

## Scheme Information Document (SID)

### SECTION I

# Edelweiss CRISIL-IBX AAA Bond NBFC-HFC - Jun 2027 Index Fund

(An open-ended Target Maturity Debt Index Fund predominantly investing in the constituents of CRISIL-IBX AAA NBFC-HFC Index – Jun 2027. A moderate interest rate risk and relatively low credit risk)

#### Potential Risk Class (PRC) matrix

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

| This product is suitable for investors who are seeking*:                                                                                                                                                         | Scheme Risk-o-meter                                                                                                                  | Benchmark Risk-o-meter<br>As per AMFI Tier 1<br>Benchmark – CRISIL-IBX AAA NBFC-HFC<br>Index – Jun 2027                                  |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------|
| <ul style="list-style-type: none"> <li>Income over the long term and,</li> <li>Returns that are in line with the performance of CRISIL-IBX AAA NBFC-HFC Index – Jun 2027, subject to tracking errors.</li> </ul> |  <p>The Risk of the scheme is Low to Moderate</p> |  <p>The risk of the benchmark is Low to Moderate</p> |

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

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

**Offer for Units of Rs. 10/- (Rupees Ten Only) each for cash during the New Fund Offer and Continuous offer for Units at NAV based prices.**

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

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

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

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

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

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

This Scheme Information Document is dated November 24, 2025.

**Disclaimer of CRISIL LIMITED for use of underlying Index and use of name of Index:**

- (i) Each CRISIL Index (including, for the avoidance of doubt, its values, and constituents) published on the web site ([www.crisil.com](http://www.crisil.com)) or otherwise delivered to client by CRISIL Limited (hereinafter, "CRISIL") is the sole property of CRISIL. By viewing, accessing and/or otherwise using CRISIL Indices or any related information (together, "Material") the person doing so ("user") acknowledges and accepts as follows: The user understands that the Material is provided by way of general information. CRISIL makes no representation or warranty that the Material is appropriate or available for use at any location(s) outside India. Any access to the Materials from territories where such contents are illegal, is prohibited. The user may not use or export the Material in violation of any export and other laws or regulation. Where a user accesses the Material from a location outside India, the user is responsible for compliance with (and, if any, violation of) all local laws. The provision of the Material is not intended to create an adviser, broker/dealer, or consultant-client relationship between CRISIL and the user. CRISIL neither endorses nor solicits any business in respect the trading, purchase, or sale of any of the securities or instruments that may be featured in the CRISIL Index. Any use of the Material other than user's own personal or individual non-commercial purpose, is subject to the user obtaining the prior written consent of (and payment of applicable charges to) CRISIL. Without limiting the foregoing, unless the user is specifically permitted by CRISIL in writing the user may not: (a) copy, transmit, combine with other information, recompile, or redistribute any part of the Material in any manner; (b) commercially exploit any part of Material. Any unauthorized access and use of any part of the Material is illegal and may attract legal action as CRISIL may consider necessary. While CRISIL uses reasonable care in computing the CRISIL Indices and bases its calculation on data that it considers reliable, CRISIL makes no representations or warranties including that any CRISIL Index or other Material is error-free, complete, adequate, updated or fit for any particular purpose. Further, there may be errors in transmission of the information. The user takes the full responsibility for any use of CRISIL Indices. CRISIL does not accept any liability whatsoever (and expressly excludes all liability) arising from or relating to their use of any part of Material.
- (ii) "An investor, by subscribing or purchasing an interest in Edelweiss CRISIL-IBX AAA Bond NBFC-HFC - Jun 2027 Index Fund, will be regarded as having acknowledged, understood and accepted the disclaimer referred to in Clauses above and will be bound by it.

| TABLE OF CONTENTS                                                                                                                                                                               | PAGE NO. |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------|
| <b>SECTION I</b>                                                                                                                                                                                |          |
| <b>I. HIGHLIGHT / SUMMARY OF THE SCHEME</b>                                                                                                                                                     | 2        |
| DUE DILIGENCE BY THE ASSET MANAGEMENT COMPANY                                                                                                                                                   | 7        |
| <b>II. INFORMATION ABOUT THE SCHEME</b>                                                                                                                                                         | 8        |
| A. HOW WILL THE SCHEME ALLOCATE ITS ASSETS?                                                                                                                                                     | 8        |
| B. WHERE WILL THE SCHEME INVEST?                                                                                                                                                                | 10       |
| C. WHAT ARE THE INVESTMENT STRATEGIES?                                                                                                                                                          | 10       |
| D. HOW WILL THE SCHEME BENCHMARK ITS PERFORMANCE?                                                                                                                                               | 11       |
| E. WHO MANAGES THE SCHEME?                                                                                                                                                                      | 11       |
| F. HOW IS THE SCHEME DIFFERENT FROM EXISTING SCHEMES OF THE MUTUAL FUND?                                                                                                                        | 13       |
| G. HOW HAS THE SCHEME PERFORMED                                                                                                                                                                 | 13       |
| H. ADDITIONAL SCHEME RELATED DISCLOSURES                                                                                                                                                        | 13       |
| <b>III. OTHER DETAILS</b>                                                                                                                                                                       | 14       |
| A. COMPUTATION OF NAV                                                                                                                                                                           | 14       |
| B. NEW FUND OFFER (NFO) EXPENSES                                                                                                                                                                | 15       |
| C. ANNUAL SCHEME RECURRING EXPENSES                                                                                                                                                             | 15       |
| D. LOAD STRUCTURE                                                                                                                                                                               | 18       |
| <b>SECTION II</b>                                                                                                                                                                               |          |
| <b>I. INTRODUCTION</b>                                                                                                                                                                          |          |
| A. DEFINITIONS/INTERPRETATION                                                                                                                                                                   | 20       |
| B. RISK FACTORS                                                                                                                                                                                 | 20       |
| C. RISK MITIGATION STRATEGIES                                                                                                                                                                   | 23       |
| <b>II. INFORMATION ABOUT THE SCHEME</b>                                                                                                                                                         | 24       |
| A. WHERE WILL THE SCHEME INVEST                                                                                                                                                                 | 24       |
| B. WHAT ARE THE INVESTMENT RESTRICTIONS?                                                                                                                                                        | 25       |
| C. FUNDAMENTAL ATTRIBUTES                                                                                                                                                                       | 27       |
| D. INDEX METHODOLOGY                                                                                                                                                                            | 28       |
| E. PRINCIPLES OF INCENTIVE STRUCTURE FOR MARKET MAKERS (FOR ETFs)                                                                                                                               | 32       |
| F. INTENDED ALLOCATION AGAINST EACH SUB CLASS OF ASSET                                                                                                                                          | 32       |
| G. OTHER SCHEME SPECIFIC DISCLOSURES                                                                                                                                                            | 32       |
| <b>III. OTHER DETAILS</b>                                                                                                                                                                       | 50       |
| A. DISCLOSURE IN CASE OF FUND OF FUNDS SCHEME                                                                                                                                                   | 50       |
| B. PERIODIC DISCLOSURES                                                                                                                                                                         | 50       |
| C. TRANSPARENCY/ NAV DISCLOSURES                                                                                                                                                                | 52       |
| D. TRANSACTION CHARGES AND STAMP DUTY                                                                                                                                                           | 52       |
| E. ASSOCIATE TRANSACTIONS                                                                                                                                                                       | 52       |
| F. TAXATION                                                                                                                                                                                     | 53       |
| G. RIGHTS OF UNITHOLDERS                                                                                                                                                                        | 53       |
| H. LIST OF OFFICIAL POINTS OF ACCEPTANCE                                                                                                                                                        | 53       |
| I. PENALTIES, PENDING LITIGATION OR PROCEEDINGS, FINDINGS OF INSPECTIONS OR INVESTIGATIONS FOR WHICH ACTION MAY HAVE BEEN TAKEN OR IS IN THE PROCESS OF BEING TAKEN BY ANY REGULATORY AUTHORITY | 53       |

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

| <b>Sr. No.</b> | <b>Title</b>                              | <b>Description</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
|----------------|-------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>I</b>       | <b>Name of the scheme</b>                 | Edelweiss CRISIL-IBX AAA Bond NBFC-HFC - Jun 2027 Index Fund                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
| <b>II</b>      | <b>Category of the Scheme</b>             | Index Fund                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| <b>III</b>     | <b>Scheme type</b>                        | An open-ended Target Maturity Debt Index Fund predominantly investing in the constituents of CRISIL-IBX AAA NBFC-HFC Index – Jun 2027. A moderate interest rate risk and relatively low credit risk.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
| <b>IV</b>      | <b>Scheme code</b>                        | EDEL/O/D/DIN/25/01/0067                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| <b>V</b>       | <b>Investment objective</b>               | <p>The investment objective of the scheme is to replicate CRISIL-IBX AAA NBFC-HFC Index – Jun 2027 by investing in AAA rated NBFC-HFC corporate bond issuers maturing on or before June 2027 before expenses, subject to tracking errors.</p> <p>There is no assurance that the investment objective of the Scheme will be achieved</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| <b>VI</b>      | <b>Liquidity/listing details</b>          | <p><b>Liquidity:</b></p> <p>On an on-going basis, the Scheme will offer Units for purchase/switch-in and redemption/switch-out at NAV related prices on every Business Day. As per SEBI Regulations, the Mutual Fund shall dispatch Redemption proceeds within three Working Days from the date of receipt of valid redemption or repurchase request. In case the Redemption proceeds are not made within three Working Days of the date of redemption or repurchase, interest will be paid @ 15% per annum or such other rate from the 4th Business Day onwards, as may be prescribed by SEBI from time to time.</p> <p><b>Listing Details:</b></p> <p>The Scheme is an open-ended Target Maturity Debt Index Fund, sale and repurchase will be made on a continuous basis and therefore the Units of the Scheme are presently not proposed to be listed on any stock exchange.</p> |
| <b>VII</b>     | <b>Benchmark<br/>(Total Return Index)</b> | <p>CRISIL-IBX AAA NBFC-HFC Index – Jun 2027</p> <p><b>Justification for use of benchmark:</b></p> <p>The scheme is a passively managed debt index fund with the objective to track the performance CRISIL-IBX AAA NBFC-HFC Index – Jun 2027. Hence, the scheme can only be benchmarked against the aforesaid index and no other.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
| <b>VIII</b>    | <b>NAV disclosure</b>                     | The AMC will prominently disclose the NAVs under a separate head on its website ( <a href="http://www.edelweissmf.com">www.edelweissmf.com</a> ) and on the Association of Mutual Funds of India (AMFI) website ( <a href="http://www.amfiindia.com">www.amfiindia.com</a> ). The NAVs will be                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |

|           |                                                                         |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
|-----------|-------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|           |                                                                         | <p>normally updated on the websites before 11.00 p.m. on every Business Day.</p> <p>For further details refer Section II.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| <b>IX</b> | <b>Applicable timelines</b>                                             | <p><b>Dispatch of redemption proceeds:</b></p> <p>The redemption or repurchase proceeds shall be dispatched to the unitholders within three Working Days from the date of redemption or repurchase.</p> <p><b>Dispatch of IDCW</b> – The payment of dividend/IDCW to the unitholders shall be made within seven Working Days from the record date.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| <b>X</b>  | <b>Plans and Options Plans/Options and sub options under the Scheme</b> | <p>The Scheme will offer two Plans:</p> <ol style="list-style-type: none"> <li>1. Regular Plan; and</li> <li>2. Direct Plan</li> </ol> <p>The Direct Plan will be offered only for investors who purchase /subscribe Units of the Scheme directly with the Fund and will not be available for investors who route their investments through a Distributor. In case neither Distributor's Code nor "Direct" is indicated in the application form, the same will be treated as "Direct Plan" application.</p> <p>The portfolio of the Scheme under both these Plans will be common. Each Plan will offer: (i) Growth Option and (ii) Income Distribution cum Capital Withdrawal (IDCW) Option</p> <p>IDCW Option shall have Reinvestment, Payout &amp; Transfer Facility.</p> <p>The AMC/Trustee reserve the right to introduce Plans/Option(s) as may be deemed appropriate at a later date.</p> <p><b>Default Option: Growth Option</b></p> <p>If the investor does not clearly specify the choice of Option at the time of investing, the Units will be allotted in the Growth Option of the Scheme.</p> <p><b>Default Facility: IDCW Reinvestment</b></p> <p>If the investor selects IDCW Option but fails to mention the facility, it will be deemed that the investor has opted for IDCW Reinvestment facility."</p> <p>For detailed disclosure on default plans and options, kindly refer SAI.</p> |
| <b>XI</b> | <b>Load Structure</b>                                                   | <p><b>Exit Load:</b> 0.10% upto 30 days</p> <p>Nil after 30 days</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |

|      |                                                                                                                            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
|------|----------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|      |                                                                                                                            | <p>AMC reserves the right to revise the load structure from time to time. Such changes will become effective prospectively from the date such changes are incorporated.</p> <p>For details on load structure, please refer Section on 'Load Structure'.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| XII  | <b>Minimum Application Amount/switch in</b>                                                                                | Minimum of Rs. 100/- and multiples of Re. 1/- thereafter.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
| XIII | <b>Minimum Additional Purchase Amount</b>                                                                                  | Minimum of Rs. 100/- and multiples of Re. 1/- thereafter.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
| XIV  | <b>Minimum Redemption/switch out amount</b>                                                                                | <p>There will be no minimum redemption criterion. The Redemption / Switch-out would be permitted to the extent of credit balance in the Unit holder's account of the Plan(s) / Option(s) of the Scheme (subject to release of pledge / lien or other encumbrances). The Redemption / Switch-out request can be made by specifying the rupee amount or by specifying the number of Units of the respective Plan(s) / Option(s) to be redeemed. In case a Redemption / Switch-out request received is for both, a specified rupee amount and a specified number of Units of the respective Plan(s)/ Option(s), the specified number of Units will be considered the definitive request.</p> <p>Amount based redemptions will be in multiples of Re. 1.</p> <p>In case of Units held in dematerialized mode, the Unit Holder can give a request for Redemption only in number of Units which can be fractional units also. Depository participants of registered Depositories can process only redemption request of units held in demat mode.</p> <p>The AMC/ Trustee reserves the right to change/ modify the terms of minimum redemption amount/switch-out.</p> |
| XV   | <b>New Fund Offer Period</b><br><br><b>This is the period during which a new scheme sells its units to the investors.</b>  | Not Applicable.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
| XVI  | <b>New Fund Offer Price:</b><br><b>This is the price per unit that the investors have to pay to invest during the NFO.</b> | Not Applicable.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
| XVII | <b>Segregated portfolio/side pocketing disclosure</b>                                                                      | The AMC has a written down policy on Creation of segregated portfolio which is approved by the Trustees.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |

|              |                                       |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
|--------------|---------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|              |                                       | <p>Creation of segregated portfolio shall be subject to guidelines specified by SEBI from time to time.</p> <p>Creation of segregated portfolio is optional and is at the discretion of the Edelweiss Asset Management Limited (AMC).</p> <p>For details, kindly refer SAI</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| <b>XVIII</b> | <b>Swing pricing disclosure</b>       | Not Applicable.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
| <b>XIX</b>   | <b>Stock lending/short selling.</b>   | Not Applicable.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
| <b>XX</b>    | <b>How to Apply and other details</b> | <p>Application form and Key Information Memorandum may be obtained from Official Points of Acceptance (OPAs) / Investor Service Centres (ISCs) of the AMC or RTA or Distributors or can be downloaded from our website (<a href="http://www.edelweisstmf.com">www.edelweisstmf.com</a>). The list of the OPA / ISC are available on our website (<a href="https://www.edelweisstmf.com/reach-us/locate-us">https://www.edelweisstmf.com/reach-us/locate-us</a>) as well.</p> <p>Investments under Edelweiss CRISIL-IBX AAA Bond NBFC-HFC - Jun 2027 Index Fund - Direct Plan can be made through various modes offered by the Fund for investing directly with the Fund including the Stock Exchange Platform(s). Investments under Edelweiss CRISIL-IBX AAA Bond NBFC-HFC - Jun 2027 Index Fund Regular Plan may be through all other modes and Platform(s) where investors' applications for subscription of units are routed through Distributors.</p> <p>For further details, refer section II</p>                                                                                                                                                                                                                                                        |
| <b>XXI</b>   | <b>Investor services</b>              | <p><b>Contact details for general service requests:</b></p> <p>Investors can enquire about NAVs, Unit holdings, valuation, IDCWs, etc or lodge any service request including change in the name, address, designated bank account number and bank branch, loss of Account Statement / Unit certificates, etc. to M/s. KFin Technologies Limited - UNIT Edelweiss Mutual Fund, Karvy Selenium Tower B, Plot No 31 &amp; 32, Gachibowli, Financial, District, Nanakramguda, Serilingampally, Hyderabad – 500 008, Tel no: 040-67161500 or can also call us at our toll free number 1800 425 0090 (MTNL/BSNL) and non-toll free number +91 40 23001181 for others and investors outside India. The Toll-Free Number and the Non-Toll Free Number will be available between 9.00 am to 7.00 pm from Monday to Saturday.</p> <p><b>Contact details for complaint resolution:</b></p> <p>Unit holder's grievances should be addressed to Investor Services Centres (ISC's) at the EAML branch offices, or KFin Technologies Ltd (KCL) Investor Service Centres. All grievances will then be forwarded to the Registrar, if required, for necessary action. The complaints will be closely monitored /followed up with the Registrar to ensure timely redressal.</p> |

|       |                                                                                                                                           |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
|-------|-------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|       |                                                                                                                                           | <p>Investors can also address their queries/grievances to Mr. Abdulla Chaudhari, Head – Investor Services, at Edelweiss House, Off. C.S.T Road, Kalina, Mumbai 400098</p> <p>Contact Details:</p> <p>Tel. No. (022) 4097 9737</p> <p>Fax no. (022) 4097 9878</p> <p>E-mail id: <a href="mailto:EMFHelp@edelweissmf.com">EMFHelp@edelweissmf.com</a></p>                                                                                                                                                                                                             |
| XXII  | <b>Specific attribute of the scheme (such as lock in, duration in case of target maturity scheme/close ended schemes) (as applicable)</b> | <p>Edelweiss CRISIL-IBX AAA Bond NBFC-HFC - Jun 2027 Index Fund is an open-ended Target Maturity Index Fund tracking the CRISIL-IBX AAA NBFC-HFC Index – June 2027. A relatively moderate-interest rate risk and relatively low credit risk. In line with maturity profile of the underlying Index, the maturity of the Scheme will be – 30<sup>th</sup> June 2027 (“Maturity Date”).</p>                                                                                                                                                                           |
| XXIII | <b>Special product/facility available during the NFO and on ongoing basis</b>                                                             | <p>The Special Products / Facilities available during on an ongoing basis are as follows:</p> <ol style="list-style-type: none"> <li>1. Systematic Investment Plan (SIP)</li> <li>2. Choti SIP</li> <li>3. Combo SIP</li> <li>4. Sip Pause Facility</li> <li>5. Systematic Withdrawal Plan (SWP)</li> <li>6. Systematic Transfer Plan (STP)</li> <li>7. Freedom SIP Facility</li> <li>8. Smart Trigger Enabled Plan (Step)</li> <li>9. Retirement Plan</li> </ol> <p>For further details of above special products / facilities, For Details, kindly refer SAI.</p> |
| XXV   | <b>Weblink</b>                                                                                                                            | <p><b>Weblink for TER for last 6 months and Daily TER:</b></p> <p><a href="#">Statutory - Disclosure Documents   Edelweiss Mutual Fund</a></p> <p><b>Weblink for scheme factsheet:</b></p> <p><a href="https://www.edelweissmf.com/downloads/factsheets">https://www.edelweissmf.com/downloads/factsheets</a></p>                                                                                                                                                                                                                                                   |

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

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

#### **DUE DILIGENCE CERTIFICATE**

It is confirmed that:

- (i) The Scheme Information Document submitted to SEBI is in accordance with the SEBI (Mutual Funds) Regulations, 1996 and the guidelines and directives issued by SEBI from time to time.
- (ii) All legal requirements connected with the launching of the Scheme as also the guidelines, instructions, etc., issued by the Government and any other competent authority in this behalf, have been duly complied with.
- (iii) The disclosures made in the Scheme Information Document are true, fair and adequate to enable the investors to make a well-informed decision regarding investment in the Scheme.
- (iv) 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.
- (v) The contents of the Scheme Information Document including figures, data, yields etc. have been checked and are factually correct.
- (vi) A confirmation that the AMC has complied with the compliance checklist applicable for Scheme Information Documents and other than cited deviations/ that there are no deviations from the regulations.
- (vii) Notwithstanding anything contained in this Scheme Information Document, the provisions of the SEBI (Mutual Funds) Regulations, 1996 and the guidelines there under shall be applicable.
- (viii) The Trustees have ensured that the approved Scheme is a new product offered by Edelweiss Mutual Fund and is not a minor modification of any existing scheme/fund/product.

**Date: November 25, 2025**

**Place: Mumbai**

**Sd/-**

**Name: Radhika Gupta**

**Designation: Managing Director & CEO**

## Part II. INFORMATION ABOUT THE SCHEME

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

Under normal circumstances the asset allocation pattern will be:

| Instruments                                                                      | Indicative allocations (% of total assets) |         |
|----------------------------------------------------------------------------------|--------------------------------------------|---------|
|                                                                                  | Minimum                                    | Maximum |
| Fixed Income Instruments replicating CRISIL-IBX AAA NBFC-HFC Index – June 2027** | 95                                         | 100     |
| TREPS / Repo / T-Bills / G-Sec / SDL^                                            | 0                                          | 5       |

\*\* Including Fixed Income Instruments not forming part of the Index, invested in compliance with Para 3.5 of SEBI Master circular for Mutual Funds and further amended from time to time.

^Residual portion of 5% of the net assets of the scheme is provided for liquidity purposes.

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

| Sr. No. | Type of Instrument                                                  | Percentage of exposure                                                                                                                 | Circular references*                                                                         |
|---------|---------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------|
| 1.      | Securities Lending                                                  | The Scheme shall not invest in the said security                                                                                       | Clause 12.11 of the SEBI Master Circular dated June 27, 2024, for Mutual Funds               |
| 2.      | Derivatives for hedging & non- hedging purposes                     | The Scheme shall not invest in the said security                                                                                       | Clause 7.5, 12.25, 12.25.8 of the SEBI Master Circular dated June 27, 2024, for Mutual Funds |
| 3.      | Securitized Debt                                                    | The Scheme shall not invest in the said security                                                                                       | Clause 12.15 of the SEBI Master Circular dated June 27, 2024, for Mutual Funds               |
| 4.      | Overseas Securities                                                 | The Scheme shall not invest in the said security                                                                                       | Clause 12.19 of the SEBI Master Circular dated June 27, 2024, for Mutual Fund                |
| 5.      | REITs and InvITs                                                    | The Scheme shall not invest in the said security                                                                                       | Clause 12.21 of the SEBI Master Circular dated June 27, 2024, for Mutual Fund                |
| 6.      | AT1 and AT2 Bonds                                                   | The Scheme shall not invest in the said security                                                                                       | Clause 12.2 of the SEBI Master Circular dated June 27, 2024                                  |
| 7.      | Debt derivative exposure only for hedging purpose                   | The Scheme shall not invest in the said security                                                                                       | Clause 7.6 of the SEBI Master Circular dated June 27, 2024, for Mutual Funds                 |
| 8.      | Investment in other schemes managed by the AMC or in the schemes of | Not more than 5% of the Net Asset Value of the Mutual Fund, provided it is in conformity with the investment objectives of the Scheme. | -                                                                                            |

| Sr. No. | Type of Instrument                                     | Percentage of exposure                                                                                                                                                                                                                                                                                                           | Circular references*                                                          |
|---------|--------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------|
|         | any other mutual fund                                  |                                                                                                                                                                                                                                                                                                                                  |                                                                               |
| 9.      | Repo / reverse repo in corporate debt securities       | Up to 5% of the net assets of the scheme.                                                                                                                                                                                                                                                                                        | Clause 12.18.1.1 of SEBI Master Circular dated June 27, 2024, for Mutual Fund |
| 10.     | Structured Obligations / Credit Enhancements           | The Scheme shall not invest in the said security                                                                                                                                                                                                                                                                                 | Clause 12.3 of the Master Circular for Mutual Funds dated June 27, 2024       |
| 11.     | Credit default swaps (CDS)                             | The Scheme shall not invest in the said security                                                                                                                                                                                                                                                                                 | Clause 12.28 of the SEBI Master Circular dated June 27, 2024, for Mutual Fund |
| 12.     | Short Term Deposits                                    | Pending deployment of funds of the Scheme in securities in terms of the investment objective of the Scheme, the AMC may park the funds of the Scheme in short term deposits of scheduled commercial banks, subject to paragraph 12.16 of the Master Circular for Mutual Funds dated June 27, 2024, as amended from time to time. | Paragraph 12.16 of the Master Circular for Mutual Funds dated June 27, 2024   |
| 13.     | Investment in Tri-party Repo before the closure of NFO | Yes, in accordance with SEBI Guidelines.                                                                                                                                                                                                                                                                                         | Clause 1.10.3 of the SEBI Master Circular dated June 27, 2024                 |
| 14.     | Unrated debt and money market instruments              | 0%-5%                                                                                                                                                                                                                                                                                                                            | Clause 12.1.5 of SEBI Master Circular dated June 27, 2024                     |
| 15.     | Unlisted Non-convertible debentures (NCDs)             | The Scheme shall not invest in the said security                                                                                                                                                                                                                                                                                 | Clause 12.1.1 of SEBI Master Circular dated June 27, 2024                     |

In line with para 12.24 of SEBI Master Circular on Mutual Funds dated June 27, 2024, the cumulative gross exposure to instruments forming part of the Index, cash & TREPS / Repo / T-Bills / G-Sec / SDL and such other securities/assets as may be permitted by the Board from time to time subject to regulatory approvals, if any should not exceed 100% of the net assets of the scheme.

Cash and cash equivalents as per SEBI letter no. SEBI/HO/IMD-II/DOF3/OW/P/2021/31487/1 dated November 03, 2021 which includes T-bills, Government Securities and Repo on Government Securities having residual maturity of less than 91 Days, shall not be considered for the purpose of calculating gross exposure limit.

During normal circumstances, the Scheme's exposure to Cash and Cash equivalents will be in line with the asset allocation table. However, in case of maturity of securities in the Scheme portfolio, the reinvestment will be in line with the index methodology. The Scheme shall replicate the underlying debt index subject to the requirements as specified under para 3.5 of SEBI Master Circular on Mutual Funds dated June 27, 2024.

In accordance with Clause 3.5 of SEBI Master Circular SEBI/HO/IMD/IMD-PoD-1/P/CIR/2023/74 dated June 27,

2024, the underlying index shall comply with the portfolio concentration norms as prescribed.

#### **Short Term Defensive Considerations**

Due to market conditions, the AMC may invest beyond the range set out in the asset allocation. Such deviations shall normally be for a short term and defensive considerations as per Para 1.14.1.2 of Master Circular for Mutual Funds, and the fund manager will rebalance the portfolio within 7 calendar days from the date of deviation.

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

#### **Portfolio Rebalancing:**

Pursuant to para 3.5.3.11 of SEBI Master Circular on Mutual Funds dated June 27, 2024, rebalancing the portfolio of the Scheme comprising corporate debt shall be as follows:

1. In case of change in constituents of the index due to periodic review, the portfolio of the Fund be rebalanced within 7 calendar days.
2. In case the rating of any security is downgraded to below the rating mandated in the index methodology (including downgrade to below investment grade), the portfolio be rebalanced within 30 calendar days.
3. In case the rating of any security is downgraded to below investment grade, the said security may be segregated in accordance with Paragraph 4.4 of SEBI Master Circular dated June 27, 2024 on creation of segregated portfolio in mutual fund schemes.

Any transactions undertaken in the scheme portfolio in order to meet the redemption and subscription obligations shall be done while ensuring that post such transactions replication of the portfolio with the index is maintained at all points of time.

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

**The Scheme shall invest in any (but not exclusively) of the following instruments:**

- Fixed Income Instruments replicating CRISIL-IBX AAA NBFC-HFC Index – Jun 2027
- TREPS / Repo / T-Bills / G-Sec / SDL
- Short Term Deposits
- Units of Mutual Fund Schemes

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

#### **C. WHAT ARE THE INVESTMENT STRATEGIES?**

Edelweiss CRISIL-IBX AAA Bond NBFC-HFC - Jun 2027 Index Fund is a passively managed Index fund which will employ an investment approach designed to track the CRISIL-IBX AAA NBFC-HFC Index – Jun 2027. The Scheme will invest at least 95% of its total assets in the instruments representing the underlying Index. Accordingly, the Scheme will invest in instruments in line with the benchmark index of the Scheme. The Scheme may also invest in money market instruments to meet the liquidity and expense requirements. Being a target maturity scheme,

it will mature on the Maturity Date. The Scheme shall replicate the underlying debt index subject to the requirements as specified under para 3.5 of SEBI Master Circular on Mutual Funds dated June 27, 2024.

The Scheme will abide by the relevant provisions contained in Paragraph 3.5 of SEBI Master Circular dated June 27, 2024, including but not limited to investment limits for single issuer, group, sector; disclosure norms; tracking error and tracking difference.

The Scheme shall be replicating the underlying index, provided:

- i. The Macaulay duration (MD) of the portfolio of ETF/ Index Fund replicates the MD of the underlying index within a maximum permissible deviation of +/- 10%.
- ii. In case of Target Maturity (or Target Date) ETFs/ Index Funds, the following norms for permissible deviation in MD shall apply:
  - a) For portfolio with residual maturity of greater than 5 years: Either +/- 6 months or +/- 10% of MD, whichever is higher.
  - b) For a portfolio with residual maturity of up to 5 years: Either +/- 3 months or +/- 10% of MD, whichever is higher.
  - c) However, at no point of time, the residual maturity of any security forming part of the portfolio shall be beyond the target maturity date of the ETF/ Index Fund.

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

The performance of the Scheme will be benchmarked with CRISIL-IBX AAA NBFC-HFC Index – Jun 2027.

#### **Justification for use of benchmark:**

The scheme is a passively managed debt index fund with the objective to track the performance of CRISIL-IBX AAA NBFC-HFC Index – Jun 2027. Hence, the scheme can only be benchmarked against the aforesaid index and no other.

#### **E. WHO MANAGES THE SCHEME?**

| <b>Name of Fund Manager</b>                                 | <b>Age &amp; Qualifications</b> | <b>Previous Experience</b>                                                                                                                                                                                                                                                                                                                                                                                                        | <b>Other Funds Managed</b>                                                                                                                                                                                                                                                                                                                                      |
|-------------------------------------------------------------|---------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Mr. Dhawal Dalal<br>(Manging the scheme since Feb 18, 2025) | 54 years<br>B.E., MBA           | Mr. Dhawal Dalal, aged 54 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 | 1. Edelweiss Banking & PSU Debt Fund<br>2. Edelweiss Government Securities Fund<br>3. Edelweiss NIFTY PSU Bond Plus SDL Apr - 2026 50:50 Index Fund<br>4. Edelweiss NIFTY PSU Bond Plus SDL Apr - 2027 50:50 Index Fund<br>5. Edelweiss CRISIL IBX 50:50 Gilt Plus SDL Sept 2028 Index Fund<br>6. Edelweiss CRISIL IBX 50:50 Gilt Plus SDL June 2027 Index Fund |

|                                                              |                                                                                    |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
|--------------------------------------------------------------|------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|                                                              |                                                                                    | 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                               | 7. Edelweiss CRISIL IBX AAA Financial Services Bond - Jan 2028 Index Fund<br>8. Bharat Bond ETF APRIL 2030<br>9. Bharat Bond ETF APRIL 2031<br>10. Bharat Bond ETF APRIL 2032<br>11. Bharat Bond ETF APRIL 2033<br>12. Edelweiss CRISIL IBX 50:50 Gilt Plus SDL Apr 2037 Index Fund<br>13. Edelweiss CRISIL IBX 50:50 Gilt Plus SDL Short Duration Index Fund<br>14. Edelweiss Multi Asset Allocation Fund<br>15. Edelweiss Aggressive Hybrid Fund<br>16. Edelweiss Equity Saving Fund<br>17. Edelweiss Balanced Advantage Fund<br>18. Edelweiss Income Plus Arbitrage Active Fund of Fund                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
| Ms. Pranavi Kulkarni (Manging the scheme since 22-Sept-2025) | Age: 40 Years Master of Business Administration (MBA) Bachelor of Engineering (BE) | Ms. Pranavi Kulkarni, aged 40, is a BE (Computer Science) from Mumbai University and MBA from Symbiosis University, Pune. She has an overall experience of 12 years in fixed income investments and credit research. Ms Kulkarni has joined Edelweiss AMC as Credit Analyst in 2017. Prior to that, she was associated with CRISIL from 2013 to 2017 as Team Leader - Large Corporate Ratings. Before that, she worked as Relationship Manager with Yes Bank from 2010 to 2013 | 1. Edelweiss Liquid Fund<br>2. Edelweiss Money Market Fund<br>3. Edelweiss Low Duration Fund<br>4. Edelweiss NIFTY PSU Bond Plus SDL Apr - 2026 50:50 Index Fund<br>5. Edelweiss NIFTY PSU Bond Plus SDL Apr - 2027 50:50 Index Fund<br>6. Edelweiss CRISIL-IBX AAA Bond NBFC-HFC - Sept 2028 Index Fund<br>7. Edelweiss CRISIL IBX 50:50 Gilt Plus SDL June 2027 Index Fund<br>8. Edelweiss CRISIL IBX AAA Financial Services Bond - Jan 2028 Index Fund<br>9. Bharat Bond ETF APRIL 2030<br>10. Bharat Bond ETF APRIL 2031<br>11. Bharat Bond ETF APRIL 2032<br>12. Bharat Bond ETF APRIL 2033<br>13. Edelweiss CRISIL IBX 50:50 Gilt Plus SDL Apr 2037 Index Fund<br>14. Edelweiss CRISIL IBX 50:50 Gilt Plus SDL Short Duration Index Fund<br>15. Bharat Bond FOF APRIL 2030<br>16. Bharat Bond FOF APRIL 2031<br>17. Bharat Bond ETF FOF APRIL 2032<br>18. Bharat Bond ETF FOF APRIL 2033<br>19. Edelweiss Arbitrage Fund<br>20. Edelweiss Multi Asset Allocation Fund<br>21. Edelweiss Balanced Advantage Fund<br>22. Edelweiss Equity Savings Fund<br>23. Edelweiss Aggressive Hybrid Fund |

|  |  |  |                                        |
|--|--|--|----------------------------------------|
|  |  |  | 24. Edelweiss Nifty 1D Rate Liquid ETF |
|--|--|--|----------------------------------------|

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

List of Existing schemes:

1. Edelweiss CRISIL IBX 50:50 Gilt Plus SDL Short Duration Index Fund
2. Edelweiss CRISIL PSU Plus SDL 50:50 Oct 2025 Index Fund
3. Edelweiss Nifty PSU Bond Plus SDL Apr 2026 50:50 Index Fund
4. Edelweiss Nifty PSU Bond Plus SDL Apr 2027 50:50 Index Fund
5. Edelweiss CRISIL IBX 50:50 Gilt Plus SDL June 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. Edelweiss CRISIL IBX 50:50 Gilt Plus SDL Apr 2037 Index Fund
9. Bharat Bond ETF APRIL 2030
10. Bharat Bond ETF APRIL 2031
11. Bharat Bond ETF APRIL 2032
12. Bharat Bond ETF APRIL 2033

For detailed comparative table please refer the website: [Scheme Differentiation.xlsx](#)

## G. HOW HAS THE SCHEME PERFORMED?

**Scheme Performance as on September 30, 2025:**

| Scheme Performance as on September 30, 2025 |                               | Regular Plan – Growth Option: |                                          | Direct Plan – Growth Option: |                                          |
|---------------------------------------------|-------------------------------|-------------------------------|------------------------------------------|------------------------------|------------------------------------------|
|                                             | Compounded Annualised Returns | Scheme Returns %              | CRISIL-IBX AAA NBFC-HFC Index – Jun 2027 | Scheme Returns %             | CRISIL-IBX AAA NBFC-HFC Index – Jun 2027 |
|                                             | Returns for the last 6 months | 9.05%                         | 9.42%                                    | 9.26%                        | 9.42%                                    |
|                                             | Returns for the last 1 year   |                               |                                          |                              |                                          |
|                                             | Returns for the last 3 years  |                               |                                          |                              |                                          |
|                                             | Returns for the last 5 years  | -                             | -                                        | -                            | -                                        |
|                                             | Returns for the last 10 years | -                             | -                                        | -                            | -                                        |
|                                             | Returns since inception       | 9.26%                         | 9.58%                                    | 9.48%                        | 9.58%                                    |

Past performance may or may not sustain in future.

## H. ADDITIONAL SCHEME RELATED DISCLOSURES

- i. Scheme's portfolio holdings (top 10 holdings by issuer and fund allocation towards various sectors) - [Statutory - Disclosure Documents | Edelweiss Mutual Fund](#)

- ii. Name and exposure to Top 7 issuers, stocks, groups and sectors as a percentage of NAV of the scheme - [Statutory - Disclosure Documents | Edelweiss Mutual Fund](#)
- iii. Portfolio Disclosure –
- iv. Fortnightly Portfolio & Monthly Portfolio - [Statutory - Disclosure Documents | Edelweiss Mutual Fund](#)
- v. Half yearly Portfolio - [Statutory - Disclosure Documents | Edelweiss Mutual Fund](#)
- vi. Portfolio Turnover Rate - Not applicable.
- vii. Aggregate investment in the Scheme - Not applicable since the scheme is a new scheme.

| Sr. No. | Category of Persons  | Net Value |              | Market Value ( in Rs.) |
|---------|----------------------|-----------|--------------|------------------------|
|         |                      | Units     | NAV per unit |                        |
| 1       | Mr. Dhaval Dalal     | -         | -            | -                      |
| 2       | Ms. Pranavi Kulkarni | -         | -            | -                      |

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

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

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

Further, as per clause sub-regulation 16 (A) of Regulation 25 of SEBI (Mutual Funds) Regulations, 1996 read along with clause 6.9 of the Master Circular for Mutual Funds dated June 27, 2024 on alignment of interest of AMC with the unit holders of Mutual Fund, the AMC will invest in the Scheme based on the risk-o-meter. Please visit website (<https://www.edelweissmf.com/statutory/other-disclosures#Investment> by AMCs in each of their Mutual Fund Scheme(s). However, as per the said guidelines, ETFs / Index funds are exempted from the purview of the aforesaid regulations and guidelines.

### Part III- OTHER DETAILS

#### A. COMPUTATION OF NAV

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

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

The NAV of the Scheme will be calculated and declared upto four decimal places & the fourth decimal will be rounded off higher to the next digit if the fifth decimal is or more than 5 i.e., if the NAV is Rs. 10.45367 it will be rounded off to Rs. 10.4537.

#### Illustration of NAV:

If the net assets of the Scheme, after considering applicable expenses, are Rs.10,45,36,745.34 and units outstanding are 10,00,0000, then the NAV per unit will be computed as follows:  $10,45,36,745.34 / 10,00,0000 =$  Rs. 10.4537 per unit (rounded off to four decimals).

The Mutual Fund will ensure that the repurchase price will not be lower than 97% of the Applicable NAV

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

These expenses are incurred for the purpose of various activities related to the NFO like sales and distribution fees, marketing and advertising, registrar expenses, printing and stationery, bank charges etc. In accordance with the provisions of SEBI Circular, no New Fund Offer Expenses will be charged to the Scheme. The NFO expenses for launch of scheme will be borne by the AMC.

### 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 the following recurring expenses of the daily net assets of the Scheme that will be charged to the Scheme as expenses. The total expenses may be more or less than as specified in the table below. For the actual current expenses being charged, the investor should refer to the website of the Mutual Fund. Any change in the current expense ratios will be updated on the website and the same will be communicated to the investor via SMS / e-mail 3 working days prior to the effective date of change.

| Expense Head                                                                  | % of daily Net Assets |
|-------------------------------------------------------------------------------|-----------------------|
| Investment Management and Advisory Fees                                       | Upto 1.00%            |
| Trustee fee                                                                   |                       |
| Audit fees                                                                    |                       |
| Custodian fees                                                                |                       |
| RTA Fees                                                                      |                       |
| Marketing & Selling expense incl. agent commission                            |                       |
| Cost related to investor communications                                       |                       |
| Cost of fund transfer from location to location                               |                       |
| Cost of providing account statements and IDCW redemption cheques and warrants |                       |
| Costs of statutory Advertisements                                             |                       |
| Cost towards investor education & awareness (at least 1 bps)                  |                       |

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |                   |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------|
| Brokerage & transaction cost over and above 0.12% and 0.05% for cash and derivative market trades, respectively^                                                                                                                                                                                                                                                                                                                                                                                                                                                      |                   |
| Goods & Service tax on expenses other than investment and advisory fees                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |                   |
| Goods & Service tax on brokerage and transaction cost                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |                   |
| Other Expenses*                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |                   |
| <b>Maximum total expense ratio (TER) permissible under Regulation 52 (6) (b)</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | <b>Upto 1.00%</b> |
| Additional Expenses under Regulation 52 (6A) (c)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | Up to 0.05%       |
| ^As per SEBI Circular no. CIR/IMD/DF/24/2012 dated November 19, 2012, the Brokerage and transaction cost incurred for the purpose of execution of trade may be capitalized to the extent of 0.12% for cash market transactions and 0.05% for derivatives transactions. Any payment towards brokerage and transaction cost, over and above the said 0.12% for cash market transactions and 0.05% for derivatives transactions, may be charged to the scheme within the maximum limit of Total Expense Ratio as prescribed under Regulation 52 of the SEBI Regulations. |                   |
| *Subject to the Regulations and as permitted under Regulation 52 of SEBI (MF) Regulations, 1996, any other expenses which are directly attributable to the Scheme may be charged with the approval of the Trustee within the overall limits as specified in the Regulations.                                                                                                                                                                                                                                                                                          |                   |

All scheme related expenses including commission paid to distributors, by whatever name it may be called and in whatever manner it may be paid, shall necessarily be paid from the scheme only within the regulatory limits and not from the books of AMC, its associate, sponsor, trustees or any other entity through any route in terms of SEBI circulars, subject to the clarifications provided by SEBI to AMFI vide letter dated February 21, 2019 on implementation of SEBI Circular dated October 22, 2018 on Total Expense Ratio (TER) and performance disclosure for Mutual Fund

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

1. The AMC may charge additional expenses, incurred towards different heads mentioned under regulations 52(2) and 52(4), not exceeding 0.05 per cent of daily net assets of the Scheme. However, such additional expenses will not be charged if exit load is not levied/ not applicable to the Scheme

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

2. Brokerage and transactions costs incurred for the purpose of execution of trades and are included in the cost of investments shall be charged to the Scheme in addition to the limits on total expenses prescribed under Regulation 52(6) and will not exceed 0.12% in case of cash market transactions and 0.05% for derivatives transactions.

As per SEBI Circular no. CIR/IMD/DF/24/2012 dated November 19, 2012, the brokerage and transaction cost incurred for the purpose of execution of trade may be capitalized to the extent of 0.12% for cash market transactions and 0.05% for derivatives transactions. Any payment towards brokerage and transaction cost, over and above the said 0.12% for cash market transactions and 0.05% for derivatives transactions may be charged to the scheme within the maximum limit of TER as prescribed under Regulation 52 (6) of the SEBI (MF) Regulations.

**Goods and Service Tax (GST):**

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

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

**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.

**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. Maximum Permissible expense: The maximum Total Expense Ratio (TER) that can be charged to the Scheme will be subject to such limits as prescribed under the SEBI (MF) Regulations. The said maximum TER shall either be apportioned under various expense heads as enumerated in the table above, without any sub limit or allocated to any of the said expense head(s) at the discretion of AMC. Also, the types of expenses charged shall be as per the SEBI (MF) Regulations.
- c. Investor Education and Awareness initiatives: Pursuant to SEBI circular SEBI/HO/IMD/PoD2/P/CIR/2024/183 dated December 31, 2024 read along with AMFI communication ref no. 35P/ MEM-COR / 116 / 2024-25 dated March 15, 2025, AMC shall annually set apart atleast 5% of total TER charged to direct plans, subject to maximum of 0.5 bps of AUM, for investor's education and awareness initiatives.

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](http://www.edelweissmf.com) and the same will be communicated to the investor via SMS / e-mail 3 working days prior to the effective date of change. The AMC may incur expenses on behalf of the Mutual Fund which can be reimbursed on actual basis to the AMC to the extent such expenses are permissible & are within the prescribed SEBI limit.

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

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

| <b>Particulars</b>                                                           | <b>Regular Plan</b> | <b>Direct Plan</b> |
|------------------------------------------------------------------------------|---------------------|--------------------|
| Amount Invested at the beginning of the year                                 | 10,000              | 10,000             |
| Income on Investment (assumed rate 8.00% p.a.)                               | 800                 | 800                |
| Expenses other than Distribution Expenses (assumed expense ratio @0.60 %)    | 64.8                | 64.8               |
| Distribution Expenses (assumed expense ratio for Regular Plan @ 0.40 % p.a.) | 43.2                | 0                  |
| Returns after Expenses at the end of the Year                                | 692                 | 735.20             |

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

**TER for the Segregated Portfolio**

- 1) AMC will not charge investment and advisory fees on the segregated portfolio. However, TER (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 TER 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 % terms) during the period for which the segregated portfolio was in existence. In addition to the TER mentioned above, the legal charges related to recovery of the investments of the segregated portfolio may be charged to the segregated portfolio as mentioned below.
- 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 TER limit as applicable to the main portfolio. The legal charges in excess of the TER limits, if any, shall be borne by the AMC.
- 4) 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, please refer to the website of the AMC ([www.edelweissemf.com](http://www.edelweissemf.com)) or call at toll free number 1800 425 0090 (MTNL/BSNL) and non-toll-free number +91 40 23001181. Investors outside India can also contact their distributors.

**Applicable Load Structure**

The current load structure is stated as under:

| <b>Particulars</b> | <b>Load chargeable (as % of NAV)</b>                                                                                                                                                                                                                |
|--------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Exit Load**        | <ul style="list-style-type: none"> <li>• If the units are redeemed/switched out on or before 30 days from the date of allotment – 0.10%</li> <li>• If the units are redeemed/switched out after 30 days from the date of allotment - Nil</li> </ul> |

Also, Units allotted on reinvestment of IDCWs shall not be subject to load.

**\*\*The entire exit load (net of Goods and Service tax), charged, if any, shall be credited to the Scheme.**

The upfront commission shall be paid by the investor directly to the ARN Holder based on the investor's assessment of various factors including service rendered by the ARN Holder.

AMC reserves the right to revise the load structure from time to time. Such changes will become effective prospectively from the date such changes are incorporated.

***Please Note that:***

- Exit Load will be applicable for inter Scheme switches as well as special products under the Scheme such as switch-outs/systematic transfer between the schemes of Edelweiss Mutual Fund.
- No exit load shall be levied in case of switch of units from Edelweiss CRISIL-IBX AAA Bond NBFC-HFC - Jun 2027 Index Fund - Direct Plan to Edelweiss CRISIL-IBX AAA Bond NBFC-HFC - Jun 2027 Index Fund - 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 Edelweiss CRISIL-IBX AAA Bond NBFC-HFC - Jun 2027 Index Fund.
- Bonus Units and Units issued on reinvestment of IDCWs shall not be subject to exit load.
- The normal load structure will be applicable in case of Special Products (SIP/STP/SWP) unless otherwise specified.
- The Mutual Fund shall ensure that the repurchase price shall not be lower than 97 % of the NAV For any change in load structure, the AMC will issue an addendum and display it on the website/Investor Service Centres.

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

**Changing the Load Structure:**

Under the Scheme, the AMC, in consultation with the Trustee, reserves the right to change the load structure if it so deems fit in the interest of investors & for the smooth and efficient functioning of the Scheme. Any imposition or enhancement in the load shall be applicable on prospective investments only. At the time of changing the load structure, the AMC shall issue a public notice in one English daily newspaper having nationwide circulation as well as in a newspaper published in the language of region where the Head Office of the Mutual Fund is situated. Unit Holders / Prospective investors will be informed of the changed / prevailing Load structures through various means of communication such as public notice and / or display at ISCs / Distributors' offices, on Account Statements, acknowledgements, investor newsletters etc. The addendum detailing the changes may be attached to Scheme Information Documents and Key Information Memorandum. The addendum may be circulated to all the distributors/brokers so that the same can be attached to all Scheme Information Documents and Key Information Memorandum already in stock. The introduction of the exit load along with the details may also be disclosed in the Account Statement issued after the introduction of such load.

## **Section II**

### **I. Introduction**

## **A. Definitions/interpretation**

For detailed description please refer -

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

## **B. Risk factors**

Apart from the risk factors mentioned in SAI, following are some of the additional risk factors which investors are advised to go through before investing:

### **Scheme Specific Risk Factors**

The performance of the Scheme may be affected by changes in Government policies, general levels of interest rates and risks associated with trading volumes, liquidity and settlement systems, etc. Some of the Risks are listed below:

#### **1. Risk associated with investing in Non Banking Finance and Housing Finance sector**

- **Portfolio Concentration risk:** To the extent that the Scheme may concentrate its investments in the securities of certain issuers sectors, the Scheme will therefore be subject to the risks associated with such concentration. In addition, the Scheme may be exposed to higher levels of volatility and risk than would generally be the case in a more diverse fund portfolio of debt securities. These sectors may be more sensitive to economic cycles.
- **Systemic Risk:** The finance sector is highly interconnected. A crisis in one institution or segment can trigger a cascading effect throughout the sector, affecting even well-performing entities. Events such as payment failures or credit rating downgrades can lead to panic and widespread selling, impacting concentrated investments significantly.
- **Regulatory Changes:** The sector is subject to frequent regulatory changes. Concentration in specific financial instruments may expose investors to risks if regulations tighten suddenly
- **Interest Rate Risk:** Financial debt instruments are particularly sensitive to interest rate fluctuations. Concentrated investments in long-duration bonds can lead to greater price volatility as rates rise. Changes in the yield curve can disproportionately affect concentrated holdings, especially if they are heavily weighted in certain maturities.
- **Liquidity Risk:** Concentrating investments in a limited number of financial securities may lead to liquidity challenges. During market stress, selling these securities may become difficult without significant price concessions. If investors seek to redeem shares in a concentrated fund, the fund may struggle to liquidate positions quickly, leading to further price impacts and potential losses.

#### **2. Risks Associated with investing in Debt and Money Market Instruments**

- **Interest rate Risk:** Price of a fixed income instrument generally falls when the interest rates move up and vice-versa. The extent of fall or rise in the prices depends upon the coupon and maturity of the security. It also depends upon the yield level at which the security is being traded. The NAV of the Scheme is expected to increase from a fall in interest rates while it would be adversely affected by an increase in the level of interest rates.
- **Spread Risk:** In a floating rate security the coupon is expressed in terms of a spread or mark up over the benchmark rate. In the life of the security this spread may move adversely leading to loss in value of the portfolio. The yield of the underlying benchmark might not change, but the spread of the security over the underlying benchmark might increase leading to loss in value of the security.

- **Credit risk or default Risk:** Credit risk is the risk that the issuer of a debenture/ bond or a money market instrument may default on interest and/or principal payment obligations. Even when there is no default, the price of a security may change with expected changes in the credit rating of the issuer. Though the funds will actively invest in only AAA rated security, any downgrade in this rating will have a negative impact on the fund.
- **Liquidity & Settlement Risk:** The liquidity of a fixed income security may change, depending on market conditions leading to changes in the liquidity premium attached to the price of such securities. At the time of selling the security, the security can become illiquid, leading to loss in value of the portfolio. Different segments of the financial markets have different settlement cycle/periods and such settlement cycle/periods may be impacted by unforeseen circumstances, leading to Settlement Risk. This can adversely affect the ability of the Fund to swiftly execute trading strategies which can lead to adverse movements in NAV.
- **Lot size risk:** To meet subscription / redemption requirement, fund manager may have to add /reduce odd lots of a security. Such odd lots may be harder to buy/ sell compared to round lots. This can result in longer buying / selling times or lower prices. The fund manager may decide to sell more feasible security or hold higher cash in fund until deployment or have to allot / reduce across funds of similar fund objective.
- **Reinvestment Risk:** Interest rates may vary from time to time. The rate at which intermediate cash flows are reinvested may differ from the original interest rates on the security, which can affect the total earnings from the security. If a concentrated fund holds a significant amount of bonds maturing in a specific timeframe, reinvestment options may be limited, potentially leading to lower returns.
- **Performance Risk:** Performance of the Scheme may be impacted with changes in factors, which affect the capital market and in particular the debt market.
- **Prepayment Risk:** The Scheme may receive payment of monthly cashflows earlier than scheduled, which may result in reinvestment risk.
- **Market Risk:** Lower rated or unrated securities are more likely to react to developments affecting the market as they tend to be more sensitive to changes in economic conditions than higher rated securities.
- **Concentration Risk:** The Scheme Portfolio may invest across sectors subject to SEBI prescribed limits applicable from time to time in line with Scheme objective, Investment strategy and applicable regulations.

### **3. Risks Associated with investing in Government Bonds:**

Investment in Government securities like all other debt instruments is subject to price and interest rate risk. Generally, when interest rates rise, prices of fixed income securities fall and when interest rates drop, the prices increase. The extent of fall or rise in prices is a function of the existing coupon, days to maturity and the increase or decrease in interest rates. Price-risk is not unique to Government securities but is true for all fixed income securities. Despite a high degree of liquidity in comparison with other debt instruments on occasions, there could be difficulties in transacting in the market due to extreme volatility or unusual constriction in market volumes or on occasions when an unusually large transaction has to be put through.

### **4. Risk Factors associated with Passive Schemes:**

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

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

**b. Tracking Error and Tracking Difference Risk:**

Tracking Error and Tracking difference is to measure the divergence of the performance (return) of the Fund's portfolio from that of the Underlying Index. Based on the availability of issuances by the Financial companies and other organizations and Fund management decisions, it is expected that the Portfolio allocation could be different than that of underlying index allocation and could result in Tracking Error and Tracking difference. Tracking error / Tracking difference are inherent in any index fund and such errors may cause the schemes to generate returns which are not in line with the performance of the underlying index. That said, the risk parameters of the portfolio of the Scheme and underlying index would be similar.

- Tracking error could be the result of a variety of factors including but not limited to:
- Due to investment in out of index investments
- Due to mismatch in the weight of the issuers forming part of the Index and the Scheme.
- Change in asset allocation between the Index and the Scheme in the last year of the Scheme.
- Difference in valuation of underlying bonds by the Index Provider and AMC's valuation providers.
- Any delay in the purchase or sale of shares due to illiquidity in the market, settlement and realisation of sales proceeds, delay in credit of securities or in receipt and consequent reinvestment, etc

Due to the reasons mentioned above and other reasons that may arise, the Fund will endeavor to keep the tracking error and tracking difference as low as possible. Under normal circumstances, such tracking error is expected to be below 2% per annum and the annualized tracking difference averaged over one year period is expected to not exceed 1.25%. However, it needs to be clearly understood that this is an indicative range and that the actual tracking error and tracking difference can be higher or lower than the range given under special circumstances.

**c. Trade Execution Risk on RFQ Platforms:**

Current SEBI regulations mandates Mutual Funds to execute certain % of their monthly trading volume in corporate bonds on RFQ platforms. RFQ platforms are peer-to-peer platforms and are still in development stage. Therefore, they have lower level of secondary market liquidity. Mandatory execution of trades on RFQ among MFs may hamper trade execution efficiency during periods of heavy outflows.

**5. Risks Associated with exposure in Tri-party Repo**

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

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

**6. Risks Associated with segregated portfolio**

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

For further details please refer SAI.

### C. Risk mitigation strategies

The Scheme will invest in Corporate Bonds which are constituents of the underlying Index Based on the availability of issuances, it is expected that the portfolio allocation could be different than that of underlying index allocation and could result in Tracking Error. That said, broad risk parameters of the portfolio of the Scheme such as credit rating, weighted average YTM, weighted average maturity, asset allocation etc. are expected to be similar to the Underlying Index.

The Scheme's exposure to Cash and Cash Equivalents will be in line with the asset allocation table.

This allocation will be monitored periodically, and it shall be ensured that investments are made in accordance with the Scheme objective and within the regulatory and internal investment restrictions prescribed from time to time.

Since disciplined investing requires risk management, the AMC would incorporate adequate safeguards for controlling risks in the portfolio construction process.

The Scheme has a detailed process to identify, measure, monitor and manage various portfolio risks. The objective is to understand these risks and mitigate them wherever possible.

Further, the AMC has necessary framework in place for risk mitigation at an enterprise level. The Risk Management division is an independent division within the organization. There is a Board level Risk Management Committee which reviews overall risk management function.

Few of the key risk identified are:

| <b>Risk &amp; Description specific to the Scheme</b>                                                                                                 | <b>Risk mitigants / Management Strategy</b>                                                                                                                                                                                                                                                                                                                                 |
|------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Market/Volatility Risk</b><br>Risk arising due to price fluctuations and volatility, having material impact on the overall returns of the Scheme. | The Scheme, being a Target Maturity Date index fund structure, is expected to follow a Buy and Hold investment strategy in a passive manner. Based on that, we expect to mitigate intermittent price volatility in the underlying assets. Investors who remain invested until the maturity of the Scheme are expected to mitigate market / volatility risk to large extent. |
| <b>Credit risk</b><br>Risk associated with repayment of investment                                                                                   | The Scheme intends to invest in AAA RATED bonds. However, in case of a downgrade on any issuer, the fund manager will endeavour to sell the security to meet the asset allocation and fund mandate. The                                                                                                                                                                     |
| <b>Liquidity risk</b><br>Risk arising due to inefficient Asset Liability Management, resulting in high impact costs.                                 | The Scheme seeks to track index consisting of AAA Bonds which has higher level of secondary market liquidity. In times of stress, the scheme may invest in government securities and money market instruments where liquidity risk is low                                                                                                                                   |

|                                                                                       |                                                                                                                                                                                                                                                                                                          |
|---------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Interest rate risk</b><br>Price volatility due to movement in interest rates       | The Scheme being passively managed and a Target Maturity Date index fund structure, is expected to follow a Buy and Hold investment strategy in a passive manner. All investments are within the maturity date of the Scheme and the underlying Index. This should help mitigate the interest rate risk. |
| <b>Concentration risk</b><br>Risk arising due to over exposure in few securities      | As per the index methodology and the regulations pertaining the passive funds, the scheme will invest in atleast 8 issuers.                                                                                                                                                                              |
| <b>Performance risk</b><br>Risk arising due to change in factors affecting the market | The scheme is passively managed                                                                                                                                                                                                                                                                          |

## II. Information about the scheme:

### A. Where will the scheme invest?

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

**1. Investment in Instruments forming part of CRISIL-IBX AAA NBFC-HFC Index – Jun 2027.** The Scheme would invest in instruments comprising of CRISIL-IBX AAA NBFC-HFC Index – Jun 2027 and endeavour to track the benchmark index, before expenses.

**2. Investments will be made in** TREPs, T-bills, G-Securities and Repo on Government Securities and any other securities as may be allowed under the regulations prevailing from time to time.

### 3. Investments in the Schemes of Mutual Fund:

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

4. Pending deployment of funds as per the investment objective of the Scheme, the funds may be parked in short term deposits of the Scheduled Commercial Banks in terms of Para 12.16 of Master Circular for Mutual Funds as may be amended from time to time.

For applicable regulatory investment limits please refer paragraph "Investment Restrictions".

The Fund Manager may invest in any other security as maybe permitted from time to time and which are in line with the investment objectives of the Scheme.

### B. What are the investment restrictions?

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

1. The Scheme shall buy and sell securities on the basis of deliveries and shall in all cases of purchases, take delivery of relevant securities and in all cases of sale, deliver the securities: Provided further that sale of

government security & SDL already contracted for purchase shall be permitted in accordance with the guidelines issued by the Reserve Bank of India in this regard.

2. The Fund shall get the securities purchased or transferred in the name of the Fund on account of the Scheme, wherever investments are intended to be of a long-term nature.

3. The Scheme shall not make any investment in:

- a) Any unlisted security of an associate or group company of the Sponsor; or
- b) Any security issued by way of private placement by an associate or group company of the Sponsor; or
- c) The listed securities of group companies of the Sponsor, which is in excess of 25% of the net assets of the Scheme of the Fund.

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

5. No loans for any purpose shall be advanced by the Scheme.

6. The Scheme will comply with any other regulations applicable to the investments of Mutual Funds from time to time.

7. Transfer of investments from one scheme to another scheme in the Mutual Fund is permitted provided the same are in line with Paragraph 12.30 of SEBI master circular dated June 27, 2024.

8. The Fund shall not borrow except to meet temporary liquidity needs of the Fund for the purpose of repurchase / redemption of Units or payment of interest and IDCW to the Unit holders. Provided that the Fund shall not borrow more than 20% of the net assets of the Scheme and the duration of the borrowing shall not exceed a period of 6 months.

9. Pursuant to Paragraph 3.5 of SEBI Master Circular dated June 27, 2024, the following norms are prescribed for Debt ETFs/Index Funds shall be applicable:

- Investment in securities of issuers accounting for at least 60% of weight in the index, represents at least 80% of net asset value (NAV) of the ETF/ Index Fund
- At no point of time the securities of issuers not forming part of the index exceed 20% of NAV of the ETF/ Index Fund
- At least 8 issuers from the underlying index form part of the portfolio of the ETF/ Index Fund
- The investment in various securities are aggregated at issuer level for the purpose of exposure limits
- The exposure limit to a single issuer by the ETF/ Index Fund shall be as under:
  - a) For AAA rated securities, exposure to a single issuer by the ETF/ Index Fund shall not have more than 15% weight in the portfolio.
  - b) For AA rated securities, exposure to a single issuer by the ETF/ Index Fund shall not have more than 12.5% weight in the portfolio.
  - c) For A and below rated securities, exposure to a single issuer by the ETF/ Index Fund shall not have more than 10% weight in the portfolio.

- Total exposure of the Index Fund in a particular group (excluding investments in securities issued by PSUs, PFIs and PSBs) shall not exceed 25% of NAV of the scheme. For the purpose of this provision, 'group' shall have the same meaning as defined in Paragraph 12.9.3.3 of SEBI Master Circular on Mutual Funds.
- The Macaulay Duration (hereinafter referred as "duration") of the portfolio of the ETF/ Index Fund replicates the duration of the underlying index within a maximum permissible deviation of +/- 10%. In case of Target Maturity (or Target Date) ETFs/ Index Funds, the following norms for permissible deviation in duration shall apply:
  - a) For portfolio with residual maturity of greater than 5 years: Either +/- 6 months or +/- 10% of duration, whichever is higher.
  - b) For a portfolio with residual maturity of up to 5 years: Either +/- 3 months or +/- 10% of duration, whichever is higher.
  - c) However, at no point of time, the residual maturity of any security forming part of the portfolio shall be beyond the target maturity date of the ETF/ Index Fund
- The rating wise weightage of debt securities in the portfolio of ETF/ Index Fund replicates the underlying index. However, greater allocation of up to 10% of the portfolio may be made to higher rated debt securities.

11. Pending deployment of funds of the Scheme in securities in terms of the investment objectives of the Scheme, the Fund may invest the funds of the Scheme in short term deposits of scheduled commercial banks or in like instruments subject to the Guidelines as may be specified by the Board. Further, the AMC shall not charge investment management and advisory fees for parking of funds in short term deposits of scheduled commercial banks.

Further as per Paragraph 12.16 of SEBI Mater Circular dated June 27, 2024:

- a. Total investment of the Scheme in Short term deposit(s) of all the Scheduled Commercial Banks put together shall not exceed 15% of the net assets. However, this limit can be raised upto 20% of the net assets with prior approval of the Board of Trustees. Further, investments in Short Term Deposits of associate and sponsor scheduled commercial banks together shall not exceed 20% of total deployment by the Mutual Fund in short term deposits.
- b. Scheme shall not invest more than 10% of the net assets in short term deposit(s), of any one scheduled commercial bank including its subsidiaries.
- c. Scheme shall not invest in short term deposit of a bank which has invested in that Scheme
- d. The Scheduled Commercial Banks in which a scheme has Short Term Deposits shall not invest in the Scheme until the Scheme has Short Term Deposits with such bank.

Further, it is clarified that the said limits shall not apply to term deposits placed as margins for trading in cash and derivatives market.

The investments in short term deposits of scheduled commercial banks will be reported to the Board of Trustees along with the reasons for the investment which, interalia, would include comparison with the interest rates offered by other scheduled commercial banks. Further, the AMC shall ensure that the reasons for such investments are recorded in the manner prescribed.

These investment restrictions shall be applicable at the time of investment. Changes, if any, do not have to be affected merely because, owing to appreciations or depreciations in value, or by reason of the receipt of any rights, bonuses or benefits in the nature of capital or of any Schemes of arrangement or for amalgamation, reconstruction or exchange, or at any repayment or redemption or other reason outside the control of the Fund,

any such limits would thereby be breached. If these limits are exceeded for reasons beyond its control, AMC shall as soon as possible take appropriate corrective action, taking into account the interests of the Unit holders.

In addition, certain investment parameters may be adopted internally by AMC, and amended from time to time, to ensure appropriate diversification / security for the Fund. The Trustee Company / AMC may alter these above stated limitations from time to time, and also to the extent the SEBI (Mutual Funds) Regulations, 1996 change, so as to permit the Scheme 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 Scheme will be made in accordance with SEBI (Mutual Funds) Regulations, 1996.

### **C. Fundamental Attributes**

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

**(i) Type of Scheme** – An open-ended target maturity debt Index Fund predominantly investing in the constituents of CRISIL-IBX AAA NBFC-HFC Index – Jun 2027. A relatively moderate interest rate risk and relatively low credit risk.

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

Main Objective – The investment objective of the scheme is to replicate CRISIL-IBX AAA NBFC-HFC Index – Jun 2027 by investing in AAA rated NBFC-HFC corporate bond issuers maturing on or before June 2027 before expenses, subject to tracking errors. There is no assurance that the investment objective of the Scheme will be achieved.

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

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

- **Liquidity Provisions:**

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

The Scheme offers subscription & redemption facility at the Applicable NAV on every Business Day. As per SEBI Regulations, the Mutual Fund will dispatch Redemption proceeds within three Working Days of receiving a valid redemption request. In case the redemption proceeds are not made within three Working Days of the date of receipt of a valid redemption request, interest will be paid @ 15% per annum or such other rate from the 4th day onwards as may be prescribed by SEBI from time to time.

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

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

- **Any Safety Net or Guarantee Provided:**

The Scheme does not provide any safety net or guarantee.

**Change in Fundamental Attributes:**

In accordance with Regulation 18(15A) of the SEBI (MF) Regulations and Clause 1.14 of SEBI Master Circular for Mutual Funds dated June 27, 2024, the 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 a 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 - CRISIL-IBX AAA NBFC-HFC Index – Jun 2027**

**About the index**

|                  |                                                                                     |
|------------------|-------------------------------------------------------------------------------------|
| Target Date      | 30 <sup>th</sup> June 2027                                                          |
| Eligible Period  | The index will have securities maturing between 1st January 2027 to 30th June 2027. |
| Asset Allocation | AAA - Corporate Bonds: 100%                                                         |

The index seeks to track the performance of AAA issuers from the NBFC & HFC sectors only maturing near the target date of the index. This is a sectoral index consisting of only issuers from the NBFC & HFC sectors

**Eligibility criteria**

- Issuers in the NBFC (as available in the RBI list of Non-Banking Financial Companies (NBFCs)) and HFC (as available in the list mentioned on the nhb.org.in website) sector with long term conservative rating of AAA with a minimum issuer-level total amount outstanding of Rs. 400 crores for securities maturing in the eligible period.
- Minimum security level amount outstanding of Rs. 100 crores.

Only listed issuers shall be included in the index. An issuer will be considered to be listed if at least one security of such issuer is listed on NSE and/or BSE as evaluated at the inception date of the index

**Universe exclusions –**

- Perpetual bonds
- Floating rate bonds
- Tax-free bonds

- CE/SO rated bonds
- Partly paid bonds
- Partial redemption bonds
- Single put/call options
- Embedded put & call options with same exercise date
- Securitized debt

#### **Issuer selection at inception:**

- All issuers qualifying the eligibility criteria mentioned above will form a part of universe.
- Up to 20 traded issuers from the universe will be ranked and selected based on liquidity score. If less than 8 issuers are available, then select remaining issuers (to bring the count to 8) based on the highest amount outstanding from the universe of outstanding securities as evaluated at the inception date of the index.
- Liquidity score will be calculated based on the volume traded (70%), number of trades (15%) and days traded (15%) in the previous quarter

#### **Security selection at inception:**

For each selected issuer, the security with highest residual maturity maturing in the eligible period will be selected from the eligible universe. The selected security must have a minimum amount outstanding of Rs. 100 crores.

#### **No. of constituents:**

Minimum: 8

Maximum: 20

#### **Weighing approach:**

- Weights to the issuers will be calculated in the ratio of amount outstanding as on the base date/review date of the index subject to issuer cap and group cap. Since it's a sectoral index sector caps are not applicable.
- Issuers weights should not exceed 15% for AAA rated issuers. Group cap of 25% will be ensured.
- Excess weight (if any) will be distributed amongst the remaining issuers of the index in the proportion of their existing weights such that all the caps are maintained
- When any issuer is excluded, the weight of that issuer will be redistributed proportionally amongst the rest of the issuers of the index in the proportion of their existing weights, subject to issuer & group cap.
- Weights of the issuers will change with price movement and will be reset during the semi-annual rebalancing period.

#### **Rating change treatment:**

In case any issuer gets downgraded below AAA, such issuers shall be excluded from the index within the next 5 working days. In that case, the weight of that issuer will be redistributed proportionally in rest of the issuers of the index, subject to issuer cap & group cap. In case of less than 8 issuers are present, then new issuers will be added (to bring the count to 8) from the last reviewed working data as per above mentioned issuer selection criteria at inception.

#### **Cash flow treatment:**

Any cash flows accruing to the index on account of coupon cash flows, part/full redemption of the security or securities, will be reinvested on the same day in the index in the proportion of existing weights subject to issuer & group cap.

#### **Reconstitution/Rebalancing:**

|                  |                                                                                                                                                                                                      |
|------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Issuer selection | In case less than 20 issuers are available in the index then, new issuers will be added based on the latest liquidity score of eligible issuers to bring the count to maximum 20. The index may have |
|------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

|                                                      |                                                                                                                                                    |
|------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------|
|                                                      | less than 20 issuers if sufficient issuers are not available. Amount outstanding based issuer selection will be used if total count falls below 8. |
| Treatment of existing issuers                        | Hold till maturity/will not exit the index unless there is a rating downgrade or change in status/classification of the issuer.                    |
| Security selection of new issuers                    | Same as the process followed during that on the inception of index.                                                                                |
| Treatment of existing securities of existing issuers | Existing security will be replaced if there is another security of the issuer maturing nearer to the target date of the index.                     |

**Reconstitution frequency** - Semi-annual (April, October)

#### **Impact cost on reconstitution**

At reconstitution, an impact cost is incorporated to the incoming and outgoing securities based on the liquidity classification of the issuer

| Impact cost based on liquidity | Total impact cost (in bps) | Impact cost on each leg (buy or sell) in bps |
|--------------------------------|----------------------------|----------------------------------------------|
| Liquid                         | 5                          | 2.5                                          |
| Semi-liquid                    | 10                         | 5                                            |
| Illiquid                       | 20                         | 10                                           |

#### **Weight reset frequency**

- Semi-annual (April, October)
- The weights of securities/issuer will float based on the price movement and will be reset during the semi-annual review.

#### **Maturity proceeds**

- As the index includes securities that shall mature during the six-month period ending on the final maturity date of the index, any proceeds from the redemption of securities prior to the final maturity date of the index shall be reinvested according to following waterfall approach: - The proceeds from security redemption will be reinvested in the longest maturity outstanding security issued by the same issuer (SDL in case of state/UT and Bond/money market instrument in case of corporate bond) and maturing on or just before the index maturity date with the same weightage. This will be subject to single issuer limit in compliance with the Norms for Debt Exchange Traded Funds (ETFs)/Index Funds announced by SEBI vide circular no. SEBI/HO/IMD/DOF2/P/CIR/2022/69 on May 23, 2022. In case a replacement in the form of outstanding security of the same issuer cannot be found for reinvestment then the proceeds from such redemption shall be reinvested in the remaining portfolio on the same date in the proportion of the existing weights. This will be subject to single issuer limit in compliance with the Norms for Debt Exchange Traded Funds (ETFs)/Index Funds announced by SEBI vide circular no. SEBI/HO/IMD/DOF2/P/CIR/2022/69 on May 23, 2022. In case due to any reason, it is not possible to meet any norms as prescribed by SEBI vide circular no. SEBI/HO/IMD/DOF2/P/CIR/2022/69 dated May 23, 2022, then the proceeds from such redemption shall be reinvested in a T-Bill maturing on or just before the index maturity date. If the last outstanding security (including T-Bill) in the index matures before the final index maturity date, all redemption proceeds shall be re-invested in The Clearing Corporation of India Ltd.'s (CCIL) TREPS overnight rate tracked by CRISIL Overnight index for any subsequent days till the maturity of the index.
- The effective date of rebalancing shall be the first working day of the rebalancing period.
- Any index having maturity date on a weekend (Saturday or Sunday), on a holiday, or on an unplanned market off, will mature on the next working day

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**Constituents of CRISIL-IBX AAA NBFC-HFC Index – Jun 2027 as on September 30, 2025:**

| ISIN         | Nomenclature                                                              | Issuer                                      | Weight |
|--------------|---------------------------------------------------------------------------|---------------------------------------------|--------|
| INE916DA7SU4 | Kotak Mahindra Prime Ltd. 8.12% NA (tranche GID 01) Taxable 21-Jun-2027   | Kotak Mahindra Prime Ltd.                   | 4.92%  |
| INE976I07CT9 | Tata Capital 8.285% (series C 2023-24 VIS- M) 10-May-2027                 | Tata Capital Ltd.                           | 3.46%  |
| INE033L07HQ8 | TCHFL 07.75% (Series A FY 2022-23) 18-May-2027                            | Tata Capital Housing Finance Ltd.           | 6.74%  |
| INE660A07RT4 | Sundaram Finance Ltd. 8.12% NA (SERIES Y2 ) Taxable 21-Jun-2027           | Sundaram Finance Ltd.                       | 2.22%  |
| INE535H07CJ6 | SMFG India Credit Co. Ltd. 8.3% (SERIES 109 OPTION I) Taxable 30-Jun-2027 | SMFG India Credit Co. Ltd.                  | 2.96%  |
| INE774D07VE1 | MMFSL 08.25% (Series AA2024) 25-Mar-2027                                  | Mahindra & Mahindra Financial Services Ltd. | 6.24%  |
| INE115A07PV9 | LICHF 07.90% (Tranche 421) 23-Jun-2027                                    | LIC Housing Finance Ltd.                    | 14.72% |
| INE498L07038 | L&T Finance Ltd. 8.24% (SERIES J) Taxable 16-Jun-2027                     | L&T Finance Ltd.                            | 4.03%  |
| INE860H07FD4 | Aditya Birla Capital Ltd. 0.0% NA Taxable 11-Jun-2027 Put 16-Jun-2020     | Aditya Birla Capital Ltd.                   | 11.23% |
| INE975F07IR8 | Kotak Mahindra Inv 08.3774% 21-Jun-2027                                   | Kotak Mahindra Investments Ltd.             | 3.01%  |

|              |                                                                              |                                   |        |
|--------------|------------------------------------------------------------------------------|-----------------------------------|--------|
| INE537P07653 | India Infradebt 08.00% (Series I TRANCHE IV) 28-Jun-2027                     | India Infradebt Ltd.              | 6.80%  |
| INE071G07660 | ICICI HFCL 8.10% (Series HDBMAR241 ) 05-Mar-2027                             | ICICI Home Finance Co. Ltd.       | 0.91%  |
| INE756I07EY1 | HDB Financial Services 08.3324% (Series 2023 A/1(FX)/208) 10-May-2027        | HDB Financial Services Ltd.       | 4.00%  |
| INE377Y07300 | Bajaj Housing Finance 07.70% (Series 29 Tranche 7) 21-May-2027               | Bajaj Housing Finance Ltd.        | 4.24%  |
| INE296A08847 | Bajaj Finance Ltd. 8.15% Tier II Taxable 22-Jun-2027                         | Bajaj Finance Ltd.                | 14.30% |
| INE891K08042 | Axis Finance 08.50% (Tier II Series 02/2017-2018) 11-May-2027                | Axis Finance Ltd.                 | 3.37%  |
| INE831R07557 | Aditya Birla Housing Finance Ltd. 7.8989% NA (Series K2) Taxable 08-Jun-2027 | Aditya Birla Housing Finance Ltd. | 6.83%  |

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

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

**G. Other Scheme Specific Disclosures:**

|                                      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
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| <b>Listing and transfer of units</b> | <p>The Scheme is an open-ended scheme, sale and repurchase will be made on a continuous basis and therefore the Units of the Scheme are presently not proposed to be listed on any stock exchange. However, the Fund may at its sole discretion list the Units under the Scheme on one or more Stock Exchanges at a later date, and thereupon the Fund will make a suitable public announcement to that effect.</p> <p>Units of the Scheme, which are held in dematerialized (demat) form, are freely transferable under the depository system in accordance with the provisions of SEBI (Depositories and Participants) Regulations, 1996. However, for Units of the Scheme held on physical form the AMC shall, on production of instrument of transfer together with relevant unit certificates, register the transfer and return the unit certificate to the transferee within 30 days from the date of such production. The cost of stamp duty paid for issuing the unit certificate in case of a transfer or otherwise will form part of the annual on-going expenses and/or may be recovered from the unit holder(s).</p> |
| <b>Dematerialization of units</b>    | <p>The Unit holders will have an Option to hold the units by way of an Account Statement or in Dematerialized ('Demat') form. Unit holders opting to hold the units in Demat form must provide their Demat Account details in the specified section of the application form. The Applicant intending to hold the units in Demat form are required to have a beneficiary account with a Depository Participant (DP) registered with NSDL / CDSL and will be required to indicate in the application the DP's name, DP ID Number and the Beneficiary Account Number of the applicant held with the DP at the time of purchasing Units. Unitholders</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |

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|                                             | <p>are requested to note that request for conversion of units held in Account Statement (non-demat) form into Demat (electronic) form or vice versa should be submitted to their Depository Participants.</p> <p>In case Unit holders do not provide their demat account details or the demat details provided in the application form are incomplete / incorrect or do not match with the details with the Depository records, the Units will be allotted in account statement mode provided the application is otherwise complete in all respect and accordingly an account statement shall be sent to them.</p> <p>In case of Investors investing through SIP facility and opting to hold the Units in Demat form, the units will be allotted based on the Applicable Net Asset Value (NAV) and the same will be credited to investor's Demat Account on weekly basis on realization of funds.</p> <p>The AMC shall issue units in dematerialized form to a unit holder in a scheme within two Working Days of the receipt of request from the unit holder.</p> |
| <b>Minimum Target amount</b>                | <p>The Mutual Fund seeks to collect a minimum subscription amount of Rs. 10 crore (ten crores) in the Scheme during the NFO period.</p> <p>This is the minimum amount required to operate the Scheme and if this is not collected during the NFO period of the Scheme, then all the investors would be refunded the amount invested without any return. However, if AMC fails to refund the amount within 5 Business Days from the date of closure of the NFO Period, interest as specified by SEBI (currently 15% p.a.) will be paid to the investors from the expiry of fifth business day of the closure of the subscription period.</p>                                                                                                                                                                                                                                                                                                                                                                                                                        |
| <b>Maximum Amount to be raised (if any)</b> | Not Applicable                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| <b>Dividend Policy (IDCW)</b>               | <ul style="list-style-type: none"> <li> <b>IDCW Distribution Procedure:</b><br/> 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. </li> </ul> <p>Record date shall be the date that will be considered for the purpose of determining the eligibility of investors whose name appears on the register of Unit holders. Record date shall be two Working Days from the issue of public notice.</p> <p>The Trusteeship Company reserves the right to declare IDCW on a regular basis and can distribute the same out of investors capital (Equalization</p>                                                                                                                                                                                         |

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|  | <p>Reserve), which is part of sale price that represents realized. The Fund does not guarantee or assure declaration or payment of IDCW. Although the Trustees have intention to declare IDCW under IDCW Option, such declaration of IDCW if any, is subject to Scheme's performance &amp; the availability &amp; adequacy of distributable surplus in the Scheme at the time of declaration of such IDCW.</p> <p>Investors should note that, when the Mutual Fund declares a IDCW under the Scheme, the dividend payments shall be dispatched within seven Working Days from the record date. The requirement of giving notice &amp; the above laid procedure shall not be compulsory for Scheme/plan/option having frequency of IDCW distribution from daily upto monthly IDCW.</p> <ul style="list-style-type: none"> <li> <b>Effect of IDCWs:</b> <p>When IDCWs are declared and paid under the Scheme, the net assets attributable to Unit holders in the IDCW Option will stand reduced by the IDCW amount subject to TDS and statutory levy if any. The NAV of the Unit holders in the Growth Option will remain unaffected by the payment of IDCW.</p> <p>Even though the asset portfolio will be un-segregated, the NAVs of the Growth Option and IDCW Option will be distinctly different after declaration of the first IDCW to the extent of distributed income, tax and statutory levy paid thereon, where applicable, and expenses relating to the distribution of IDCWs.</p> </li> <li> <b>Mode of Payment of IDCWs:</b> <p>The Scheme proposes to pay IDCW by Direct Credit or through RTGS or NEFT or any other EFT means.</p> <p>RBI offers the facility of EFT for facilitating better customer service by direct credit of IDCW amount to a Unit holder's bank account through electronic credit which avoids loss of IDCW in transit or fraudulent encashment. The Mutual Fund will endeavour to offer this facility for payment of IDCW/repurchase proceeds to the Unit holders residing in any of the cities where such a Bank facility is available.</p> <p>The Fund is arranging with selected bankers to enable direct credits into the bank accounts of the investors at these banks. If an investor has an account with a bank with which the Fund will tie up for direct credit, the IDCW amount will be credited directly to the bank account, under intimation to the Unit holder by email/SMS/post. The Mutual Fund, on a best effort basis, and after scrutinising the names of the banks where Unit holders have their accounts, will enable direct credit/RTGS/NEFT/ to the Unit holders' bank accounts.</p> </li> </ul> |
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|                  | <p>While the preferred mode of payment is through EFT route, the AMC is at the sole discretion to pay IDCW by any other means (including at par cheques and demand drafts, where the EFT facility is not available in a particular city or Bank or as the Trusteeship Company or the AMC deems fit in the interest of investors.)</p> <p>All the IDCW payments shall be in accordance and compliance with SEBI Regulations, as amended from time to time.</p> <p>If Unit holders have opted for Payout of Income Distribution cum capital withdrawal option 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. 100, following treatment shall be:</p> <ul style="list-style-type: none"> <li>• Where the option to payout IDCW is available in electronic mode: The IDCW amount shall be paid to the Unit holders. However, if the payment through electronic mode is unsuccessful, the AMC shall issue IDCW warrant for such amount; and</li> <li>• 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-dividend NAV.</li> </ul>                                                                                                                                                                                                                                                                                                                                                  |
| <b>Allotment</b> | <p>Allotment will be completed after due reconciliation of receipt of funds for all valid applications within 5 Business Days from the closure of the NFO period. Allotment to NRIs/FPIs will be subject to RBI approval, if required. Subject to the SEBI (MF) Regulations, the Trustee may reject any application received in case the application is found invalid/incomplete or for any other reason in the Trustee's sole discretion. For investors who have given demat account details, the Units will be credited to the investor's demat account after due verification and confirmation from NSDL/CDSL of the demat account details.</p> <ol style="list-style-type: none"> <li>1. Allotment Confirmation/Account Statement (for non-demat account holders): An Allotment Confirmation/Account statement will be sent by way of SMS and/or email and/or ordinary post, to each Unit Holder who has not provided his demat account details in the application form for subscription during the NFO. The Allotment Confirmation/Account statement, stating the number of Units allotted to the Unit Holder will be sent not later than 5 Business Days from the close of the NFO Period of the Scheme. The Account Statement shall be non-transferable.</li> <li>2. Dispatch of Account Statements to NRIs/FPIs will be subject to RBI approval, if required.</li> <li>3. 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</li> </ol> |

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|                                                                                                                           | <p>beneficiary account with the DP as per information provided in the Application Form. The AMC shall issue to such investor, units in dematerialized form as soon as possible but not later than five Working Days from the date of closure of the initial subscription list or from the date of receipt of the application. Such investors will receive the holding statement directly from their depository participant (DP) at such a frequency as may be defined in the Depository Act or Regulations or on specific request.</p> <p>4. Consolidated Account Statement (CAS): CAS shall also be sent to the Unit holder in whose folio transactions have taken place during that month:</p> <p>-Monthly basis- on or before 15th of the succeeding month in case of delivery via. physical mode and on and before 12th of the succeeding month in case of delivery via. electronic mode</p> <p>-Half yearly basis- on or before the twenty-first (21st) day of April and October in case of delivery via physical mode and on and before eighteenth (18th) day of April and October in case of delivery via. electronic mode</p> <p>In the event the account has more than one registered Unit holder, the first named Unit holder shall receive the CAS. In case of specific request received from investors, Mutual Fund will provide an account statement to the investors within 5 Business Days from the receipt of such request</p> <p>The Mutual Fund reserves the right to recover from an investor any loss caused to the Scheme on account of dishonour of cheques issued by him/her/it for purchase of Units.</p> |
| <b>Refund</b>                                                                                                             | <p>Refund of subscription money to applicants in the case of minimum subscription amount not being raised or applications rejected for any other reason whatsoever, will be made within 5 Business Days from the date of closure of the NFO period &amp; all refund orders will be sent by registered post or in such other manner as permitted under Regulations. Investors should note that no interest will be payable on any subscription money so refunded within 5 Business Days. If the Mutual Fund refunds the amount after 5 Business Days, interest at the rate of 15% p.a. will be paid to the applicant and borne by the AMC for the period from the day following the date of expiry of 5 Business Days until the actual date of the refund. Refund orders will be marked "A/c. Payee only" and drawn in the name of the applicant in the case of a sole applicant and in the name of the first applicant in all other cases. In both cases, the bank name and bank account number, as specified in the application, will be mentioned in the refund order. The bank and/or collection charges, if any, will be borne by the applicant.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
| <b>Who can invest This is an indicative list and investors shall consult their financial advisor to ascertain whether</b> | <p>The following persons are eligible and may apply for subscription to the Units of the Scheme of the Fund (subject, wherever relevant, to purchase of units of Mutual Funds being permitted and duly authorised under their respective constitutions, charter documents, corporate / other authorisations and relevant statutory provisions, etc):</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |

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| <p><b>the scheme is suitable to their risk profile.</b></p> | <ol style="list-style-type: none"> <li>1. Resident adult Indian individuals either singly or jointly (not exceeding three), or on an Anyone or Survivor basis;</li> <li>2. Karta of Hindu Undivided Family (HUF in the name of Karta);</li> <li>3. Partnership Firms in the name of any one of the partner (constituted under the Indian partnership law) &amp; Limited Liability Partnerships (LLP);</li> <li>4. Minors (Resident or NRI) through parent / legal guardian;</li> <li>5. Schemes of Mutual Funds registered with SEBI, including schemes of Edelweiss Mutual Fund, subject to the conditions and limits prescribed by SEBI Regulations and the respective Scheme Information Documents;</li> <li>6. Companies, Bodies Corporate, Public Sector Undertakings (PSU), Association of Persons (AOP) or bodies of individuals (BOI) and societies registered under the Societies Registration Act, 1860 (so long as the purchase of units is permitted under the respective constitutions);</li> <li>7. Banks, including Scheduled Bank, Regional Rural Bank, Co-Operative Bank etc. &amp; Financial Institutions;</li> <li>8. Special Purpose Vehicles (SPV) approved by appropriate authority;</li> <li>9. Religious and Charitable Trusts, Wakfs or endowments of private trusts and Private trusts (subject to receipt of necessary approvals as required &amp; who are authorised to invest in Mutual Fund schemes under their trust deeds);</li> <li>10. Non-Resident Indians (NRIs) / Persons of Indian origin residing abroad (PIO) on repatriation or non repatriation basis;</li> <li>11. Foreign Institutional Investors (FPIs) registered with SEBI on fully repatriation basis;</li> <li>12. Foreign Portfolio Investors (FPIs) subject to the applicable Regulations;</li> <li>13. Provident / Pension / Gratuity / superannuation, such other retirement and employee benefit and such other funds to the extent they are permitted to invest;</li> <li>14. Army, Air Force, Navy and other para-military units and bodies created by such institutions;</li> <li>15. Scientific and Industrial Research Organisations;</li> <li>16. Multilateral Funding Agencies / Bodies Corporate incorporated outside India with the permission of Government of India / Reserve Bank of India;</li> <li>17. Trustee, the AMC, their Shareholders or Sponsor, their associates, affiliates, group companies may subscribe to Units under the Scheme;</li> <li>18. Overseas financial organizations which have entered into an arrangement for investment in India, inter-alia with a mutual fund registered with SEBI and which arrangement is approved by Government of India.</li> </ol> |
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|  | <p>19. Insurers, insurance companies / corporations registered with the Insurance Regulatory Development Authority (subject to IRDA Circular (Ref : IRDA/F&amp;I/INV/CIR/074/03/2014) dated March 3, 2014</p> <p>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.</p> <p><b>Notes:</b></p> <ol style="list-style-type: none"> <li>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.</li> <li>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.</li> <li>3. Non Resident Indians (NRIs) and Persons of Indian Origin (PIOs) residing abroad/ Overseas Citizens of India (OCI) / Foreign Portfolio Investors (FPIs) have been granted a general permission by Reserve Bank of India under Schedule 5 of the Foreign Exchange Management (Transfer or Issue of Security by a Person Resident Outside India) Regulations, 2000 for investing in / redeeming units of the mutual funds subject to conditions set out in the aforesaid regulations. If a person who is a resident Indian at the time of subscription becomes a resident outside India subsequently, he/she shall have the option to either be paid repurchase value of Units, or continue into the Scheme if he/she so desires and is otherwise eligible.</li> </ol> <p>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.</p> <p>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,</p> |
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|  | <p>should the reasons of cost, interest of other Unit holders and any other circumstances make it necessary for the Fund to do so.</p> <ol style="list-style-type: none"> <li>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.</li> <li>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.</li> <li>6. It is compulsory for investors to give certain mandatory disclosures while applying in the Scheme like bank details &amp; PAN/PEKRN copy etc. For details please refer SAI.</li> <li>7. The Trustee may also periodically add and review the persons eligible for making application for purchase of Units under the Scheme.</li> <li>8. The Fund / AMC / Trustees / other intermediaries will rely on the declarations/affirmations provided by the Investor(s) in the Application/ Transaction Form(s) and the documents furnished to the KRA that the Investor(s) is permitted/ authorised by the constitution document/ their Board of Directors etc. to make the investment / transact. Further, the Investor shall be liable to indemnify the Fund / AMC / Trustee / other intermediaries in case of any dispute regarding the eligibility, validity and authorization of the transactions and / or the applicant who has applied on behalf of the Investors. The Fund / AMC / Trustee reserves the right to call for such other information and documents as may be required by it in connection with the investments made by the investor.</li> </ol> <p><b>Investors are requested to view full details on eligibility /non-eligibility for investment in the Scheme mentioned in the SAI under the head</b></p> |
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|  | <p><b>“Who Can Invest” &amp; also note that this is an indicative list and you are requested to consult your financial advisor to ascertain whether the Scheme is suitable to your risk profile.</b></p> <p><b>Foreign Account Tax Compliance Act (commonly known as “FATCA”):</b><br/> The Foreign Account Tax Compliance Act is a United States (US) federal law, aimed at prevention of tax evasion by US Citizens and Residents (“US Persons”) through use of offshore accounts. The Government of India and the US have reached an agreement in substance on the terms of an Inter-Governmental Agreement (“IGA”) to implement the FATCA provisions, which have become globally applicable from July 1, 2014.</p> <p>Edelweiss Mutual Fund (“the Fund”)/ Edelweiss Asset Management Limited (“the AMC”) is classified as a FFI under the FATCA provisions, in which case the Fund / AMC is required, from time to time, to:</p> <ul style="list-style-type: none"> <li>(i) undertake necessary due diligence process by collecting information/documentary evidence of the US/non US status of the investors;</li> <li>(ii) disclose/report information as far as may be legally permitted about the holdings/investment returns pertaining to reportable accounts to the US Internal Revenue Service and/or such Indian authorities as may be specified under FATCA or other applicable laws and</li> <li>(iii) carry out such other activities as prescribed under the FATCA provisions, as amended from time to time.</li> </ul> <p>FATCA due diligence will have to be directed at each investor/unit holder (including joint investors) and on being identified as a reportable person/specified US person, all the folios will be reported. Further, in case 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.</p> <p>The impact of FATCA is relevant not only at the point of on-boarding of the investors but also throughout the life cycle of the investor account / folio with the Fund. Hence investor(s) should immediately intimate the Fund/AMC, in case of any change in the FATCA related information provided by them at the time of initial subscription.</p> <p>The Fund/AMC reserves the right to reject any application or compulsorily redeem the units held directly or beneficially in case the applicant/investor fails to furnish the relevant information and/or</p> |
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|                          | <p>documentation or is found to be holding units in contravention of the FATCA provisions.</p> <p>Further, in accordance with the regulatory requirements relating to FATCA/CRS read along with SEBI Circular no. CIR/MIRSD/2/2015 dated August 26, 2015 and AMFI Best practices guidelines circular no. 63/2015-16 dated September 18, 2015 regarding uniform implementation of FATCA/CRS requirements, investors are requested to ensure the following:</p> <ul style="list-style-type: none"> <li>• With effect from November 1, 2015 all investors have to mandatorily provide the details and declaration pertaining to FATCA/CRS for all new accounts opened, failing which the application shall be liable to be rejected.</li> <li>• For accounts opened between July 1, 2014 and October 31, 2015 and certain pre - existing accounts opened till June 30, 2014, the AMC shall reach out to the investors to seek the requisite information/declaration which has to be submitted by the investors before December 31, 2015. In case the information/declaration is not received from the investor on or before December 31, 2015, the account shall be treated as reportable account.</li> </ul> <p><b>Ultimate Beneficial Ownership:</b> In accordance with SEBI Circular no. CIR/MIRSD/2/2013 dated January 24, 2013 and AMFI Best practices guidelines circular no. 62/2015-16 dated September 18, 2015, Investors may note the following:</p> <ul style="list-style-type: none"> <li>• With effect from November 1, 2015, it is mandatory for new investors to provide beneficial ownership details as part of account opening documentation failing which the AMC shall reject the application.</li> <li>• With effect from January 1, 2016 it is mandatory for existing investors/unit holders to provide beneficial ownership details, failing which the AMC may reject the transaction for additional subscription (including switches).</li> </ul> |
| <b>Who cannot invest</b> | <p>The following persons/entities cannot invest in the Scheme:</p> <ol style="list-style-type: none"> <li>1. Overseas Corporate Bodies pursuant to RBI A.P. (DIR Series) Circular No. 14 dated September 16, 2003</li> <li>2. Non-Resident Indians residing in the Financial Action Task Force (FATF) declared Non-Compliant Countries or Territories (NCCTs)</li> <li>3. United States Person (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</li> </ol>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |

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|                                                                                                                                                                         | <p>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.</p> <p>4. Persons residing in Canada.</p> <p>5. The Fund reserves the right to include / exclude new / existing categories of investors to invest in the Scheme from time to time. In case the application is found invalid / incomplete or for any other reason Trustee feels that the application is incomplete, the Trustee at its sole discretion may reject the application, subject to SEBI Regulations and other prevailing statutory regulations, if any.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
| <b>How to Apply and other details</b>                                                                                                                                   | <p>1. Application form shall be available from either the Investor Service Centers (ISCs)/Official Points of Acceptance (OPAs) of AMC or may be downloaded from the website of AMC (<a href="http://www.edelweissmf.com">www.edelweissmf.com</a>). Please refer to the SAI and Application form for further details and the instructions.</p> <p>2. List of official points of acceptance, collecting banker details etc. shall be available at List of ISCs, OPAs &amp; Collecting Banker details_ <a href="#">Edelweiss Common KIM Forms June 2025 (SINGLE) 18112025_101841_AM.pdf</a>(<a href="http://edelweissmf.com">edelweissmf.com</a>)</p> <p>3. Details of the Registrar and Transfer Agent (R&amp;T), official points of acceptance, collecting banker details etc. are available on back cover page.</p> <p>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.</p> <p>It is mandatory for every applicant to provide the name of the bank, branch, address, account type and number as per requirements laid down by SEBI and any other requirements stated in the Application Form. Applications without these details will be treated as incomplete. Such incomplete applications will be rejected. The Registrar/AMC may ask the investor to provide a blank cancelled cheque or its photocopy for the purpose of verifying the bank account number.</p> |
| <b>The policy regarding reissue of repurchased units, including the maximum extent, the manner of reissue, the entity (the scheme or the AMC) involved in the same.</b> | Not Applicable                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |

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| <p><b>Restrictions, if any, on the right to freely retain or dispose of units being offered</b></p>                                                                                            | <p>The Units of the Scheme held in electronic (demat) mode are freely transferable. In case of units held in physical form, additions / deletions of names will be allowed in case a person (i.e. a transferee) becomes a holder of the Units by operation of law or upon enforcement of pledge, then the AMC shall, subject to production of such satisfactory evidence and submission of such documents, proceed to effect the transfer, if the intended transferee is otherwise eligible to hold the Units of the Scheme. The cost of stamp duty paid for issuing the unit certificate in case of a transfer or otherwise will form part of the annual on-going expenses and will be recovered from the unit holder(s).</p> <p>Paragraph 1.12 of SEBI Master Circular dated June 27, 2024 has laid down the following conditions, in case the AMC wish to impose restrictions on redemption</p> <ol style="list-style-type: none"> <li>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: <ol style="list-style-type: none"> <li>i. Liquidity issues</li> <li>ii. Market failures, exchange closure</li> <li>iii. Operational issues</li> </ol> </li> <li>b. Restriction on redemption may be imposed for a specified period of time not exceeding 10 Working Days in any 90 days period.</li> <li>c. Any imposition of restriction would require specific approval of Board of AMCs and Trustee and the same should be informed to SEBI immediately.</li> <li>d. When restriction on redemption is imposed, the following procedure shall be applied: <ol style="list-style-type: none"> <li>i. No redemption request upto INR 2 lakh shall be subject to such restriction.</li> <li>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.</li> </ol> </li> </ol> <p>For details please refer to paragraph on “Right to limit redemption, “suspension of purchase and / or redemption of Units” &amp; paragraph on “Lien &amp; pledge” under SAI.</p> |
| <p><b>Cut off timing for subscriptions/ redemptions/ switches This is the time before which your application (complete in all respects) should reach the official points of acceptance</b></p> | <p>Investors will get the Units on the basis of NAV &amp; the time at which they apply. NAV is the Net Asset Value per Unit at the close of the Business Day on which the application for subscription/redemption/switch is received at the Designated Investor Service Center subject to its being complete in all respects and received prior to the cut-off timings on that Business Day.</p> <p>The AMC will calculate on every Business Day and the same will be declared/disclosed and uploaded on the AMFI website i.e., <a href="http://www.amfiindia.com">www.amfiindia.com</a> and on Edelweiss Mutual Fund’s website i.e. <a href="http://www.edelweissmf.com">www.edelweissmf.com</a> by 11.00 p.m. on the same Business Day.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |

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|  | <p><b>For Purchase of any amount:</b></p> <ul style="list-style-type: none"> <li>• In respect of valid applications received upto 3.00 p.m. and where the funds for the entire amount are available for utilization before the cut-off time i.e. 3.00 p.m. - the closing NAV of the day shall be applicable.</li> <li>• In respect of valid applications received after 3.00 p.m. and where the funds for the entire amount are available for utilization on the same day or before the cut-off time of the next business day - the closing NAV of the next Business Day shall be applicable.</li> </ul> <p>Irrespective of the time of receipt of application, where the funds for the entire amount are available for utilization before the cut-off time on any subsequent Business Day - the closing NAV of such subsequent Business Day shall be applicable.</p> <p><b>For Redemption:</b></p> <ol style="list-style-type: none"> <li>a. Where the application is received up to 3.00 p.m. on a Business Day - Closing NAV of the day of receipt of application; and</li> <li>b. Where the application is received after 3.00 p.m. on a Business Day - Closing NAV of the next Business Day.</li> </ol> <p>Note: In case of applications received on a Non-Business Day the closing NAV of the next Business Day shall be applicable.</p> <p><b>For Switches:</b></p> <p>Valid applications for 'Switch-out' shall be treated as applications for Redemption and valid applications for 'Switch-in' shall be treated as applications for Purchase, and the provisions of the cut-off time and the Applicable NAV mentioned above as applicable to purchase and redemption shall be applied respectively to the 'Switch-in' and 'Switch-out' applications.</p> <p>For Switch-ins of any amount: In case of switch from one scheme to another scheme received before cut-off i.e. upto 3 p.m. having business day for both the schemes, closing NAV of the Business Day shall be applicable for switch-out scheme and for Switch-in scheme, the closing NAV of the Business Day shall be applicable, on which funds are available for utilization in the switch-in scheme (allocation shall be in line with the redemption payout).</p> <p>To clarify, for investments through systematic investment systematic investment and trigger routes such as Systematic Investment Plans (SIP), Systematic Transfer Plans (STP), IDCW Transfer, Power SIP, Power STP, Multi SIP, Combo SIP, STeP Facility, Gain Switch Mechanism, Switch on Arbitrage etc. the units will be allotted as per the closing NAV of the day</p> |
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|                                                                                                                                                                    | <p>on which the funds are available for utilization by the Target Scheme irrespective of the installment date of the SIP, STP or record date of IDCW etc.</p> <p>The NAV of the Scheme will be calculated and declared by the Fund on every Business Day. The information on NAV may be obtained by the Unit holders, on any day from the office of AMC / the office of the Registrar or any of the other Designated Investor Service Centres or from <a href="http://www.edelweissmf.com">www.edelweissmf.com</a> &amp; <a href="http://www.amfiindia.com">www.amfiindia.com</a>.</p> <p>Investors may also call our Toll-free number 1800 425 0090. Callers outside India, mobile users, other landline users may dial. +91-040-23001181. The Toll-Free Number and the Non-Toll-Free Number will be available between 9.00 am to 7.00 pm from Monday to Saturday.</p> <p>For details, please visit AMC website (<a href="http://www.edelweissmf.com">www.edelweissmf.com</a>)</p>            |
| <p><b>Minimum amount for purchase/redemption/switches (mention the provisions for ETFs, as may be applicable, for direct subscription/redemption with AMC.</b></p> | <p><b>Minimum Purchase Amount:</b><br/>Minimum of Rs. 100/- and multiples of Re. 1/- thereafter.</p> <p><b>Minimum additional purchase amount:</b><br/>Rs. 100/- and in multiples of Re. 1/-thereafter.</p> <p><b>Minimum Redemption Amount:</b><br/>There will be no minimum redemption criterion. The Redemption / Switchout would be permitted to the extent of credit balance in the Unit holder's account of the Plan(s) / Option(s) of the Scheme (subject to release of pledge / lien or other encumbrances).</p> <p>Amount based redemptions will be in multiples of Re. 1.</p> <p>In case of Units held in dematerialized mode, the Unit Holder can give a request for Redemption only in number of Units which can be fractional units also. Depository participants of registered Depositories can process only redemption request of units held in demat mode.</p> <p>The AMC/ Trustee reserves the right to change/ modify the terms of minimum redemption amount/switch-out.</p> |
| <p><b>Purchase and Redemption of Units through Stock Exchange infrastructure</b></p>                                                                               | <p>Units of the Scheme can be purchased / redeemed through Mutual Fund Services System (MFSS) of the National Stock Exchange of India Ltd. (NSE) and through BSE Stock Exchange Platform for Allotment and Repurchase of Mutual Funds (BSE StAR MF System) of BSE Limited (BSE).</p> <p>Further, in line with SEBI circular No. SEBI/HO/MRD1/DSAP/CIR/P/2020/29 dated February 26, 2020 as amended from time to time, investors can directly buy/redeem units of the Scheme through stock exchange platform.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |

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|                            | Please refer to SAI for more details.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
| <b>Accounts Statements</b> | <p>The AMC shall send an allotment confirmation specifying the units allotted by way of email and/or SMS within 5 Working Days of receipt of valid application/transaction to the Unit holders registered e-mail address and/or mobile number (whether units are held in demat mode or in account statement form).</p> <p>Consolidated Account Statement (CAS): CAS shall also be sent to the Unit holder in whose folio transactions have taken place during that month:<br/> -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<br/> -Half yearly basis- on or before the twenty-first (21st) day of April and October in case of delivery via physical mode and on and before eighteenth (18th) day of April and October incase of delivery via. electronic mode</p> <p>In the event the account has more than one registered Unit holder, the first named Unit holder shall receive the CAS. In case of specific request received from investors, Mutual Fund will provide an account statement to the investors within 5 Business Days from the receipt of such request</p> <p>For further details, refer SAI</p> |
| <b>Dividend/ IDCW</b>      | The payment of dividend/IDCW to the unitholders shall be made within seven Working Days from the record date.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| <b>Redemption</b>          | The redemption or repurchase proceeds shall be dispatched to the unitholders within three Working Days from the date of redemption or repurchase. For list of exceptional circumstances refer para 14.1.3 of SEBI Master Circular for Mutual Funds dated June 27, 2024.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
| <b>Bank Mandate</b>        | <p>It is mandatory for every applicant to provide the name of the bank, branch, address, account type and number as per requirements laid down by SEBI and any other requirements stated in the Application Form. Applications without these details will be treated as incomplete. Such incomplete applications will be rejected. The Registrar/AMC may ask the investor to provide a blank cancelled cheque or its photocopy for the purpose of verifying the bank account number.</p> <p><b>Multiple Bank Account Registration</b></p> <p>The Mutual Fund offers a facility to register multiple bank accounts for pay-in &amp; 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</p>                                          |

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

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

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|-----------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|                                                                                               | <p>guardian after completing all KYC formalities. The above provisions are in line with the Para 17.6 of the SEBI Master Circular for Mutual Funds dated June 27, 2024</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
| <p><b>Acceptance of transactions through email in respect of Non-individual investors</b></p> | <p>Non-individual unitholders desiring to avail the facility of carrying out financial transactions through email in respect of Edelweiss Mutual Fund schemes shall:</p> <ol style="list-style-type: none"> <li>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.</li> <li>b) The board resolution/authority letter should explicitly consist of: <ol style="list-style-type: none"> <li>(i) List of approved authorized officials who are authorized to transact on behalf of non-individual investors along with their designation and email IDs.</li> <li>(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.</li> </ol> </li> <li>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.</li> <li>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 - <ol style="list-style-type: none"> <li>(i) The email is also cc'd (copied) to the registered email ID of the authorized official / signatory of the non-individual unitholder; and</li> <li>(ii) the domain name of the email ID of the sender of the email is from the same organization's official domain name.</li> </ol> </li> <li>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.</li> <li>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.</li> <li>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.</li> <li>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:</li> </ol> |

|  |                                                                                                                                                                                                                                                                                                                                                                                                                                     |
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|  | <p>(i) Authorization letter from the non-individual unitholder authorizing the MFD/person to send the scanned copies of signed transaction form/request letter on behalf the non-individual investor and</p> <p>(ii) the non-individual unitholder's registered email ID shall also cc'd (copied) in the email sent by the authorized MFD/person sending the scanned copies of the duly signed transaction form/request letter.</p> |
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### III. Other Details

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

### B. Periodic Disclosures

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

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|------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|                                          | will provide a physical copy of the abridged summary of the Annual Report, without charging any cost, on specific request received from a Unit holder. Physical copies of the report will also be available to the Unit holders at the registered office at all times. The Fund will publish an advertisement every year, in the all India edition of at least two daily newspapers, one each in English and Hindi, disclosing the hosting of the scheme wise annual report on the AMC's website ( <a href="http://www.edelweissmf.com">www.edelweissmf.com</a> ) and on the website of AMFI ( <a href="http://www.amfiindia.com">www.amfiindia.com</a> ) and the modes such as SMS, telephone, email or written request (letter) through which a unitholder can submit a request for a physical or electronic copy of the of the scheme wise annual report or abridged summary thereof.                                                                                                                                                                                                                                                                                                                                                                                                             |
| <b>Scheme Summary Document (SSD)</b>     | In accordance with Paragraph 1.2 of SEBI Master on Mutual Funds dated June 27, 2024, Scheme summary document for all schemes of Mutual Fund in the requisite format (pdf, spreadsheet and machine readable format) shall be uploaded on a monthly basis i.e. 15th of every month or within 5 Business days from the date of any change or modification in the scheme information on the website of the AMC i.e. <a href="https://www.edelweissmf.com/downloads/scheme-summary-document">https://www.edelweissmf.com/downloads/scheme-summary-document</a> and AMFI i.e. <a href="http://www.amfiindia.com">www.amfiindia.com</a> and Registered Stock Exchanges i.e. National Stock Exchange of India Limited and BSE Limited.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
| <b>Risk-o-meter</b>                      | In terms of the provision no. 17.4.1 (g) to (k) of para 17.4 under Chapter 17 of SEBI Master Circular for Mutual Funds the following shall be applicable:<br>(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.<br>(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.<br>(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.<br>(d) Mutual Funds shall publish a table of scheme wise changes in Risk-o-meter in scheme wise Annual Reports and Abridged summary.<br>(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 <a href="https://www.edelweissmf.com/downloads/notice-cum-addendum">https://www.edelweissmf.com/downloads/notice-cum-addendum</a> |
| <b>Disclosure of Tracking Error</b>      | The Tracking Error is the annualized standard deviation of the difference in daily returns between the underlying index and the NAV of the Index Fund. The Scheme shall disclose the Tracking Error based on past one year rolling data, on a daily basis, on the website of AMC and AMFI. Till the Scheme completes one year it shall disclose the annualized standard deviation based on available data.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| <b>Disclosure of Tracking Difference</b> | Tracking difference i.e. the annualized difference of daily returns between the index and the NAV of the Scheme will be disclosed on the website of the AMC and AMFI, on a monthly basis, for tenures 1 year, 3 years, 5 years, 10 years and since the date of allotment of units.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |

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| <b>Disclosure of Debt Index Replication Factor</b> | The AMC shall disclose Debt Index Replication Factor of the underlying index by the portfolio of the Scheme on its website <a href="http://www.edelweisismf.com">www.edelweisismf.com</a> . |
|----------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

### C. Transparency/NAV Disclosure

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.edelweisismf.com](http://www.edelweisismf.com)) NAV will be updated on the website of the AMC ([www.edelweisismf.com](http://www.edelweisismf.com)) and on the AMFI website ([www.amfiindia.com](http://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 three decimal places.

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

### D. Transaction charges and stamp duty-

SEBI vide its circular ref no. SEBI/ HO/IMD- PoD-1/P/CIR/2025/115 dated August 08, 2025, No transaction charges shall be deducted from the subscription amount for transactions /applications received through the distributors (i.e. in Regular Plan).

#### 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 Reinvestment of Income Distribution cum capital withdrawal option and IDCW Transfers) to the unitholders would be reduced to that extent.

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

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

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

*\*Long term capital gain is not applicable to Specified Mutual Funds*

*All tax rates mentioned above are base rates and will be increased by applicable surcharge and cess*

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

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

The details of List of official points of acceptance is available at <https://www.edelweissmf.com/reach-us/locate-us>.

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

Please refer AMC website for latest update.

[https://www.edelweissmf.com/Files/SID%20/%20KIM%20/%20SAI%20related%20Disclosure/Published/Pending%20Litigation\\_04062024\\_123721\\_PM\\_20122024\\_124416\\_PM.pdf](https://www.edelweissmf.com/Files/SID%20/%20KIM%20/%20SAI%20related%20Disclosure/Published/Pending%20Litigation_04062024_123721_PM_20122024_124416_PM.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 Scheme under this Document was approved by the Directors of Edelweiss Trusteeship Company Limited on December 16, 2024.
- The Board of the Trustees has ensured that Edelweiss CRISIL-IBX AAA Bond NBFC-HFC - Jun 2027 Index 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.

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

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

**Place: Mumbai  
Date: November 25, 2025**

**Radhika Gupta  
Managing Director & CEO**