debt issued by states (SDL & UDAY) & municipal corporations, debt issued by PSU, PFI, entities majorly owned by Central and State Governments and private entities, securitized debt, interest rate derivatives and other permissible debt securities.

Money market instruments include Commercial Papers, Commercial Bills, Repo in corporate debt, Treasury Bills, Tri-party Repo, government securities having unexpired maturity up to one year, Call or Notice Money, Certificate of Deposits, Usance Bills, Repo (with approved government & Corporate Debt Securities as collateral), and any other like securities 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.

The Scheme may take exposure to Repo of Corporate Debt Securities up to the extent permitted by the Regulations (currently up to 10% of total assets, subject to change in line with the regulations from time to time).

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

Sl.no	Type of Instrument	Percentage of Exposure	Circular References*
2	Repo of Corporate Debt Securities	The Scheme may take exposure to Repo of Corporate Debt Securities up to the extent permitted by the Regulations (currently up to 10% of total assets, subject to change in line with the regulations from time to time).	Clause 13.8 of SEBI Master Circular dated March 20, 2026
3	Foreign securities	The Scheme can invest up to 50% of its net assets in foreign debt securities.	Clause 13.11. of the SEBI Master Circular dated March 20, 2026 for Mutual Funds.
4	Debt derivative exposure only for hedging purpose	50% of the debt net assets of the scheme. The Scheme may enter into plain vanilla interest rate swaps for hedging purposes. Exposure to a	Clause 13.15 of the SEBI Master Circular dated March 20, 2026 for Mutual Funds

		single counterparty in such transactions will not exceed 10% of the net assets of the Scheme	
5	Securitized debt	Investment in securitized debt excluding foreign securitized debt shall not exceed 50% of the debt portfolio	Clause 13 of the SEBI Master Circular dated March 20, 2026 for Mutual Funds
6	Stock lending activities	The Scheme shall not invest in the said security.	-

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 clause 3.11 of SEBI Master circular dated March 20, 2026 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 Regulation 22 (9) (c) of the SEBI Mutual Fund Regulations, 2026 as detailed later in this document.

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 1.9.1. of the SEBI Master Circular dated March 20, 2026 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 Regulation 22 (9) (c) of the Regulations, as detailed later in this document.

B. WHERE WILL THE SCHEME INVEST?

- 1) Investment in Debt and Money Market securities:
 - a. Commercial Papers
 - b. Commercial Bills / BRDS
 - c. Treasury Bills
 - d. Government Securities having unexpired maturity up to one year
 - e. Call or notice money
 - f. Certificate of Deposits
 - g. Usance bills
 - h. Repo (with approved government & corporate debt securities as collateral)

Any other like instruments as specified by the RBI from time to time

- 2) Debt Securities:
 - a. Debt securities issued by central and state governments
 - b. Debt securities issued by municipal corporations
 - c. Debt securities issued by Banks
 - d. Debt securities issued by Public Sector Undertakings (PSU), Public Financial Institutions (PFI) and Private Sector Entities
 - e. Debt securities issued by supra-national entities
 - f. Debt securities issued by foreign entities
- 3) Securitized Debt
- 4) Debt Derivatives
- 5) Units of different types of Income Funds, Tri-party Repo Funds / Liquid Mutual Funds
- 6) Foreign debt securities as permitted from time to time.
- 7) Any other securities or asset class or instruments as permitted under SEBI regulations

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

b. Investments in repo of corporate debt securities

In accordance with the requirement of regulation 40 of SEBI (Mutual Funds) Regulations, 2026 read with clause 18.1. of SEBI master circular dated March 20, 2026 on Investment by Mutual Fund Schemes and AMCs in units of Corporate Debt Market Development Fund, scheme shall invest 25 bps of its AUM.

CDMDF Framework

CDMDF shall comply with the Guarantee Scheme for Corporate Debt (GSCD) as notified by Ministry of Finance vide notification no. G.S.R. 559(E) dated July 26, 2023 and Clause 18 of SEBI Master Circular on Mutual Funds dated March 20, 2026.

dated March 20, 2026 and circulars / guidelines/ Letters issued by SEBI and AMFI from time to time, which includes the framework for corporate debt market development fund. The framework will inclusive of following points-

- a) The CDMDF shall deal only in following securities during normal times:
 - Low duration Government Securities
 - Treasury bills
 - Tri-party Repo on G-sec
 - Guaranteed corporate bond repo with maturity not exceeding 7 days
- b) The fees and expenses of CDMDF shall be as follows:
 - During Normal times: (0.15% + tax) of the Portfolio Value charged on daily pro-rata basis.
 - During Market stress: (0.20% + tax) of the Portfolio Value charged on daily pro-rata basis.
 - "Portfolio Value" means the aggregate amount of portfolio of investments including cash balance without netting off of leverage undertaken by the CDMDF.

Corporate debt securities to be bought by CDMDF during market dislocation include listed money market instruments. The long term rating of issuers shall be considered for the money market instruments. However, if there is no long term rating available for the same issuer, then based on credit rating mapping of CRAs between short term and long term ratings, the most conservative long term rating shall be taken for a given short term rating.

- c) CDMDF shall follow the Fair Pricing document, while purchase of corporate debt securities during market dislocation as specified in clause 18.1. of SEBI master circular no. HO/24/13/11(1)2026-IMD-POD-1/I/7602/2026 dated March 20, 2026 and circulars / guidelines/ Letters issued by SEBI and AMFI from time to time
- d) CDMDF shall follow the loss waterfall accounting and guidelines w.r.t. purchase allocation and trade settlement of corporate debt securities bought by CDMDF, specified in clause 18.1. of SEBI master circular no. HO/24/13/11(1)2026-IMD-POD-1/I/7602/2026 dated March 20, 2026 and circulars/ guidelines/ Letters issued by SEBI and AMFI from time to time

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 Investment Manager of the Scheme will aim to adopt a Top-Down approach to investing. This approach involves analyzing macro- economic parameters affecting the bond market and sentiment of market participants. Some of these parameters include the government's economic and fiscal policies, stance of the monetary policy by the RBI, inflation and its trajectory in the near-term, Current Account Deficit, FII flows, INR's absolute and relative performance, RBI's foreign exchange management policy, banking system liquidity, credit cycle, demand-supply dynamics, health of the corporate sector liquidity conditions in major economies, stance of monetary policies in the major economies, interest rate cycle in the major economies, etc. A careful analysis of these parameters may help the Investment Manager to form a view on the future direction of interest rates and credit spreads. Based on this, the Investment Manager will seek to create a portfolio of fixed income securities from the universe of approved credits which is likely to generate optimal risk-adjusted returns for investors over the medium-term. Once created, the Investment Manager will monitor the portfolio of fixed income securities on periodic basis and rebalance, if required, to ensure that the Scheme is positioned to benefit from the Investment Manager's views on interest rates.

The Investment Manager will seek to evaluate the credit risk of each instrument by analyzing key factors such as outlook for the sector, reputation and track record of the management, careful analysis of recent financial, operating and credit metrics, news flows as well as external rating opinions. This will help the Investment Manager in gaining a perspective on the credit spreads and exposures.

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 Rs 270 trillion (\$2.99 trillion) as on 31 Dec 2025 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 73%; corporate bonds were 23% while money market assets comprised 4% of the aggregate Face Value of bonds as of 31 Dec 2025.

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 31 Dec 2025, size of the Indian government bond market is around Rs 128 trillion, which is distributed amongst 114 unique issues. As compared to that India's corporate bond market is more fragmented. The total corporate bond market

size is around Rs 63 trillion, which is distributed amongst ~5,499 unique issuers, according to NSDL data.

Following table exhibits various debt instruments along with indicative yields as on March 31, 2026:

Instrument	Indicative Yield Range (% per annum)
Treps	5.02-5.42
1 month T Bill	5.25-5.40
3 month T Bill	5.36-5.41
6 month T Bill	5.51-5.56
1 year T Bill	5.66-5.71
1 month CD	7.49-7.59
3 month CD	7.32-7.42
6 month CD	7.20-7.30
1 year CD	7.23-7.33
1 Yr Gsec	5.80-5.90
3 Yrs Gsec	6.35-6.45
5 Yrs Gsec	6.88-6.98
10 Yrs Gsec	6.99-7.09
15 Yrs Gsec	7.43-7.48
1 Yr SDL	5.85-6.05
3 Yrs SDL	6.77-7.02
5 Yrs SDL	7.22-7.47
10 Yrs SDL	7.62-7.72
15 Yrs SDL	7.79-7.89

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 income 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 - CRISIL Banking and PSU Debt A-II Index

Tier 2 - Nifty Banking & PSU Debt Index - A-III

Justification for use of benchmark:

The Tier 1 benchmark of the scheme is CRISIL Banking and PSU Debt A-II Index and Tier 2 benchmark of the scheme is Nifty Banking & PSU Debt Index - A-III. 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. Dhawal Dalal and Mr. Rahul Dedhia are the Fund Managers of the Scheme.

Name of Fund Manager & Managing Scheme Since	Age & Educational Qualifications	Previous Experience	Other Funds Managed
Mr. Dhawal Dalal (Managing the scheme since November 26, 2016)	54 years B.E., MBA	Mr. Dhawal Dalal, aged 53 years, is a B.E. (Gujarat University, Ahmedabad), and MBA (University of Dallas, Texas, USA) by qualification and has an overall work experience of 25+ years mostly in the fixed income investment & research function. Mr. Dalal has joined Edelweiss AMC as Chief Investment Officer – Fixed Income in October 2016 and is key personnel. Prior to joining Edelweiss AMC, he was associated with DSP BlackRock Investment Managers Pvt.Ltd as Executive Vice President and Head of Fixed Income from January 2012 to July 2016, as Sr. Vice President and Head of Fixed Income schemes from January 2006 to December 2011 and as Asst. Vice President for fixed income products from May 1998 to December 2005. Prior to that he was associated with Merrill Lynch Investment Managers as Assistant Portfolio Manager, from August 1996 to April 1998.	1. Edelweiss Government Securities Fund 2. Edelweiss NIFTY PSU Bond Plus SDL Apr - 2026 50:50 Index Fund 3. Edelweiss NIFTY PSU Bond Plus SDL Apr - 2027 50:50 Index Fund 4. Edelweiss CRISIL IBX 50:50 Gilt Plus SDL June 2027 Index Fund 5. Edelweiss CRISIL-IBX AAA Bond NBFC-HFC - Jun 2027 Index Fund 6. Edelweiss CRISIL IBX 50:50 Gilt Plus SDL Sep 2028 Index Fund 7. Edelweiss CRISIL IBX AAA Financial Services Bond - Jan 2028 Index Fund 8. Bharat Bond ETF APRIL 2030 9. Bharat Bond ETF APRIL 2031 10. Bharat Bond ETF APRIL 2032 11. Bharat Bond ETF APRIL 2033 12. Edelweiss CRISIL IBX 50:50 Gilt Plus SDL Apr 2037 Index Fund 13. Edelweiss CRISIL IBX 50:50 Gilt Plus SDL Short Duration Index Fund
Mr. Kedar Karnik (Managing the scheme since January 15, 2026)	45 years CFA, FRM, and CQF charter holder, Kedar also holds an M.M.S. in Finance and a degree in Electronics & Telecommunication Engineering	Mr. Kedar Karnik has over 19 years of experience. His expertise spans fund management and credit analysis across institutions like DSP, Axis, HSBC, and CRISIL. He has played a key role in scaling liquid and money market fund strategies, with several funds earning industry recognition. He has been overseas fixed income strategies at Edelweiss AMC, since December 2025	1. Edelweiss Overnight Fund 2. Edelweiss Low Duration Fund 3. Edelweiss Government Securities Fund 4. Edelweiss Multi Asset Allocation Fund 5. Edelweiss Balanced Advantage Fund 6. Edelweiss Equity Savings Fund 7. Edelweiss Aggressive Hybrid Fund

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

The existing schemes of the fund are as follows:

1. Edelweiss Liquid Fund
2. Edelweiss Low Duration Fund
3. Edelweiss Government Securities Fund
4. Edelweiss Money Market Fund
5. Edelweiss Overnight Fund

For detailed comparative table please refer the website:

[Scheme Differentiation.xlsx](#)

G. HOW HAS THE SCHEME PERFORMED?

Scheme Performance as on March 31, 2026		Regular Plan – Growth Option:			Direct Plan – Growth Option:																															
	Compounded Annualised Returns	Scheme Returns %	(Tier 1 Benchmark) CRISIL Banking and PSU Debt A-II Index	(Tier 2 Benchmark) NIFTY Banking & PSU Debt Index A-III	Scheme Returns %	(Tier 1 Benchmark) CRISIL Banking and PSU Debt A-II Index	(Tier 2 Benchmark) NIFTY Banking & PSU Debt Index A-III																													
	Returns for the last 1 year	4.96 %	5.53%	5.12 %	5.28%	5.53%	5.12 %																													
	Returns for the last 3 years	6.87%	6.85%	6.63%	7.20%	6.85%	6.63%																													
	Returns for the last 5 years	5.89%	5.87%	5.52%	6.22%	5.87%	5.52%																													
	Returns for the last 10 Years	7.25%	7.12%	6.79%	7.57%	7.12%	6.79%																													
	Returns since inception	7.69%	7.81%	7.41%	8.01%	7.81%	7.41%																													
Past performance may or may not sustain in future																																				
Absolute Returns for each financial year for the last 5 years																																				
	■ Edelweiss Banking and PSU Debt Fund-Direct Plan-Growth ■ Edelweiss Banking and PSU Debt Fund-Regular Plan-Growth ■ Benchmark return % - (Tier-1) CRISIL Banking and PSU Debt A-II Index ■ Benchmark return % - (Tier-2) NIFTY Banking & PSU Debt Index A-III <table><thead><tr><th>Financial Years</th><th>Edelweiss Banking and PSU Debt Fund-Direct Plan-Growth</th><th>Edelweiss Banking and PSU Debt Fund-Regular Plan-Growth</th><th>Benchmark return % - (Tier-1) CRISIL Banking and PSU Debt A-II Index</th><th>Benchmark return % - (Tier-2) NIFTY Banking & PSU Debt Index A-III</th></tr></thead><tbody><tr><td>FY 21-22</td><td>5.69%</td><td>5.37%</td><td>4.86%</td><td>4.67%</td></tr><tr><td>FY 22-23</td><td>3.85%</td><td>3.50%</td><td>3.99%</td><td>3.09%</td></tr><tr><td>FY 23-24</td><td>7.59%</td><td>7.26%</td><td>7.50%</td><td>7.18%</td></tr><tr><td>FY 24-25</td><td>8.79%</td><td>8.45%</td><td>7.56%</td><td>7.64%</td></tr><tr><td>FY 25-26</td><td>5.28%</td><td>4.96%</td><td>5.53%</td><td>5.12%</td></tr></tbody></table>							Financial Years	Edelweiss Banking and PSU Debt Fund-Direct Plan-Growth	Edelweiss Banking and PSU Debt Fund-Regular Plan-Growth	Benchmark return % - (Tier-1) CRISIL Banking and PSU Debt A-II Index	Benchmark return % - (Tier-2) NIFTY Banking & PSU Debt Index A-III	FY 21-22	5.69%	5.37%	4.86%	4.67%	FY 22-23	3.85%	3.50%	3.99%	3.09%	FY 23-24	7.59%	7.26%	7.50%	7.18%	FY 24-25	8.79%	8.45%	7.56%	7.64%	FY 25-26	5.28%	4.96%	5.53%
Financial Years	Edelweiss Banking and PSU Debt Fund-Direct Plan-Growth	Edelweiss Banking and PSU Debt Fund-Regular Plan-Growth	Benchmark return % - (Tier-1) CRISIL Banking and PSU Debt A-II Index	Benchmark return % - (Tier-2) NIFTY Banking & PSU Debt Index A-III																																
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H. ADDITIONAL SCHEME RELATED DISCLOSURES

Scheme's portfolio holdings (top 10 holdings by issuer and fund allocation towards various sectors) is available at <https://www.edelweissmf.com/statutory/sid-kim-sai-related-disclosure>

Portfolio Disclosure -

Monthly Portfolio - [Statutory - Disclosure Documents | Edelweiss Mutual Fund](#)

Half yearly Portfolio - [Statutory - Disclosure Documents | Edelweiss Mutual Fund](#)

Portfolio Turnover Rate - Not Applicable.

Aggregate investment in the Scheme by:

Sl. No.	Category of Persons	Net Value		Market Value (in Rs.)
	Fund Manager	Units	NAV per unit	
1	Mr. Dhawal Dalal	68,213.104	26.31	1794761.79
2	Mr. Hetul Raval (Upto 14 Jan 2026)	1,013.403	26.31	26663.74
3	Mr. Rahul Dedhia (Upto 14 Jan 2026)	3,338.281	26.31	87833.85
4	Mr. Kedar Karnik (since 15 Jan 2026)	317.592	26.31	8356.19

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>.

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 (3 (a)) of Regulation 22 of SEBI (Mutual Funds) Regulations, 2026 read along with clause 7.13 of the Master Circular for Mutual Funds dated March 20, 2026 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. Please visit website <https://www.edelweissmf.com/statutory#other> [Disclosure \(Investment by AMCs in each of their Mutual Fund Scheme\(s\)\)](#).

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:

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

NAV =

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. 1000.1235.

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 1.85% 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.

As per Regulation 67 of SEBI (MF) Regulations, 2026, the total of all expenses charged to the investors of the Mutual Fund scheme, shall be total of expense charged within the base limit specified under sub-regulation 7 of regulation 66, brokerage cost permitted under sub regulation 9 of regulation 66, transaction cost incurred for the purpose of execution of trade as referred under sub-regulation 10 of regulation 66, and statutory levies

Base Expense Ratio (Regulation 66(7): Base limit specified under sub-regulation 7 of regulation 66 shall be subject to following limits

Base Expense Ratio (BER)		
On the first Rs. 500 crores of the daily net assets	-	1.85%
On the next Rs. 250 crores of the daily net assets	-	1.65%
On the next Rs. 1,250 crores of the daily net assets	-	1.40%
On the next Rs. 3,000 crores of the daily net assets	-	1.25%
On the next Rs. 5,000 crores of the daily net assets	-	1.15%
On the next Rs. 40,000 crores of the daily net assets	-	Expense ratio reduction of 0.05% for every increase of Rs.5,000 crores of daily net assets or part thereof.
On balance of the assets	-	0.70%

Any expenditure in excess of the base limits specified above shall be borne by the asset management company or the trustees or sponsors. If any expense of the scheme is borne by asset management company or by the trustee or sponsors, the same shall be done only after the investment and advisory fees charged to the scheme, if any, is fully reversed.

Total Expense Ratio for the scheme

Expense Head	% of daily Net Assets (Estimated p.a.)
Investment Management and Advisory Fees	Upto 1.85%%
Audit fees/fees and expenses of trustees	
Custodial Fees	
Registrar & Transfer Agent Fees including costs of providing account statements and Income Distribution cum Capital Withdrawal payout/redemption cheques and warrants	
Marketing & Selling Expenses including Agents Commission and charges towards distribution of mutual fund schemes plus statutory advertisement	
Cost related to investor communications	
registrar services for transfer of units sold or redeemed;	
Cost of fund transfer from location to location	
Cost towards investor education & awareness (at least 2 bps)	
insurance premium paid by the fund	
winding up costs for terminating a scheme	
expenses towards storage and handling of underlying goods due to physical settlement of any commodity derivative contract or cost towards storage and handling of gold and silver	
listing fees, in case of schemes listed on a recognised stock exchange;	
Brokerage & transaction cost over and above 12 bps^	
Other Expenses (to be specified as per Reg 66 of SEBI MF Regulations)*	
Maximum Total expenses ratio (TER) permissible under Regulation 66 (7)(c)	Upto 1.85%
Statutory levies (including GST) on all expenses excluding brokerage and transaction cost	
Statutory levies (including GST) on brokerage and transaction cost	

Brokerage Cost:

A scheme may charge expense incurred towards brokerage, for the purpose of execution of trade, over and above the base expense ratio subject to a maximum of 0.06 per cent of trade value in case of cash market transactions and 0.02 per cent of trade value in case of derivatives transactions. Expense charged towards brokerage, over and above the specified limit, shall be part of the base expense ratio limit specified above.

Transaction Cost:

A scheme may charge transaction cost incurred for the purpose of execution of a trade i.e. regulatory levies and any other expenses charged by the stock exchanges, clearing corporation, and clearing house, as applicable. Such transaction costs shall not form part of the base expense ratio.

Statutory Levy:

A scheme may charge statutory levies applicable, if any like GST etc.

Any expense other than those specified in sub-regulation (4), sub-regulation (5), sub regulation (6), sub-regulation (9) and sub-regulation (10), as mentioned above, shall not be charged to the scheme and shall be borne by the AMC or trustee or sponsors.

No charges other than the base expense ratio, brokerage cost, transaction cost, statutory levy and exit load including levies as may be specified by the SEBI, shall be charged to the investors.

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. Investor Education and Awareness initiatives: As per Para a of the clause 11.9.3 of the Master Circular for Mutual Funds dated March 20, 2026, 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 66(7) of SEBI (MF) Regulations 2026 for investor education and awareness initiatives undertaken by the Fund.

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

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

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

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

Expense Ratio (Impact in R)							Expense Ratio (Impact in %age)				
Year	8% Gain	0.50%	1.00%	1.50%	2.00%	2.50%	0.50%	1.00%	1.50%	2.00%	2.50%
0	10,000	10,000	10,000	10,000	10,000	10,000	-	-	-	-	-
1	10,800	10,750	10,700	10,650	10,600	10,550	7.50	7.00	6.50	6.00	5.50
2	11,664	11,556	11,448	11,340	11,232	11,124	15.56	14.48	13.40	12.32	11.24
3	12,597	12,422	12,247	12,072	11,897	11,722	24.22	22.47	20.72	18.97	17.22

BER for the Segregated Portfolio

- 1) AMC shall not charge investment and advisory fees on the segregated portfolio. However, BER (excluding the investment and advisory fees) can be charged, on a pro-rata basis only upon recovery of the investments in segregated portfolio.
- 2) The BER so levied shall not exceed the simple average of such expenses (excluding the investment and advisory fees) charged on daily basis on the main portfolio (in percentage terms) during the period for which the segregated portfolio was in existence.
- 3) The legal charges related to recovery of the investments of the segregated portfolio may be charged to the segregated portfolio in proportion to the amount of recovery. However, the same shall be within the maximum BER limit as applicable to the main portfolio. The legal charges in excess of the BER limits, if any, shall be borne by the AMC.

The costs related to segregated portfolio shall in no case be charged to the main portfolio

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.

Type of Load	Load chargeable (as %age of NAV)
Exit	Nil

A switch-out under STP or a withdrawal under SWP shall also attract an Exit Load like any Redemption.

There will be no Load for Units created as a result of IDCW-Reinvestment.

No Load shall be chargeable in case of switches made between different Scheme Options within the same Plan or for switches from Direct Plan to Regular Plan.

Exit Load (net of Goods and Service Tax) charged, if any, shall be credited to the Scheme.

Investors are requested to check the prevailing Load structure of the Scheme before investing.

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.

Please Note that:

1. Exit Load will be applicable for inter Scheme switches as well as special products under the Scheme such as switch-outs/systematic transfer between the schemes of Edelweiss Mutual Fund.
2. No Load shall be imposed for switching between Options within the Scheme.
3. No exit load shall be levied in case of switch of units from -Direct Plan to Regular Plan and vice versa. However, after the switch, exit load under the Scheme prevailing on the date of switch shall apply for subsequent redemptions/switch out from Regular Plan.
4. No Entry / Sales Load will be levied on the IDCW so reinvested.
5. Units issued on reinvestment of IDCWs shall not be subject to entry and exit load.
6. The normal load structure will be applicable in case of Special Products (SIP/STP/SWP) unless otherwise specified.
7. The Redemption Price however, will not be lower than 95% of the NAV, and the Sale Price will not be higher than 107% of the NAV, provided that the difference between the Redemption price and Sale price at any point in time shall not exceed the permitted limit as prescribed by SEBI from time to time which is presently 7% calculated on the Sale Price.
8. 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 a Scheme invests fluctuates, the value of a Unit Holder's investment in the Scheme may go up or down.
- Past performance of the Sponsor / AMC / Mutual Fund does not guarantee future performance of a Scheme.
- The name of the Scheme 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 operations of a Scheme beyond the initial contribution of R 1,00,000/- (One Lakh Rupees) made by it towards setting up the Mutual Fund.
- The present Scheme is not guaranteed or assured return scheme.
- 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 a Scheme nor can there be any assurance that a Scheme's objectives will be achieved or income will be generated.
- As with any investment in Securities, the NAV of the Units can go up or down depending on various factors and forces affecting the securities markets such as price and volume volatility, interest rates, currency exchange rates, changes in law / policies of the government, taxation laws and political, economic or other developments which may have an adverse bearing on individual Securities, a specific sector or all sectors.

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 inability to meet the interest and 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 creditworthiness of the issuer of such instruments.
- 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.
- The NAV of the Units, to the extent that the corpus of the Scheme is invested in money market instruments, will be affected by the 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 Debt Securities Investing in Debt Securities:

The NAV of the Scheme, to the extent invested in Debt Securities, will be affected by changes in the general level of interest rates. When interest rates decline, the value of a portfolio of Debt Securities and therefore the NAV of the Scheme can be expected to rise. Conversely, when interest rates rise, the value of a portfolio of Debt Securities and therefore the NAV of the Scheme can be expected to decline. The extent of fall or rise in the prices is a function of the coupon rate, days to maturity and the increase or decrease in the level of interest rates. The Fund Manager may review the above pattern of investments based on views on interest rates and asset liability management needs.

- Debt Securities, while fairly liquid, lack a well-developed secondary market, which may restrict the selling ability of the investment by the Scheme and may lead to the Scheme incurring losses until 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 creditworthiness of the issuer. 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 creditworthiness of the issuer, among others (market risk). The AMC will endeavour to manage credit risk through in-house credit analysis.

- The AMC may, considering the overall level of risk of the portfolio, invest in lower rated Debt Securities offering higher yields.
- The liquidity of investments made by 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 redemptions) under certain circumstances. 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 Debt 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 Debt Securities held in the Scheme's portfolio.
- The liquidity and valuation of the Scheme's investments due to its holdings of unlisted Debt 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. Within the regulatory limits, the AMC may choose to invest in unlisted Debt Securities that offer attractive yields. This may however increase the risk of the portfolio.
- While Debt Securities that are listed on a 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 a Scheme and may lead to the Scheme incurring losses till the Security is finally sold.

Debt Securities, as well as money market 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., the issuer 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 carry less 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, amongst others, changes in interest rates, general level of market liquidity and market perception of the creditworthiness of the issuer (market risk). The liquidity risk refers to the ease at 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 AMC will endeavor to manage credit risk through in-house credit analysis. The Scheme may also, but are 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 Debt 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.
- 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 Units of such Scheme. The value of Debt Securities held by the Scheme generally will vary inversely with changes in prevailing interest rates. The Scheme could be exposed to interest rate risk:
 - (i) due to the time gap in the resetting of the benchmark rates, and
 - (ii) 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 the floating rate return and receive the 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, in relation to such Securities that the Scheme is invested in.
- **Prepayment Risk:** The borrowers / 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 described in this 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 of India ("Govt") Securities. Further even among corporate bonds, bonds which are rated AAA are comparatively less risky than bonds which are AA rated.

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

- The Scheme may use derivatives in connection with its investment strategies. Derivative products are leveraged instruments and can provide disproportionate gains as well as disproportionate losses to the investor. Execution of such strategies depends upon the abilities of the Fund Managers to identify such opportunities. Identification and execution of the strategies to be pursued by the Fund Managers uncertainty and decision of the Fund Managers may not always be profitable. No assurance can be given that the Fund Managers 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. Derivatives may be riskier than other types of investments because they may be more sensitive to changes in economic or market conditions than other types of investments and could result in the losses that significantly exceed the Scheme's original investment. Certain derivatives may give rise to a form of leverage. Due to the low margin deposits normally required in trading financial derivative instruments, an extremely high degree of leverage is typical for trading in financial derivative instruments. As a result, the Scheme may be more volatile than if the Scheme had not been leveraged because the leverage tends to exaggerate the effect of any increase or decrease in the value of the Scheme's portfolio. A relatively small price movement in a derivative contract may result in substantial losses to the investor.

- Derivatives are also subject to the risk that changes in the value of a derivative may not correlate perfectly with the underlying asset, rate or index. The use of derivatives for hedging or risk management purposes or to increase income or gain may not be successful, resulting in losses to the Scheme and the cost of such strategies may reduce the Scheme's returns and increase the Scheme's potential for loss.
- The Scheme may invest in derivative products in accordance with and to the extent permitted under the SEBI Regulations. The use of derivatives requires an understanding of the underlying instruments and the derivatives themselves. The risk of investments in derivatives includes mispricing or improper valuation and the inability of derivatives to correlate perfectly with underlying assets, rates and indices.
- Trading in derivatives carries a high degree of risk although they are traded at a relatively small amount of margin which provides the possibility of great profit or loss in comparison with the principal investment amount.
- The Scheme may find it difficult or impossible to execute derivative transactions in certain circumstances. For example, when there are insufficient bids or suspension of trading due to price limits or circuit breakers / filters, the Scheme may face a liquidity issue.
- The option buyer's risk is limited to the premium paid, while the risk of an option writer is unlimited. However, the gains of an option writer are limited to the premiums earned. All option positions will have underlying assets in case of the Scheme, all losses due to price-movement beyond the strike price will actually be an opportunity loss.
- The relevant stock exchange may impose restrictions on exercise of options and may also restrict the exercise of options at certain times in specified circumstances.

- The writer of a put option bears the risk of loss if the value of the underlying asset declines below the exercise price. The writer of a call option bears a risk of loss if the value of the underlying asset increases above the exercise price.
- Investments in index futures face the same risk as investments in a portfolio of shares or Securities representing an index. The extent of loss is the same as in the underlying shares or Securities.
- The Scheme bears a risk that the Fund Managers may not be able to correctly forecast future market trends or the value of assets, indexes or other financial or economic factors in establishing derivative positions for the Scheme.
- The risk of loss in trading futures contracts can be substantial, because of the low margin deposits required, the extremely high degree of leverage involved in futures pricing and the potential high volatility of the futures markets.
- 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 such 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:
 - (a) **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 unfavorable) market price, in order to maintain the validity of the hedge.
 - (b) **Market Liquidity Risk:** This is where the derivatives cannot be sold at prices that reflect the underlying assets, rates and indices.
 - (c) **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 investing in GoI Securities
- **Market Liquidity Risk with fixed rate GoI Securities**
Even though the GoI Securities market is more liquid compared to other debt instruments, on certain occasions, there could be difficulties in transacting in the market due to extreme volatility leading to constriction in market volumes. Also, the liquidity of the Scheme(s) may suffer in case the relevant guidelines issued by RBI undergo any adverse changes.
- **Interest Rate Risk associated with GoI Securities**
While GoI Securities carry minimal credit risk since they are issued by the Government of India, they do carry price risk depending upon the general level of interest rates prevailing from time to time. Generally, when interest rates rise, prices of fixed income securities fall and when interest rates decline, the prices of fixed income securities increase. The extent of fall or rise in the prices is a function of the coupon rate, days to maturity and the increase or decrease in the level of interest rates. The price- risk is not unique to GoI Securities. It exists for all fixed income securities. Therefore, their prices tend to be influenced more by movement in interest rates in the financial system than by changes in the Government's Credit Rating. By contrast, in the case of corporate or institutional fixed income securities, such as bonds or debentures, prices are influenced by their respective credit standing as well as the general level of interest rates.
- **Risks associated with floating rate GoI Securities**
Floating rate securities issued by the Government of India (coupon linked to Treasury bill benchmark or an inflation linked bond) have the least sensitivity to interest rate movements compared to other securities. Some of these securities are already in issue. These securities can play an important role in minimizing interest rate risk in a portfolio.
- **Risk Associated with Securitized Debt:** Securitized debt may suffer credit losses in the event of the delinquencies and credit losses in the underlying pool exceeding the credit enhancement provided. As compared to the normal corporate or sovereign debt, securitized debt is normally exposed to a higher level of reinvestment risk. For further details please refer SAI.
- e) **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 40 of SEBI (Mutual Funds) Regulations, 2026 read with

clause 18.1 of SEBI circular dated March 20, 2026 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".

f) **Risks associated with segregated portfolio:**

Unit holder holding units of Segregated Portfolio may not able to liquidate their holdings till the recovery of money from the issuer.

Portfolio comprising of Segregated Portfolio may not realise any value or may have to be written down.

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: Rs. 12.0000

New NAV of Main Portfolio post Segregation: Rs. 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: Rs. 0.5951

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.

Risk Mitigation Strategy**1. Risk profile of securitized debt vis-à-vis risk appetite of the Scheme(s) :**

The risk profile of securitized debt is generally slightly better than the risk profile of other debt securities at the same level of credit rating due to presence of credit-enhancing mechanism. Moreover, PTCs generally offer additional income (spread) over a debt security of similar rating and maturity, which enables the scheme to optimize its income without taking any additional credit risk. Securitised debt is generally less liquid, however, investment in securitized debt is made to maintain a diversified portfolio of debt securities that optimizes return without increasing the overall risk profile of the Scheme(s).

2. Policy relating to originators based on nature of originator, track record, NPAs, losses in earlier securitised debt, etc:

The originator is an entity (like banks, non-banking finance companies, corporates etc), which has initially provided the loan & is also generally responsible for servicing the loans. The schemes will invest in securitised debt of originators with at least investment grade credit rating and established track record. A detailed evaluation of originator is done before the investment is made in securitised debt of any originator on various parameters given below:

Track record:

The investment in securitised debt is done based on the evaluation of the origination & underwriting process and capabilities of the originator, overview of corporate structure, group to which they belong, experience of the company in the business & longevity, processes, financial condition of the company, credit rating, past performance of similar pools by the originator, etc.

Willingness to pay through credit enhancement facilities etc: Credit enhancement is provided by the originator, as indicated by rating agencies, so as to adequately cover delinquencies and defaults and acts as a risk mitigation measure. The size of the credit enhancement as indicated by rating agency depends on the originator's track record, past delinquencies, pattern of the portfolio

& characteristics of the pool vis-a-vis of the portfolio, nature of the asset class.

Ability to pay:

The quality of the origination impacts the performance of the underlying asset & thus originators with strong systems and processes in place can eliminate poor quality assets. A robust risk management system of the originator and availability of MIS reports on timely basis, results in creation of strong asset portfolio.

Business Risk Assessment:

The business risk assessment of originator / underlying borrower also includes assessment wherein following factors are also considered:

- Outlook for the economy (domestic and global)
- Outlook for the industry
- Company specific factors

In addition, a detailed review and assessment of rating rationale is done along with interactions with the company as well as the rating agency. All investment in securitised debt is done after taking into account, the Critical Evaluation Parameters (for pool loan and single loan securitisation transactions) regarding the originator / underlying issuer as mentioned below:

- Default track record/ frequent alteration of redemption conditions / covenants
- High leverage ratios of the ultimate borrower (for singlesell downs) - both on a standalone basis as well on a consolidated level/ group level
- Higher proportion of reschedulement of underlying assets of the pool or loan, as the case may be
- Higher proportion of overdue assets of the pool or the underlying loan, as the case may be
- Poor reputation in market
- Insufficient track record of servicing of the pool or the loan, as the case may be.

3. Risk mitigation strategies for investments with each kind of originator:

Investments are based on assessment of following parameters, so as to mitigate risk associated with such investment:

- a. Credit quality, size and reach of the originator
- b. Nature of receivables/asset category i.e. cars, construction equipment, commercial vehicles, personal loans etc.
- c. Collection process, infrastructure and follow-up mechanism
- d. Quality of MIS
- e. Credit cum liquidity enhancement
- f. Credit appraisal norms of originator
- g. Asset Quality - portfolio delinquency levels
- h. Past performance of rated pools
- i. Pool Characteristics - seasoning, Loan-to-value ratios, geographic diversity etc.

4. The level of diversification with respect to the underlying assets, and risk mitigation measures for less diversified investments:

Diversification of underlying assets is achieved through a) prudent mix of asset categories - i.e. cars (new, used), commercial vehicles, construction equipment, unsecured loans to individuals or small & medium enterprises b) total number of contracts in a pool c) average ticket size of loans and d) geographical distribution.

Risk mitigation measures for less diversified investments in pools is accomplished through the size of credit enhancement, seasoning or loan to value ratios.

Notes:

- A. In case of securitised debt with underlying being single loan, the investment limit applicable to the underlying borrower is considered.
- B. Other investment will be decided on a case to case basis. In case of asset backed pools (ABS), evaluation of the pool assets is done considering the following factors: (Refer the table above which illustrates the averages of parameters considered while selecting the pool)
 - Size of the loan
 - Average original maturity of the pool
 - Loan to Value Ratio
 - Average seasoning of the pool
 - Default rate distribution
 - Geographical Distribution

- Credit enhancement facility
- Liquid facility
- Structure of the pool

5. Minimum retention period of the debt by originator prior to securitisation

The illustrative average seasoning of the debt by originator prior to securitisation is given above in table (Refer Point 4). Minimum retention period of the debt by originator prior to securitisation in the case of asset pools is in the form of seasoning of loans to various asset classes (cars, commercial vehicles, etc.) and generally varies from one month to six months depending on the nature of asset.

6. Minimum retention percentage by originator of debts to be securitised

While minimum retention percentage by originator is not prescribed, any amount retained by the originator through subordination is viewed positively at the time of making investment and generally varies from 5% to 10%.

7. The mechanism to tackle conflict of interest when the mutual fund invests in securitised debt of an originator and the originator in turn makes investments in that particular scheme of the fund

All proposals for investment in securitised debt are evaluated by the credit analyst based on several parameters such as nature of underlying asset category, pool characteristics, asset quality, credit rating of the securitisation transaction, and credit cum liquidity enhancement available. Investment in securitised debt in any scheme is made by the respective fund manager in line with the investment objective of that scheme.

8. The resources and mechanism of individual risk assessment with the AMC for monitoring investment in securitised debt (in general)

Investment in securitised debt is monitored regularly with regards to its performance on various parameters such as collection efficiency, delinquencies, prepayments and utilization of credit enhancement. Information on these parameters is available through monthly reports from Pool Trustees and through information disseminated by the rating agencies. Monthly performance report is released by the credit analyst to the fund management team and the fund management team periodically reviews the same

■ Investments in the Schemes of Mutual Fund

The Scheme may invest in schemes managed by the AMC or in the schemes of any other Mutual Fund, provided it is in conformity with the investment objectives of the Scheme and in terms of the prevailing SEBI Regulations. As per the SEBI Regulations, no Investment Management fees will be charged for such investments and the aggregate inter scheme investment made by all schemes in the schemes of the Mutual Fund or in the schemes under the management of any other asset management company shall not exceed 5% of the Net Asset Value of the Mutual Fund.

- Derivative Instrument like Interest Rate Swaps, Forward Rate Agreement and such other derivative instruments as may be permitted under the Regulations.
- Any other domestic equity and equity related instruments/ debt securities as 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.

■ Risk factors associated with investment in ADRs/GDRs and Foreign Securities:

Subject to necessary regulatory 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, repatriation of capital due to exchange controls and political circumstances. It is AMC's belief that investment in foreign securities offer new investment and portfolio diversification opportunities into multi-market and multicurrency products. However, such investments also entail additional risks. Such investment opportunities may be pursued by AMC provided they are considered appropriate in terms of the overall investment objectives of the Scheme. Since the Scheme may invest only partially in foreign securities, there may not be readily available and widely accepted benchmarks to measure performance of the Scheme.

Similar to domestic debt securities, investment in overseas debt instruments is subject to Market Risk, Credit Risk, Interest Rate risk and liquidity risk. In addition to those, investments in foreign debt securities may carry the following risk factors:

- To the extent that the assets of the Scheme will be invested in securities denominated in foreign currencies, the Indian Rupee equivalent of the net assets, distributions and income may be adversely affected by changes in the value of certain foreign currencies relative to the Indian Rupee.
- Nature of the securities market of the country
- Uncertain political circumstances in the country in which the Scheme has foreign securities exposure leading to repatriation of capital and exchange controls

To manage risks associated with foreign currency and interest rate exposure, the Fund may use derivatives for efficient portfolio management including hedging and in accordance with conditions as may be stipulated by the Regulations/RBI. Depending on the fund manager's view and the investment strategy undertaken, the Scheme may decide to cover the currency risk fully or partly or may even let it remain uncovered.

Currency Risk is a form of risk that arises from the change in price of one currency against another. The exchange risk associated with a foreign denominated instrument is a key element in foreign investment. This risk flows from differential monetary policy and growth in real productivity, which results in differential inflation rates. The risk arises because currencies may move in relation to each other.

RISK MITIGATION FACTORS

Currency Risk is a form of risk that arises from the change in price of one currency against another. The exchange risk associated with a foreign denominated instrument is a key element in foreign investment. This risk flows from differential monetary policy and growth in real productivity, which results in differential inflation rates. The risk arises because currencies may move in relation to each other.

Risk and Description specific to Debt securities	Risk Mitigants / Management Strategy
Market Risk	In a rising interest rates scenario the Fund Managers will endeavour to increase its investment in money market securities whereas if the interest rates are expected to fall the allocation to debt securities with longer maturity will be increased thereby mitigating risk to that extent.
Liquidity or Marketability Risk	Although the domestic debt markets are maturing rapidly with liquidity emerging in various debt segments through the introduction of new instruments and investors, Fund Managers will endeavour to allocate the assets of the Scheme between various money market and fixed income Securities with the objective of achieving optimal returns while maintaining liquidity. 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.
Credit Risk	With reference to the separate due diligence of the counter parties, in addition to the credit rating, the AMC takes into consideration the following parameters while investing: (i) The exposure to a counter party is based on the net worth of the counterparty. The Fund Managers would do a risk assessment of the issuer before making the investments. Further, continuous monitoring of the net worth of the issuer is done. The risk assessment by the Fund Managers includes the monitoring of the following: I. Capital Structure II. Debt Service coverage ratio III. Interest coverage IV. Profitability margin V. Current ratio (ii) The Fund Managers determine the sector to which the counter party relates. The Fund Managers assign risk weighing to sectors and shall not invest in sectors which carry a high credit risk. The risk weighing are based upon various factors like the nature of products / services of the sector, current state and future outlook for the sector, subsidies provided to the sector and government regulations for the sector.

	(iii) The Fund Managers shall also check the track record of the company in terms of its financials and default history to its creditors. (iv) The Fund Managers shall consider the track record of the sponsor / parent of the counterparty. It includes the financials of the sponsor / parent company and whether the parent / sponsor has defaulted in the past. (v) The Fund Managers can also have a call with the Management of the issuer as a part of its research of the issuer. (vi) The Fund Managers will also check for Credit Default Swaps spreads of the issuer in global market, if any available.
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In view of the above and as per investment objective, investment in the Scheme should be regarded as long term in nature. The Scheme is, therefore, only suitable for investors who can afford the risks involved

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:

The Scheme may invest in the following asset classes:

- 8) Money Market Instruments:
 - a. Commercial Papers
 - b. Commercial Bills / BRDS
 - c. Treasury Bills
 - d. Government Securities having unexpired maturity up to one year
 - e. Call or notice money
 - f. Certificate of Deposits
 - g. Usance bills
 - h. Repo (with approved government & corporate debt securities as collateral)
 - i. Any other like instruments as specified by the RBI from time to time
- 9) Debt Securities:
 - a. Debt securities issued by central and state governments
 - b. Debt securities issued by municipal corporations
 - c. Debt securities issued by Banks
 - d. Debt securities issued by Public Sector Undertakings (PSU), Public Financial Institutions (PFI) and Private Sector Entities
 - e. Debt securities issued by supra-national entities
 - f. Debt securities issued by foreign entities
- 10) Securitized Debt
- 11) Debt Derivatives
- 12) Units of different types of Income Funds, Tri-party Repo Funds / Liquid Mutual Funds
- 13) Foreign debt securities as permitted from time to time.
- 14) Any other securities or asset class or instruments as permitted under SEBI regulations

In view of the above and as per investment objective, investment in the Scheme should be regarded as long term in nature.

The Scheme will not:

1. Invest in foreign securitized debt, and
2. Engage in stock lending & borrowing

Investment in CD MDF

In accordance with the requirement of regulation 40 of SEBI (Mutual Funds) Regulations, 2026 read with SEBI Master circular dated March 20, 2026 on Investment by Mutual Fund Schemes and AMCs in units of Corporate Debt Market Development Fund, scheme shall invest 25 bps of its AUM.

CD MDF Framework

CD MDF shall comply with the Guarantee Scheme for Corporate Debt (GSCD) as notified by Ministry of Finance vide notification no. G.S.R. 559(E) dated July 26, 2023 and SEBI Master circular dated March 20, 2026 and circulars / guidelines/ Letters issued by SEBI and AMFI from time to time, which includes the framework for corporate debt market development fund. The framework will inclusive of following points-

- e) The CD MDF shall deal only in following securities during normal times:
 - Low duration Government Securities
 - Treasury bills
 - Tri-party Repo on G-sec
 - Guaranteed corporate bond repo with maturity not exceeding 7 days
- f) The fees and expenses of CD MDF shall be as follows:
 - During Normal times: (0.15% + tax) of the Portfolio Value charged on daily pro-rata basis.
 - During Market stress: (0.20% + tax) of the Portfolio Value charged on daily pro-rata basis.
 - "Portfolio Value" means the aggregate amount of portfolio of investments including cash balance without netting off of leverage undertaken by the CD MDF.

Corporate debt securities to be bought by CD MDF during market dislocation include listed money market instruments. The long-term rating of issuers shall be considered for the money market instruments. However, if there is no long-term rating available for the same issuer, then based on credit rating mapping of CRAs between short term and long-term ratings, the most conservative long-term rating shall be taken for a given short-term rating.

- g) CD MDF shall follow the Fair Pricing document, while purchase of corporate debt securities during market dislocation as specified in SEBI circular dated March 20, 2026 and circulars / guidelines/ Letters issued by SEBI and AMFI from time to time
- h) CD MDF shall follow the loss waterfall accounting and guidelines w.r.t. purchase allocation and trade settlement of corporate debt securities bought by CD MDF, specified in clause 18.1. (f) SEBI Master circular dated March 20, 2026 and circulars/ guidelines/ Letters issued by SEBI and AMFI from time to time.

B. What are the investment restrictions?

i) Disclosures and investment restrictions

All investments by the Scheme will be made in accordance with the Scheme's investment objective, investment strategy and investment pattern described in this SID. However, in accordance with the Trust Deed read with the SEBI Regulations, the following investment restrictions apply in respect of the Scheme at the time of making investments.

1. The Scheme shall adhere to following limits for investments in Debt and Money Market Instruments issued by a single issuer:

Credit Rating	Maximum Limit (% of net assets)
AAA	10

AA (including AA+ and AA-)	8
A (including A+) & below	6

The above limits may be extended by up to 2% of the NAV of the Scheme with prior approval of the Board of Trustees and AMC, subject to compliance with the overall 12% limit.

Provided that such limits shall not be applicable for investments in Government Securities, treasury bills, and Triparty Repo on G-Secs & T-Bills.

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 relevant 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 the 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 Mutual 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. Provided that the Scheme may indulge in short selling transactions, subject to the framework relating to short selling and securities lending and borrowing specified under applicable Laws.

Provided that the Scheme may enter into derivatives transactions on a recognized 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 RBI 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 relevant Scheme, wherever investments are intended to be of a long term nature.
6. Pending deployment of funds of a Scheme in Securities in accordance with the terms of investment objectives of the relevant Scheme, that Scheme can invest such funds in short-term deposits of scheduled commercial banks, in accordance with the 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 relevant 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.
7. 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 the 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 Mutual Fund.
8. 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. Provided that the Scheme may indulge in short selling transactions, subject to the framework relating to short selling and securities lending and borrowing specified under applicable Laws.

Provided that the Scheme may enter into derivatives transactions on a recognized 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 RBI in this regard.

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

Pending deployment of funds of a Scheme in Securities in accordance with the terms of investment objectives of the relevant Scheme, that Scheme can invest such funds in short-term deposits of scheduled commercial banks, in accordance with the SEBI Regulations. The investments 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 will not charge any investment management and advisory fees for placing these funds of a Scheme in short-term deposits of commercial banks.

10. The Scheme shall not make any investment in:
- (a) any unlisted security of an associate or group company of the Sponsor; or
 - (b) any security issued by way of private placement by an associate or group company of the Sponsor; or
 - (c) the listed Securities of group companies of the Sponsor which are in excess of 25% of its net assets.
11. The Scheme shall not make any investment in any fund of funds scheme.
12. The Scheme shall not invest more than 10% of its NAV in unrated debt instruments (irrespective of residual maturity) issued by a single issuer and the total investment in such instruments shall not exceed 25% of the NAV of the Scheme. All such investments shall be made with the prior approval of the Board of the Trustee and the Board of the AMC.
13. The Scheme shall not borrow except to meet temporary liquidity needs of the Scheme for the purpose of redemption of Units or payment of interest and IDCW to the Unit holders.
- Provided that the Mutual Fund shall not borrow more than 20% of the net assets of any individual Scheme and the duration of the borrowing shall not exceed a period of 6 (six) months.
14. 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 the sector exposure limit of 20% of the net assets of the scheme.
15. No loans would be made by the Mutual Fund except as provided in the SEBI Regulations.
16. 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 13.1. of the Master Circular for Mutual Funds dated March 20, 2026, 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 of SEBI (Mutual Funds) Regulations, 2026 (Regulations) and shall include an entity, its subsidiaries, fellow subsidiaries, its holding company and its associates.

iii) Guidelines governing investments in Debt Securities The AMC will follow a policy where, before any investment is made in any instrument, a research report will be prepared by the Fund Managers / Research Analyst which will analyze the instruments. The research report shall be reviewed at least on a half yearly basis. The recommendations of the research report shall not be binding on the Fund Managers.

Any purchase which is made against the recommendations of the research recommendation shall be backed by the reasons for the same by the concerned Fund Managers. For investment into companies for which there is a pre existing research report that is not dated more than six months from the day of the proposed investment, the investment can be made by the Fund Managers directly. However, if the research report is dated more than six months without any subsequent update then a fresh report will be required.

The investment philosophy of the AMC shall be directed towards providing stable returns with a low risk strategy and capital appreciation / accretion through investment in debt instruments and related Securities besides preservation of capital. The Scheme shall invest only in debt Securities with credit rating of AA- and above.

iv) Guidelines governing investments in Govt Securities

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

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

v) 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 Sixth Schedule of SEBI (Mutual Funds) Regulations, 2026 and SEBI Master circular dated March 20, 2026 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.

vi) Investment Restrictions pertaining to Debt 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 managers to identify such opportunities. Identification and execution of the strategies involve uncertainty and the decision of the fund managers may not always be profitable. No assurance can be given that the fund managers 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 Scheme 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 Scheme.

Interest Rate Swaps ("IRS")

An IRS is an agreement between two parties to exchange stated interest obligations for an agreed period in respect of a notional principal amount. The most common form is a fixed to floating rate swap where one party receives a fixed (pre-determined) rate of interest while the other receives a floating (variable) rate of interest.

Interest Rate Futures ("IRF")

IRF means a standardized interest rate derivative contract traded on a recognized stock exchange to buy or sell a

notional security or any other interest bearing instrument or an index of such instruments or interest rates at a specified future date, at a price determined at the time of the contract.

Example of an IRF Contract Specification:

A 10 year IRF Contract will be having the following specifications:

- Underlying - 10 year coupon bearing Government of India Security
- Notional Coupon - 7.00% semi annual (day count 30 / 360)
- Contract Size - R2,00,000
- Available Contracts - Quarterly contracts expiring in the months of March, June, September and December
- Deliverable Month - From 1st of the contract expiry month to last day of contract expiry month i.e. 1 month
- Tenor - The maximum maturity of the contract is 12 months
- Last Delivery Day - Last Business Day of the month
- Trading Hours - 9.00 a.m. to 5.00 p.m.
- Limits have been placed on gross open positions of clients across all contracts at 6% of the total open interest of R300 crores, whichever is higher.
- Quotations - Similar to the price of a GoI security, having a day count convention of 30 / 360.

IRF for Hedging

Interest rate futures can also be used for hedging purpose as follows:

- Hedging for increase in interest rates: In this case a decrease in the value of the portfolio can be hedged by taking a short position. If interest rates do increase, the portfolio value will decrease but the value of the futures will increase.
- Changing duration of bond portfolio: Broadly, futures can be purchased to increase the duration of the portfolio or sold to decrease the duration of the portfolio.

Example -

A debt mutual fund can effectively use IRFs to hedge from increase in interest rates. The fund has to short IRFs to hedge its position.

Amount Invested in 9.125% 10 Yr GSec	54,00,000.00
View	Yields likely to go up in next one month
Current Yield from Bonds	9.125%
Price	100.00
No. of bonds held	54,000.00
March Futures Price	92.0500
Settlement Date	1st October, 2009
Futures expiry	31st March, 2010
Yield on futures	8.18%
No. of contracts purchased	27.00

After 1 month

Yield on Bonds	9.852%
Price	95.4489
Loss on Bond	-2.45,759.00
Futures yield after 1 month	8.87%
Futures Price	87.8225
Profit on futures contract	2,28,245.00
Net Gain / (Loss)	-17,474.00

Note: The hedge needs to be monitored regularly to make it more effective and the hedge ratio needs to be applied to determine the number of futures contracts required to hedge the cash bond position.

A mutual fund can also hedge its corporate bond portfolio by using IRFs. However this will be a cross hedge and may not be as effective as hedging a government bond portfolio.

Forward Rate Agreement ("FRA")

A FRA is basically a forward starting IRS. It is an agreement between two parties to pay or receive the difference between an agreed fixed rate (the FRA rate) and the interest rate (reference rate) prevailing on a stipulated future date, based on a notional principal amount for an agreed period. The only cash flow is the difference between the FRA rate and the reference rate. As is the case with IRS, the notional amounts are not exchanged in FRAs.

Example of a derivatives transaction:

Basic Structure of a Swap

Bank A has a six-month R 10 crores liability, currently being deployed in call. Bank B has a R 10 crores, six-month asset, being funded through call. Both banks are running an interest rate risk. To hedge this interest rate risk, they can enter into a six-month MIBOR (Mumbai Inter Bank Offered Rate) swap. Through this swap, Bank A will receive a fixed pre-agreed rate (say 7%) and pay "call" on the NSE Mumbai Inter Bank Offer Rate ("benchmark rate"). Bank A paying at "call" on the benchmark rate will hedge the interest rate risk of lending in call. Bank B will pay 7% and receive interest at the benchmark rate. Bank A receiving of "call" on the benchmark rate will hedge its interest rate risk arising from its call borrowing.

The mechanism is as follows:

- Assume the swap is for R 10 crores March 1, 2005 to September 1, 2005. Bank A is a fixed rate receiver at 7% and Bank B is a floating rate receiver at the overnight compounded rate.
- On March 1, 2005, Bank A and Bank B will exchange only an agreement of having entered this swap. This documentation would be based on an International Swaps and Derivatives Association template.
- On a daily basis, the benchmark rate fixed by NSE will be tracked by them. On September 1, 2005 they will calculate the following:
- Bank A is entitled to receive interest on R 10 crores at 7% for 184 days i.e. R 35.28 lakhs, (this amount is known at the time the swap was concluded) and will pay the compounded benchmark rate.
- Bank B is entitled to receive daily compounded call rate for 184 days and pay 7% fixed.
- On September 1, 2005, if the total interest on the daily overnight compounded benchmark rate is higher than R 35.28 lakhs, Bank A will pay Bank B the difference. If the daily compounded benchmark rate is lower, then Bank B will pay Bank A the difference.
- Effectively, Bank A earns interest at the rate of 7% p.a. for six months without lending money for six months fixed, while Bank B pays interest @ 7% p.a. for six months on R 10 crores, without borrowing for six months fixed.

As per the above mentioned RBI circulars, mutual funds are permitted to do interest rate swaps / forward rate agreements for hedging purposes only. Accordingly, the AMC would undertake the same for similar purposes only. IRS and FRAs also have inherent credit and settlement risks. However, these risks are reduced as they are limited to the interest streams and not the notional principal amounts. Investments in derivatives will be in accordance with the SEBI Regulations / guidelines and derivatives shall be used for hedging and / or portfolio balancing purposes, as permitted under the Regulations. The circumstances under which such transactions would be entered into would be when, using the IRS route, it is possible to generate better returns / meet the objective of the Scheme at a lower cost. For example, if buying a two-year Mumbai Inter Bank Offer Rate based instrument and receiving the two-year swap rate yields better return than buying the two-year AAA corporate instrument, the Scheme would endeavour to do that. Alternatively, the Scheme would also look to hedge existing fixed rate positions if the view on interest rates is that they are likely to rise in the future.

These investment limitations / parameters as expressed (linked to the net asset / net asset value / capital) shall, in the ordinary course, apply as at the date of the most recent transaction or commitment to invest and changes do not have to be effected merely because, owing to appreciation or depreciation in value or by reason of the receipt of any rights, bonuses or benefits in the nature of capital or of any scheme of arrangement or for amalgamation, reconstruction or exchange, or at any repayment or redemption or other reason outside the control of the Trustee / AMC, any such limits would thereby be breached.

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

All provisions are subject to SEBI Regulations.

The Trustee / the AMC may amend the above stated investment restrictions from time to time, as also the provisions of the Trust Deed, to the extent required to be incorporated as per the SEBI Regulations, so as to enable the Scheme to make all investments permitted by the SEBI Regulations, in order to seek to achieve its investment objective.

The Mutual Fund / AMC shall make investment out of the NFO proceeds only on or after the closure of the NFO period.

All investment restrictions shall be applicable at the time of making investment.

Investment in Foreign Securities: In accordance with clause 13.11 and 13.11.5 of SEBI circulars HO/24/13/11(1)2026-IMD-POD-1/I/7602/2026 dated March 20, 2026 the following conditions shall apply to the Scheme's participation in the overseas investments. Please note that the investment restrictions applicable to the Scheme's participation in overseas investments will be as prescribed or varied by SEBI or by the Trustees (subject to SEBI requirements) from time to time. The regulations pertaining to investment in ADRs/GDRs/ Foreign Securities and Overseas ETFs by Mutual Funds are currently as under: The aggregate ceiling for overseas investments is US \$7 billion as per the SEBI Master Circular dated March 20, 2026. Within the overall limit of US \$ 7 billion, Mutual Funds can make overseas investments subject to a maximum of US \$600 million per Mutual Fund. Further, Mutual Funds can make investments in overseas Exchange Traded Fund (ETF(s)) subject to a maximum of US \$ 200 million per Mutual Fund, within the overall industry limit of US \$ 1 billion. The permissible investments Mutual Funds can invest in: 1. ADRs/ GDRs issued by Indian or foreign companies 2. Equity of overseas companies listed on recognized stock exchanges overseas 3. Initial and follow on public offerings for listing at recognized stock exchanges overseas 4. Foreign debt securities in the countries with fully convertible currencies, short term as well as long term debt instruments with rating not below investment grade by accredited/registered credit rating agencies 5. Money market instruments rated not below investment grade 6. Repos in the form of investment, where the counterparty is rated not below investment grade; repos should not however, involve any borrowing of funds by Mutual Funds 7. Government securities where the countries are rated not below investment grade 8. Derivatives traded on recognized stock exchanges overseas only for hedging and portfolio rebalancing 9. Short term deposits with banks overseas where the issuer is rated not below investment grade 10. Units/securities issued by overseas Mutual Funds or unit trusts registered with overseas regulators and investing in (a) aforesaid securities, (b) Real Estate Investment Trusts (REITs) listed in recognized stock exchanges overseas or (c) unlisted overseas securities (not exceeding 10% of the net assets). 11. The Limits for Investment in Overseas Exchange Traded Funds (ETFs): The overall ceiling for investment in overseas ETFs that invest in securities is US \$1 billion subject to a maximum of US \$ 50 million per Mutual Fund.

The Regulatory restriction on the investments in Mutual Fund units upto 5% of net assets of the Fund and prohibiting charging of fees, shall not be applicable to investments in Mutual Funds in foreign countries made in accordance with SEBI Guidelines. However, the management fees and other expenses charged by the Mutual Fund in foreign countries along with the management fee and recurring expenses charged to the domestic Mutual Fund Scheme shall not exceed the total limits on expenses as prescribed under Regulation

52(6). Where the Scheme is investing only a part of the net assets in the foreign Mutual Fund(s), the same principle shall be applicable for that part of investment. The overseas securities markets offer new investment and portfolio diversification opportunities by enabling investments in the overseas markets. However, such investments also entail additional risks. Such investment opportunities may be pursued by the Mutual Fund provided they are considered appropriate in terms of the overall investment objectives of the Scheme. The Scheme may then, appoint a Dedicated Fund Manager to manage the Overseas Investments & if necessary, seek applicable permission from SEBI and RBI to invest abroad in accordance with the investment objectives of the Scheme and in accordance with any guidelines issued by SEBI/ RBI from time to time. These investments shall be made subject to any/all approvals, conditions thereof as may be stipulated by SEBI/ RBI and provided such investments do not result in expenses to the Scheme in excess of the ceiling, if any, on expenses prescribed by SEBI for offshore investment, and if no such ceiling is prescribed by SEBI, the expenses to the Scheme shall be limited to the level which, in the opinion of the Trustee, is reasonable and consistent with costs and expenses attendant to international investing. The Scheme may, where necessary, appoint other specialized agencies and service providers associated with such investments such as advisors, custodian/sub-custodians, brokers, etc., of adequate expertise, in order to enable the AMC to administer such investments. The appointment of such intermediaries shall be in accordance with the applicable requirements of SEBI and within the permissible ceilings of expenses. The fees and expenses would illustratively include, besides custody fees and costs, fees of appointed overseas advisors, transaction costs and overseas regulatory costs.

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, 2026 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, 2026, including Schedule VII thereof.

C. Fundamental Attributes

Following are the Fundamental Attributes of the Scheme, in terms of Clause 1.9 of SEBI Master Circular for Mutual Funds dated March 20, 2026:

(i) Type of a scheme - An open-ended debt scheme predominantly investing in Debt Instruments of Banks, Public Sector Undertakings, Public Financial Institutions and Municipal Bonds. A relatively high interest rate risk and relatively low credit risk.

(ii) Investment Objective

Main Objective - The investment objective of the Scheme is to generate returns commensurate with risks of investing in a portfolio of Debt Securities and Money Market Instruments issued by Banks, Public Sector Undertakings, Public Financial Institutions, entities majorly owned by Central and State Governments and Municipal Bonds.

(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.

(iii) Terms of Issue

o Liquidity provisions such as listing, repurchase, redemption.

The Scheme is open ended, with Purchase and Redemption of Units at NAV on any Business Day on an ongoing basis within 5 (five) Business Days of allotment. The Scheme being open ended; the Units are not proposed to be listed on any stock exchange. The procedures for Purchase/ Redemption of Units on an ongoing basis are set out in Paragraph B under Section III of this SID.

o Aggregate fees and expenses charged to the scheme.

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

o Any safety net or guarantee provided.

The Scheme does not provide any safety net or guarantee.

Changes in Fundamental Attributes:

In accordance with Regulation 22 (9)(c) of the SEBI (MF) Regulations, 2026 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 14.5 of SEBI master circular for mutual funds dated March 20, 2026 (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.
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	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: - 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.
Allotment	Allotment will be completed after due reconciliation of receipt of funds for all valid applications within 5 Business Days from the closure of the NFO period. Allotment to NRIs/FPIs will be subject to RBI approval, if required. Subject to the SEBI (MF) Regulations, the Trustee may reject any application received in case the application is found invalid/incomplete or for any other reason in the Trustee's sole discretion. For investors who have given demat account details, the Units will be credited to the investor's demat account after due verification and confirmation from NSDL/CDSL of the demat account details. - Allotment Confirmation/Account Statement (for non-demat account holders): An Allotment Confirmation/Account statement will be sent by way of SMS and/or email and/or ordinary post, to each Unit Holder who has not provided his demat account details in the application form for subscription during the NFO. The Allotment Confirmation/Account statement, stating the number of Units allotted to the Unit Holder will be sent not later than 5 Business Days from the close of the NFO Period of the Scheme. The Account Statement shall be non-transferable. - Dispatch of Account Statements to NRIs/FPIs will be subject to RBI approval, if required.

	• Allotment Advice/Holding Statement (demat account holders): For investors who have given valid demat account details at the time of NFO, Units issued by the AMC shall be credited by the Registrar to the investor's beneficiary account with the DP as per information provided in the Application Form. The AMC shall issue to such investor, units in dematerialized form as soon as possible but not later than five Working Days from the date of closure of the initial subscription list or from the date of receipt of the application. Such investors will receive the holding statement directly from their depository participant (DP) at such a frequency as may be defined in the Depository Act or Regulations or on specific request • Consolidated Account Statement: CAS shall also be sent to the Unit holder in whose folio transactions have taken place during that month: -Monthly basis- on or before 15th of the succeeding month in case of delivery via. physical mode and on and before 12th of the succeeding month in case of delivery via. electronic mode -Half yearly basis- on or before the twenty-first (21st) day of April and October in case of delivery via physical mode and on and before eighteenth (18th) day of April and October in case of delivery via. electronic mode 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. The Mutual Fund reserves the right to recover from an investor any loss caused to the Scheme on account of dishonor of cheques issued by him/her/it for purchase of Units.
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 in to 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
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	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 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.
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	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 clause 17.6 of SEBI Master Circular dated March 20, 2026. 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. Foreign Account Tax Compliance Act (commonly known as “FATCA”):
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	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
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	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: - Overseas Corporate Bodies pursuant to RBI A.P. (DIR Series) Circular No. 14 dated September 16, 2003 - Non-Resident Indians residing in the Financial Action Task Force (FATF) declared Non Compliant Countries or Territories (NCCTs) - 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. - Persons residing in Canada. - 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	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). Please refer to the SAI and Application form for further details and the instructions.

	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. 4. Investors are requested to note that with a view to increase the network and enhance the service levels for investors, Edelweiss Mutual Fund is extending the facility to allow financial transactions i.e. Subscription/ Redemption/ Switch/ SIP/ STP through Cybrilla platform as one of its official point of acceptance), excluding Exchange Traded Fund [ETFs]. The provision of this facility shall be subject to the terms and conditions specified and guidelines issued by SEBI. 5. 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 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 clause 5.3 of SEBI Master Circular dated March 20, 2026 has laid down the following conditions, in case the AMC wish to impose restrictions on redemption: a. 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: i. Liquidity issues ii. Market failures, exchange closure iii. Operational issues b. Restriction on redemption may be imposed for a specified period of time not exceeding 10 working days in any 90 days period. c. Any imposition of restriction would require specific approval of Board of AMCs and Trustee and the same should be informed to SEBI immediately. d. When restriction on redemption is imposed, the following procedure shall be applied:

	i. No redemption request upto INR 2 lakh shall be subject to such restriction. ii. 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 on every Business Day and the same will be declared/disclosed and uploaded on the AMFI website i.e., www.amfiindia.com and on Edelweiss Mutual Fund’s website i.e. www.edelweissmf.com by 11.00 p.m. on the same Business Day. For Purchase of any amount: • In respect of valid applications received upto 3.00 p.m. and where the funds for the entire amount are available for utilization before the cut-off time i.e. 3.00 p.m. - the closing NAV of the day shall be applicable. • In respect of valid applications received after 3.00 p.m. and where the funds for the entire amount are available for utilization on the same day or before the cut-off time of the next business day - the closing NAV of the next Business Day shall be applicable. Irrespective of the time of receipt of application, where the funds for the entire amount are available for utilization before the cut-off time on any subsequent Business Day - the closing NAV of such subsequent Business Day shall be applicable. For Redemption: a. Where the application is received up to 3.00 p.m. on a Business Day - Closing NAV of the day of receipt of application; and b. Where the application is received after 3.00 p.m. on a Business Day - Closing NAV of the next Business Day. Note: In case of applications received on a Non-Business Day the closing NAV of the next Business Day shall be applicable.

	For Switches: Valid applications for 'Switch-out' shall be treated as applications for Redemption and valid applications for 'Switch-in' shall be treated as applications for Purchase, and the provisions of the cut-off time and the Applicable NAV mentioned above as applicable to purchase and redemption shall be applied respectively to the 'Switch-in' and 'Switch-out' applications. For Switch-ins of any amount: In case of switch from one scheme to another scheme received before cut-off i.e. upto 3 p.m. having business day for both the schemes, closing NAV of the Business Day shall be applicable for switch-out scheme and for Switch-in scheme, the closing NAV of the Business Day shall be applicable, on which funds are available for utilization in the switch-in scheme (allocation shall be in line with the redemption payout). To clarify, for investments through systematic investment systematic investment and trigger routes such as Systematic Investment Plans (SIP), Systematic Transfer Plans (STP), IDCW Transfer, Power SIP, Power STP, Multi SIP, Combo SIP, STeP Facility etc. the units will be allotted as per the closing NAV of the day on which the funds are available for utilization by the Target Scheme irrespective of the installment date of the SIP, STP or record date of IDCW etc. 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)
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
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 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 15.3.3. of SEBI Master Circular dated March 20, 2026
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 15.4 of SEBI Master Circular for Mutual Funds dated March 20, 2026 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 15.13 of SEBI Master Circular dated March 20, 2026. 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 clause 15.13 of SEBI Master March 20, 2026.
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)	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 terms of the clause no. 6.16 of SEBI Master Circular dated March 20, 2026 for Mutual Funds the following shall be applicable: (a) Risk-o-meter shall be evaluated on a monthly basis and Mutual Funds/AMCs shall disclose the Risk-o-meter along with portfolio disclosure for all their schemes on their respective website and on AMFI website within 10 days from the close of each month. (b) Any change in risk-o-meter shall be communicated by way of Notice cum Addendum and by way of an e-mail or SMS to unitholders of that particular scheme. (c) Mutual Funds shall disclose the risk level of schemes as on March 31 of every year, along with number of times the risk level has changed over the year, on their website and AMFI website. (d) Mutual Funds shall publish a table of scheme wise changes in Risk-o-meter in scheme wise Annual Reports and Abridged summary. (e) Risk-o-meter of the fund/s is/are evaluated on monthly basis and any changes to Risk-o-meter are disclosed vide addendum on monthly basis, to view the latest addendum on Risk-o-meter, please visit addenda section on https://www.edelweissmf.com/downloads/notice-cum-addendum

B. 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:

Taxation: For details on taxation, please refer to the clause on Taxation in the SPA apart from the following:			
	Resident Investors		Mutual Fund
	Individual	Domestic Companies / Partnership Firms	
Tax on Dividend	As per applicable slab rates		NI
Tax on Capital Gain (Equity Oriented Funds)			
Long Term	12.5% (on gains more than Rs. 125000)		NIL
Short Term	20%		NI

Tax on Capital Gain (Other than Equity Oriented Funds not being a Specified Mutual Fund)		
Long Term	12.5%(on gains more than Rs.125000) (Holding period listed: 12 months, unlisted 24 months)	Nil
Short Term	Applicable slab rates	Nil
Tax on Capital Gain (Specified Mutual Fund)		
Long Term	Deemed short term	Nil
Short Term	Applicable slab rates	Nil

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

H. List of official points of acceptance:

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

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

Please refer AMC website for latest update.

https://www.edelweissmf.com/Files/SID%20/%20KIM%20/%20SAI%20related%20Disclosure/Published/Pending%20Litigation_04062024_123721_PM_04112024_115100_AM.pdf

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 Banking and PSU Debt 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, 2026 and the Guidelines thereunder shall be applicable.

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

Sd/-

Radhika Gupta

Managing Director & CEO

Place: Mumbai

Date: April 30, 2026

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
Andheri	: Office No 1315, 13th Floor, Hubtown Solaries, N.S. Phadake Marg, Telli Gully, Andheri East, Mumbai - 400069. Tel. No.: 8976860313
Aurangabad	: Office Cyber Mall Business Centre, 5, Saphalya, 138, Samarth Nagar, Aurangabad - 431001, Maharashtra. Tel.No.: 8976860316
Bengaluru	: Unit No.803 & 804, 8th Floor, Prestige Meridian-II, No.20, MG Road, Bangalore - 560001. Tel No.: 9136918713
Bhubaneswar	: 202, GBP Business Centre, Plot no-191/A, Kharvela Nagar, Unit-3, Bhubaneswar - 751001. Tel No.: +91 7400113491
Belgaum	: Krish Nest Apartment, 101, A Wing, opposite Professional Courier, Mangalwar Peth, Tilakwadi, Belagavi -590006.. Tel No.: +91 7400228675
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
Coimbatore	: 4th floor, Sri Vari Kikani Centre, Vadakovai, Coimbatore, Tamil Nadu - 641002. Tel.No.: 9136933458
Guwahati	: 4th Floor, Ganapati Enclave, G.S Road, Ulubari, Opp. Bora Service, Guwahati - 781007. Tel No.: 7304575822
Hyderabad	: 6-3-1085/D/601, 6th Floor, Dega Towers, Rajbhavan Road, Somajiguda, Hyderabad, Telangana - 500082. Mobile: +91 8297033388
Indore	: 115-116, First Floor, Commerce House, 7 Race course road, Indore - 452001, Madhya Pradesh. Mobile: 8433972451
Jaipur	: Office no. 429, 4th floor, Lakshmi Complex, Subhash Marg, C- Scheme, Jaipur, Rajasthan - 302001. Tel No.: 8976764901
Jamshedpur	: 2nd Floor, Tee Kay Corporate Towers, Main Road, Bistupur, Jamshedpur - 831001. Tel No.: 7400198206
Kanpur	: Office No. 202, 203, IInd Floor, Kan Chambers, 14/113, Civil Lines, Kanpur - 208001. Tel No.: 7304590658, 7304470500
Kochi	: Centre A, 8th Floor, Alapatt Heritage Building, MG Road, Kochi - 682035, Kerala. Tel No.: 9136983025
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
Panjim	: Office Premises No. 201, Level 2, First Floor, Nova Goa Building, Dr. Atmaram Borkar Road, Panaji, Goa - 403001. Tel.No.: +91 7400197823
Patna	: A, B, C - Second Floor, Kedar Bhawan, SP Verma Road, Patna - 800001. Tel No.: +91 8828033458
Pune	: "Kalpavishwa", 502-A, 5th Floor, CTS No. 1194/7, Final Plot No. 551 & 552, Near ICICI Bank, Ghole Road, Pune - 411005. Tel No.: 9136918726, 9028058348
Raipur	: Shop No. F-14, First Floor, Raheja Tower, Fafadhi Chowk, Raipur-492001. Tel.No.: 8433536519
Rajkot	: Unit 602, The City Center, 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, 7738069572
Surat	: G-9, C Wing, International Trade Centre (ITC), Majura Gate, Surat - 395002 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
Visakhapatnam	: iKushal Spaces, 2nd floor, 48-12-2/SF, SRINAGAR, Revenue Ward 15, Opp to SSR Residency Hotel Small Gate, Visakhapatnam - 530016. Tel No. : +91 7400198085

KFIN TECHNOLOGIES LIMITED - ISC / OPA

UNIT : Edelweiss Mutual Fund, 301, The Centrium, 3rd Floor, 57, Lal Bahadur Shastri Road, Nav Pada, Kurla (West), Mumbai - 400 070, Maharashtra, India. Tel. No.: +022 4617 0911

Agra : 3rd Floor, 303, Corporate Park, Block No. 109, Sanjay Place, Agra - 282002 (UP). Tel.: 0562-4336303 • **Agartala** : OLS RMS Chowmuhani, Mantri Bari Road, 1st Floor, Near Jana Sevak Saloon Building, Traffic Point, Tripura West, Agartala 799001. • **Ahmedabad** : Shop 11 & 12, 3rd Eye near Girish Cold Drinks, C G Road Ahmedabad 380006. Tel.: 9081903022 • **Ahmednagar** : Baiju Heights, Opposite to Canara bank, Near old Vasant talkies, Market yard road, Ahilyanagar, Ahmednagar Maharashtra - 414001. Tel.: 0241-3556221 • **Ajmer** : C/O Dani Complex, Behind Chandak Eye Hospital, Agra Gate Circle, P R Marg, Ajmer - 305001 (Rajasthan). Tel.: 0145-4058816

• **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 Show 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 • **Bankura(M)**: Plot 80/1/A, 3rd Floor, Nutanchati SBI Building, Opp- PC Chandra Jewellers, Nutanchati Mahalla, Bankura(M), West Bengal -722101. Tel.: 03242295202 • **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** : 3rd Floor, Hakim Devi Prasad Bhawan, Dr. Rajendra Prasad Road, Beside- Raymond Showroom, Near Ghantagarh, Bhagalpur-812002, Bihar. Tel.: 0641-0418310

• **Bharuch** : 123 Nexus business Hub, Near Gangotri Hotel, B/S Rajeshwari Petroleum, Makampur Road, Bharuch - 392001. Tel.: 9081903042 • **Bhatinda** : Mcb-27-3-01043, 2nd Floor, Goniaan Road, Opposite Nippon India Mutual Fund, Gt Road, Near Indiaman Chowk, Bhatinda - 151001. Tel.: 0164-5006725 • **Bhavnagar** : Office No. 207, Skyline Square Building, near Sanskar Mandal, Waghawadi Road, Bhavnagar - 364001 Gujarat, India. Tel.: 0278-4052224 • **Bikaner** : H. No. 10, Himtasar House, Museum Circle, Civil Line, Bikaner, Rajasthan - 334001. Tel.: 0151-2943850 • **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 • **Bilaspur** : Shop.No.306 3rd Floor Anandam Plaza Vyapar Vihar Main Road, Bilaspur, Chhattisgarh - 495001. Tel.: 07752443680 • **Bokaro** : B-1, 1st Floor City Centre, Sector- 4, Near Sona Chandi Jewellers, Bokaro - 827004. Tel.: 7542979444, 06542-335616 • **Borivali** : Surbhi Apartment Ground Floor Shop No 5-8 SVP Road, Opp HDFC Bank, Next to Jain Temple. Borivali West Mumbai 400092. Tel.: 9673606377 • **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** : S C O No. 2475-2476, 1st Floor, Sector 22 C Chandigarh - 160 022, Union Territory. Tel.: 0172-5060291 • **Chandrapur** : Global Financial Services, 2nd Floor, Raghuwanshi 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, Doctor 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 • **Cooch Behar, West Bengal** : Beside Muthoot Fincorp, Opposite Udichi Market, Nripendra Narayan Road, Post & District-Cooch Behar, PIN-735101 - West Bengal. Tel.: 03582-222225 • **Cuttack** : D. Market, 515 Jagannath Bhawan Complex, First Floor, BK- Professor Pada Road Po- Arunodaya Market, Badambadi Colony, Cuttack - 753012, Odisha. Tel.: 0671-2956816 • **Darbhangha** : H No-185, Ward No- 13, National Statistical Office Campus, Kathal Bari, Bhandar Chowk, Darbhanga-846007, Bihar. Tel.: 06272467845 • **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** : House No.1676, Lane No.-5,Hindu Ekta Chowk, Beside HDB Finance Services, Opposite Satish Tailor, Dhule-424001, Maharashtra. Tel.: 02562-282823 • **Durgapur** : MWAV-16 Bengal Ambuja, 2nd Floor City Centre, Distt. Burdwan, Durgapur - 713216. Tel.: 0343-6512111 • **Erode** : Address No 38/1, Ground Floor, Sathy Road, (VCTV Main Road), Sorna Krishna Complex, Erode - 638003. Tel.: 0424-4021212 • **Faridabad** : A-2B 3rd Floor, Neelam Bata Road Peer ki Mazar, Nehru Groundnit, Faridabad - 121001. Tel.: 7518801812 • **Gandhidham** : Shop # 12, Shree Ambica Arcade, Plot # 300, Ward 12, Opp. CG High School, Near HDFC Bank, Gandhidham - 370201. Tel.: 9081903027 • **Gandhinagar** : 138 - Suyesh Solitaire, Nr. Podar International School, Kudasan, Gandhinagar - 382421, Gujarat. Tel.: 07949237915

• **Gaya** : Opposite of Bharat Sewa Ashram, Near Dr A Barkat Multispeciality Hospital, Swaraj Puri Road, Gaya-823001. Tel.: 0631 2220065 • **Ghaziabad** : Second Floor, 8, Advocate Chambers, RDC, Raj Nagar, Ghaziabad - 201002 Uttar Pradesh. Tel.: 0120-4351421 • **Ghatkopar** : 11/Platinum Mall, Jawahar Road, Ghatkopar (East), Mumbai 400077 Maharashtra. Tel.: 9004089306 • **Gorakhpur** : Above V.I.P. House ajdacent, 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** : 5,KmVn Shopping Complex, Haldwani 263139, Uttarakhand. Tel.: 05946-297290 • **Hissar** : Shop No. 20, Ground Floor, R D City Centre, Railway Road, Hissar - 125001. Tel.: 7518801821 • **Howrah** : Aurobindo Mall, Shri Aurobindo Road, Babudunga, Bandhaghat, Salkia, Howrah-711106, West Bengal. Tel.: 0335373982 • **Hubli** : CTC No.483/A1/A2, Ground Floor, Shri Ram Palza, Behind Kotak Mahindra Bank, Club Road, Hubli - 580029. Tel.: 0836-2252444 • **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** : First Floor, Office number 102-103, Ambition Tower(Manglam), Malviya Marg, Agrasen Circle, C-Scheme, Jaipur - 302001, Rajasthan. Tel.: 0141-4917232 • **Jalandhar** : 2nd Floor, Shanti Tower SCO no.37 PUDA Complex, Opposite Tehsil Complex, Jalandhar-144001, Punjab. Tel.: 0181-2921714 • **Jalgaon** : 269 Jaee Vishwa 1st Floor, Baliram Peth Above United Bank Of India, Near Kishor Agencies, Jalgaon - 425001. Tel.: 9421521406 • **Jaipalguri** : D B C Road, Opp Nirala Hotel, Jaipalguri - 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, Basera Arcade, Opp. Major Dhyanchand Stadium, BKT Chitra Road, Civil Lines, Jhansi 284001 (U.P.) India Tel.: 0510-4010410 • **Jodhpur** : Shop No. 6, Ground Floor, Gang Tower, Opposite Arora Moter Service Centre, Near Bombay Moter Circle, Jodhpur - 342003. Tel.: 7737014590 • **Junagadh** : 203, Noble Plaza, Near Domadiya Wadi, Kalwa Chowk, Junagadh-362001. Tel.: 0285-2652220 • **Kalyan** : Seasons Business Centre, 104 / 1st Floor, Shanti Tower Chowk, Opposite KDMC (Kalyan Dombivali Mahanagar Corporation), Kalyan - 421301 Maharashtra. Tel.: 9619553105 • **Kalyani** : Ground Floor, H No B-7/275, Kalyani, Kalyani HO, Nadia, West Bengal - 741235. Tel.: 9883018948 • **Kanpur** : 2nd Floor of Tower-A, Virendra Smriti Complex, 15/54-B Civil Lines, Kanpur-208001 (U.P.) India. Tel.: 0512-4000365 • **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 • **Korba** : Office No #202, 2nd Floor, Iccr Qube, 97 T. P. Nagar, Korba - 495677, Chhattisgarh. Tel.: 07759-351856 • **Kottayam** : 1st Floor, Csiascension Square, Railway Station Road, Collectorate P O, Kottayam - 686002. Tel.: 0481-2300868/2302420 • **Lucknow** : Office No 202, 2nd Floor, Bhalla Chambers, 5 Park Road, Hazratganj, 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** : S20, 2nd Floor, L & L Correia's Pride, Margao Salcete Nearest Landmark Above KFC, Near KTC Bus Stand, Goa 403601. Tel.: 0832-2957253 • **Mapusa**, **Goa** : 1st floor, Edcon solitaire building, Near Vodafone showroom, Near Malisa Market, Opp axis bank, Mapusa - 403507, Goa. Tel.: 8322251004 • **Mathura** : Shop No. 9, Ground Floor, Vihari Lal Plaza, Opposite Brijwasi Centrum, Near New Bus Stand, Mathura - 281001. Tel.: 7518801834 • **Meerut** : Shop No.297/1, First Floor, SBM Tower, Near Apex Tower, Canara Bank, Opposite EVES Petrol Pump, CCS University Road, Mangal Pandey Nagar Meerut-250002, Uttar Pradesh, India. Tel.: 0121-4330878 • **Mehsana** : FF-21 Someshwar Shopping Mall, Modhera Char Rasta, Mehana - 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** : Shree Balaji Residency, Plot no 266, near S.N.G basketball ground, Shivaji Nagar, Landmark- Opp Wazalwar Driving School, Nagpur - 440010, Maharashtra. Tel.: 0712-3513750 • **Nasik** : S-9 Second Floor, Suyojit Sankul, Sharanpur Road, Nasik - 422002. Tel.: 0253-6608999, 0755-3010732 • **Nanded** : Shop No.4 Santakripa Market G G Road, Opp. Bank of India, Nanded (West) - 431601, Maharashtra. Tel.: 02462-237885 • **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 • **Paighar** : The Edge Ground Floor, Shop number 4, Bhausaheb Dandekar Marg, Behind Prakash Talkies, Paighar (West), Maharashtra 401404. • **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 • **Panvel** : Plot No. 240, J K Plaza Building, T. P. Scheme No. 1, 1st Floor, Behind Shivaji Statue, MTNL Road, Panvel - 410206, Raigad. • **Patiala** : B-17/423 Opp Modi Complex, Lower Mall, Patiala - 147001. Tel.: 0175-5004349 • **Patna** : Flat No- 102, 2BHK Maa Bhawani Shirdalay, 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** : Ayaan Chandrika, Office No. 14,15,16. Second Floor, H.NO 1315, F.PL No. 701, Dadasaheb Torne Path, Off Jangli Maharaj Road, Shivaji Nagar, Pune -411005 Tel.: 020 - 46033615 • **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** : 406 Prism Square Building, Near Moti Tanki Chowk, Near Kathiyawadi Gymkhana, Opp RKC School Gate, Dr. Radhakrishnan Marg, Rajkot - 360 001 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 • **Rewa** : Shop No. 2, Shree Sai Anmol Complex, Ground Floor, Opp Teerth Memorial Hospital, Rewa, Pin code: 486001, Madhya Pradesh. Tel.: 07662403450 • **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 • **Sagar, Madhya Pradesh** : 2nd floor , Above Shiva Kanch Mandir, 5 Civil Lines, Sagar, Madhya Pradesh-470001. Tel.: +91-07582-451563 • **Saharanpur** : 1st Floor, Krishna Complex, Opp. Hath 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 • **Sangli** : 514/A Gala No 2/A, The Signature Building, Near Pudhari Bhavan, Sangli, Maharashtra - 416416. Tel.: 0233-2329432 • **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. Tel.: 040-44857874 / 75 / 76 • **Serampore** : Hinterland-II , Ground Floor, 6A Roy Ghat Lane, Serampore, Hooghly, West Bengal-712201. • **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 Cross, Mission Compound, Shimoga 577201. Tel.: 08182 295491 • **Sikar** : First Floor Super Tower, Behind Ram Mandir, Near Taparyia Bagichi, Sikar 323001. Tel.: 01572-250398 • **Siliguri** : Vyom Sachitra Building, 2nd Floor, Pranami Mandir Road, Siliguri - 734001. Tel.: 0353 4078734 • **Sonepat** : PP Tower, Shop No 207, 2nd Floor, Opposite Income Tax office, Subhash Chowk, Sonepat-131001. Tel.: 0130-4054883 • **Sri Ganganagar** : Address Shop No. 5, Opposite Bihani Petrol Pump NH - 15, Near Baba Ramdev Mandir, Sri Ganganagar 335001. Tel.: 0154-2940040 • **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** : Tropical Elite, 1st Floor, Shop no 106, Near Navpada Police Station, Near Hari Niwas Circle, Thane West, Mumbai- 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** : 1st Floor, Crown Tower, Near Sakthan Stand, Thrissur - 680001, Kerala. Tel.: 0487-2972422 • **Trichy** : No 23C/1 E V R road, Near Vekkaliannan Kalyana Mandapam, Putthur, Trichy - 620017. Tel.: 0431-4020227 • **Tirupur** : Binny Compound Main Street, Balaji Layout, Kannipiran Colony, Binny Compound, Tirupur - 641601, Tamil Nadu. Tel.: 0421-4102129 • **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** : 40-9-62, Sub Register Office Road, Acharya Ranga Nagar, Benz Circle, Vijayawada 520008, Andhra Pradesh. Tel.: 0866-2574429 • **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 • **Yamuna Nagar** : B-V 185/A 2nd Floor Jagadri Road Near Dav Girls College (Uco Bank Building) Pyara Chowk - Yamuna Nagar 135001, Haryana. Tel.: +1732311924.

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.