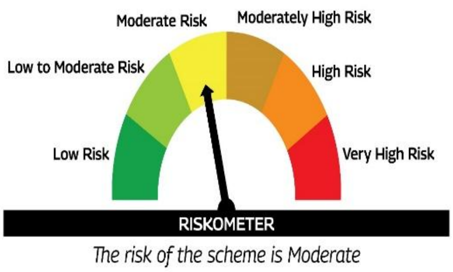
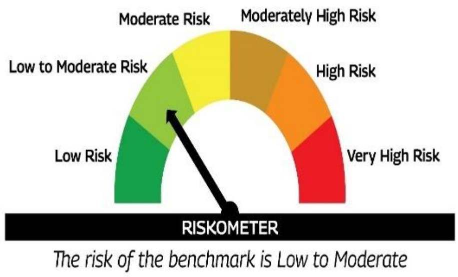
## SCHEME INFORMATION DOCUMENT

# SECTION I

## MAHINDRA MANULIFE INCOME PLUS ARBITRAGE ACTIVE FOF

**(An open-ended fund of fund scheme predominantly investing in units of actively managed debt oriented and arbitrage mutual fund schemes)**

| This product is suitable for investors who are seeking* | Scheme Riskometer# | Benchmark Riskometer# |
|---|---|---|
| • Capital appreciation over long term.<br>• Investment in actively managed debt-oriented and arbitrage mutual fund schemes |  | As per AMFI Tier I Benchmark i.e. 60% CRISIL Composite Bond Index + 40% Nifty 50 Arbitrage<br> |

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

#The product labelling /risk level assigned for the Scheme during the New Fund Offer is based on internal assessment of the Scheme's characteristics or model portfolio and the same may vary post New Fund Offer when the actual investments are made.

Offer of Units of Rs. 10/- each during the New Fund Offer and Continuous offer for Units at NAV based prices

**New Fund Offer Opens on: November 21, 2025**
**New Fund Offer Closes on: December 01, 2025**
**Scheme re-opens for Continuous Sale and Repurchase from: December 08, 2025**

| | |
|---|---|
| **Name of Mutual Fund** | Mahindra Manulife Mutual Fund |
| **Name of Asset Management Company** | Mahindra Manulife Investment Management Private Limited |
| **Name of Trustee Company** | Mahindra Manulife Trustee Private Limited |
| **Addresses, Website of the Entities** | **Registered Office:** 4th Floor, A-wing, Mahindra Towers, Dr. G M Bhosale Marg, P K Kurne chowk, Mumbai – 400018. |

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|---|---|
| | **Corporate Office:** Unit No. 204, 2nd Floor, Amiti Building, Piramal Agastya Corporate Park, LBS Road, Kamani Junction, Kurla (West) Mumbai - 400070.<br>**Website:** www.mahindramanulife.com |

**The particulars of the Scheme have been prepared in accordance with the Securities and Exchange Board of India (Mutual Funds) Regulations 1996, (herein after referred to as SEBI (MF) Regulations or the Regulations) as amended till date, and circulars issued thereunder filed with SEBI and filed with SEBI, along with a Due Diligence Certificate from the Asset Management Company (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 / unitholders are advised to refer to the Statement of Additional Information (SAI) for details of Mahindra Manulife Mutual Fund, Standard Risk Factors, Special Considerations, Tax and Legal issues and general information on www.mahindramanulife.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.**

**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 04, 2025.**

**Table of Contents**

## Part I. HIGHLIGHTS / SUMMARY OF THE SCHEME

| Sr. No. | Title | Description |
|---|---|---|
| **I.** | **Name of the Scheme** | Mahindra Manulife Income Plus Arbitrage Active FOF |
| **II.** | **Category of the Scheme** | Hybrid FoF - Income plus Arbitrage FoF |
| **III.** | **Scheme Type** | An open-ended fund of fund scheme predominantly investing in units of actively managed debt oriented and arbitrage mutual fund schemes |
| **IV.** | **Scheme Code** | MAHM/O/O/FOD/25/06/0026 |
| **V.** | **Investment Objective** | The investment objective is to generate long-term capital appreciation from a portfolio created by investing in actively managed debt oriented and arbitrage mutual fund schemes.<br>However, there is no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee/indicate any returns. |
| **VI.** | **Liquidity** | The Scheme offers Units for Subscription and Redemption at NAV based prices on all Business Days on an ongoing basis.<br><br>Under normal circumstances, the AMC shall dispatch the redemption proceeds within 3 working days from date of receipt of redemption request from the unitholder/ investor.<br><br>However, pursuant to Clause 14.1.3 of SEBI Master Circular, AMFI vide its communication no. AMFI/35P/MEM-COR/74/2022-23 dated January 16, 2023 has provided certain exceptional circumstances wherein the additional timelines shall be applicable (please refer Statement of Additional Information "SAI" for further details.) |
| **VII.** | **Benchmark (Total Return Index)** | 60% CRISIL Composite Bond Index + 40% Nifty 50 Arbitrage (First Tier Benchmark)<br><br>**Justification of Benchmark**<br><br>The CRISIL Composite Bond Index seeks to track the performance of a debt portfolio that includes government securities and AAA/AA+/AA rated corporate bonds across maturities.<br><br>The Nifty 50 Arbitrage aims to measure the performance of such arbitrage strategies. The index measures performance of portfolio involving investment in equity and equivalent short position equity futures, short-term debt market investments and cash.<br><br>The composition of the aforesaid benchmark is such that, it is an appropriate benchmark for comparing the performance of the Scheme. |
| **VIII.** | **NAV Disclosure** | The AMC will calculate and disclose the first NAV of the Scheme within 5 business days from the date of allotment. Subsequently, the AMC will calculate and disclose the NAVs on all the Business Days. The AMC shall update the NAVs on its website (www.mahindramanulife.com) and of the Association of Mutual Funds in India - AMFI (www.amfiindia.com) before 10.00 a.m. on the next Business Day.<br><br>For further details on NAV Disclosure, kindly refer Section II of the SID. |

<table>
<tr><td>IX.</td><td>Applicable timelines</td><td>

- **Dispatch of redemption proceeds:** The redemption proceeds shall be dispatched to the unitholders within 3 working days from the date of receipt of redemption application, complete / in good order in all respects. However, pursuant to Clause 14.1.3 of SEBI Master Circular AMFI vide its communication no. AMFI/35P/MEM-COR/74/2022-23 dated January 16,2023 has provided certain exceptional circumstances wherein the additional timelines shall be applicable (please refer Statement of Additional Information “SAI” for further details.)

- **Dispatch of Income Distribution cum Capital Withdrawal (IDCW) proceeds**: The payment of IDCW proceeds shall be made within 7 working days from the record date.

</td></tr>
<tr><td>X.</td><td>Plans and Options<br><br>Plans/Options and sub options under the Scheme</td><td>

The Scheme offers two plans viz. Regular Plan and Direct Plan with a common portfolio and separate NAVs:

<table>
<tr><th>PLAN</th><th>OPTIONS AVAILABLE</th><th>DEFAULT OPTION</th></tr>
<tr><td>Regular Plan</td><td>1. Growth Option<br>2. Income Distribution cum Capital Withdrawal Option (IDCW Option)<br>a. Payout of Income Distribution cum Capital Withdrawal (IDCW Payout facility)<br>b. Reinvestment of Income Distribution cum Capital Withdrawal (IDCW Reinvestment facility)</td><td rowspan="2">1. Default Option – Growth<br><br>2. Default facility under Income Distribution cum Capital Withdrawal/ IDCW Option – Reinvestment of Income Distribution cum Capital Withdrawal (IDCW Reinvestment facility)</td></tr>
<tr><td>Direct Plan</td><td>1. Growth Option<br>2. Income Distribution cum Capital Withdrawal Option (IDCW Option)<br>a. Payout of Income Distribution cum Capital Withdrawal (IDCW Payout facility)<br>b. Reinvestment of Income Distribution cum Capital Withdrawal (IDCW Reinvestment facility)</td></tr>
</table>

For detailed disclosure on default plans and options, kindly refer SAI.

</td></tr>
<tr><td>XI.</td><td>Load Structure</td><td>Exit Load: Nil</td></tr>
<tr><td>XII.</td><td>Minimum Application Amount/ Switch in Amount</td><td>

**During NFO:**

Minimum Amount for Subscription / Purchase: Rs. 1,000/- and in multiples of Re. 1/- thereafter.<br>
Minimum Amount for Switch in: Rs. 1,000/- and in multiples of Re. 0.01/- thereafter.

**On Continuous basis:**

**Minimum Application Amount:** Rs. 1,000 and in multiples of Re. 1/- thereafter.<br>
**Minimum Amount for Switch in:** Rs 1,000 and in multiples of Re. 0.01/- thereafter

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| | | |
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| | | Note: The requirements w.r.t minimum application amount will not be applicable for investment(s) made in the Scheme, pursuant to Clause 6.10 of SEBI Master Circular on 'Alignment of interest of Key Employees ('Designated Employees') of Asset Management Companies (AMCs) with the Unitholders of the Mutual Fund Schemes'. |
| **XIII.** | **Minimum Additional Purchase Amount** | Rs. 1,000 and in multiples of Re. 1/- thereafter |
| **XIV.** | **Minimum Redemption Amount/ Switch out Amount** | Rs. 1,000/- or 100 units or account balance, whichever is lower in respect of each Option.<br><br>**Note:** The requirements w.r.t minimum redemption amount will not be applicable for investment(s) made in the Scheme, pursuant to Clause 6.10 of SEBI Master Circular on 'Alignment of interest of Key Employees ('Designated Employees') of Asset Management Companies (AMCs) with the Unitholders of the Mutual Fund Schemes'.<br><br>The requirements w.r.t minimum redemption units or account balance shall not be applicable for Units held in Demat mode. |
| **XV.** | **New Fund Offer Period:**<br>This is the period during which a new scheme sells its units to the investors. | Pursuant to requirements stated under Clause 1.10.1A of SEBI Master Circular the New Fund Offer shall remain open for subscription for a minimum period of three working days.<br><br>The NFO period of the Scheme shall be as under:<br><br>**NFO Opens on:** November 21, 2025<br>**NFO Closes on:** December 01, 2025<br><br>The AMC/Trustee reserves the right to extend the closing date of the New Fund Offer Period, subject to the condition that the New Fund Offer shall be kept open for a minimum of 3 working days and maximum 15 days. Any such changes shall be announced by way of an addendum on the website of the AMC i.e. www.mahindramanulife.com. |
| **XVI.** | **New Fund Offer Price:**<br>This is the price per unit that the investors have to pay to invest during the NFO. | Rs 10/- per unit |
| **XVII.** | **Segregated portfolio/side pocketing disclosure** | In case of a credit event at issuer level, the AMC may create a segregated portfolio of rated and unrated debt and money market instruments under the Scheme in compliance with Clause 4.4 of SEBI Master Circular. For detailed disclosure on segregated portfolio, kindly refer SAI. |
| **XVIII.** | **Stock Lending/Short Selling** | The Scheme shall not engage into Stock Lending/Short Selling. |
| **XIX.** | **How to Apply and other details** | New investors can purchase units of the Scheme by using an application form, whereas, existing Unit holders may use a transaction slip or application form. Application forms or transaction slips will be available at the Investor Service Centres (ISCs)/ Official Points of Acceptance of transactions during Business Hours on Business Days. The same can also be downloaded from the website of the Mutual Fund viz. www.mahindramanulife.com. For details on updated list of ISCs / Official Points of Acceptance, investors may log on to 'Contact Us' section on our website www.mahindramanulife.com. Investors may also undertake transactions through the AMC's online transaction portal available on its website viz., www.mahindramanulife.com and such other online/electronic modes / sources as communicated by the AMC from time to time. Further, the investors may also submit transactions in electronic modes offered by specified |

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| | | banks, financial institutions, distributors etc., with whom the AMC has entered or may enter into specific arrangements including through secured internet sites operated by CAMS.<br><br>The duly completed application form/transaction slip as the case maybe, can be submitted at the designated ISCs / Official Points of Acceptance and will be subject to verification.<br><br>Please refer https://www.mahindramanulife.com/downloads#MANDATORY-DISCLOSURES-+-Offer-Document-Related-Disclosures for list on official points of acceptance or refer the back cover page.<br><br>For further details, please refer Section II. |
| **XX.** | **Investor services** | 1. For any General enquiries / service requests and/or queries kindly contact the TollFree No. – *1800-419-6244* or email mfinvestors@mahindramanulife.com.<br><br>2. For any complaints including complaints with respect to any terms and conditions of/investments in this Scheme, the investors are advised to address a suitable communication to the AMC marked to the attention of Investor Relations Officer – Ms. Pooja Deherkar at 022 - 66327900 and mfinvestors@mahindramanulife.com. Written communications may also be forwarded to Mahindra Manulife Investment Management Private Limited at Unit No. 204, 2nd Floor, Amiti Building, Piramal Agastya Corporate Park, LBS Road, Kamani Junction, Kurla (West) - 400070. |
| **XXI.** | **Special product/facility available during the NFO and on ongoing basis** | **During NFO :**<br><br>**1. Switching Option**<br>During the NFO period, the investors will be able to invest in the NFO under the Scheme by switching part or all of their Unit holdings, if any, held in the respective option(s) /plan(s) of the existing scheme(s) of the Mutual Fund (subject to completion of lock-in period, if any, of the Units of the scheme(s) from where the Units are being switched).<br><br>**2. Applications Supported by Blocked Amount (ASBA) facility**<br>ASBA facility will be provided to the investors subscribing to NFO of the Scheme. It shall co-exist with the existing process, wherein cheques / demand drafts are used as a mode of payment. Please refer ASBA application form for detailed instructions.<br><br>**3. Auto Switch Facility**<br>An Auto Switch Facility ("the facility") is a facility using which the investors can opt to invest in select debt scheme(s) of the Fund (please refer SID(s) of scheme(s) of the Fund to know about eligible debt scheme(s) offering the facility) and schedule a switch out to transfer such investment to another newly launched scheme of the Fund ("Target Scheme"), during New Fund Offer (NFO) period of the Target Scheme. |

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| | | **Special product/facility available on ongoing basis:**<br><br>**<u>1.Systematic Investment Plan (SIP):</u>**<br>This facility enables the investors to save and invest at regular intervals over a longer period of time. It is convenient way to start investing, regular investment not only helps to reduce average unit acquisition cost (this concept is called 'Rupee Cost Averaging.') but also helps to inculcate discipline when it comes to investing. This facility gives the investor an opportunity to invest regularly thereby averaging the acquisition cost of units. Investors may register for SIP using a prescribed enrollment form or register through online modes.<br><br>**<u>a. SIP through Direct Debit / NACH:</u>**<br>Investors may also enroll for SIP facility through NACH (Debit Clearing) of the RBI or for SIP Direct Debit Facility available with specified Banks / Branches. In order to enroll for SIP NACH or Direct Debit Facility, an Investor must fill-up the Application Form for SIP NACH/ Direct Debit facility.<br><br>Note: Direct Debit facility will be offered at the discretion of the AMC and through select banks with whom AMC may have an arrangement, from time to time.<br><br>**<u>b. SIP Top-up Facility:</u>**<br>SIP Top-up Facility is a facility which provides flexibility to the investors to increase the amount of the SIP installment by a fixed amount or by a fixed percentage at pre-defined intervals during the tenure of the SIP.<br><br>**<u>c. Pause SIP facility:</u>**<br>Pause SIP Facility is a facility under which the investor has an option to temporarily pause their registered SIP by submitting the prescribed form at any of the Official Points of Acceptance (OPATs) of the Fund or by submitting an application through the online transaction portal available on the Fund's website viz., www.mahindramanulife.com.<br><br>**<u>d. Micro Systematic Investment Plan ("MICRO SIP"):</u>**<br>Investment in mutual fund schemes [including through Systematic Investment Plan (SIP)] upto Rs. 50,000 per year per investor, are exempt from the requirement of PAN. Such PAN exempt SIPs are referred to as Micro SIP.<br><br>**<u>2. Systematic Transfer Plan (STP):</u>**<br>This facility enables the Unit holder to transfer fixed amount periodically from one scheme of the Mutual Fund ("Transferor Scheme") to another ("Transferee Scheme") by redeeming units of the Transferor Scheme at the Applicable NAV, subject to Exit Load, if any and investing the same amount in Transferee Scheme at the Applicable NAV, on a recurrent basis for a specified period at specified frequency as per the investor's STP mandate. Investors may register for STP using a prescribed enrolment form.<br><br>**<u>a. Capital Appreciation Systematic Transfer Plan:</u>**<br>"Capital Appreciation Systematic Transfer Plan (CASTP)" is a facility wherein unit holder(s) of "Transferor Scheme(s)" and in "Growth Option" of the Fund can opt to automatically invest regularly the capital appreciation amount, subject to Exit Load, if any and subject to a minimum capital appreciation amount of Rs 500 into the "Transferee Scheme(s)" of the Fund which is/are available for investment at that time. Investors may register for CASTP using a prescribed enrollment form. |

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| | | **b. Flex Systematic Transfer Plan:**<br>Flex Systematic Transfer Plan (Flex STP) is a facility wherein unit holder(s) of designated open-ended scheme(s) of the Fund can opt to transfer variable amount(s) linked to value of investments, at pre-determined intervals from designated open-ended Scheme(s) of the Fund (hereinafter referred to as "Transferor Scheme") to the Growth Option of designated open-ended scheme(s) of the Fund (hereinafter referred to as "Transferee Scheme"). Investors may register for Flex STP using a prescribed enrollment form.<br><br>**3. Systematic Withdrawal Plan (SWP):**<br>SWP is a facility that enables Unitholders to withdraw specified amounts from the Scheme on a recurrent basis for a specified period at specified frequency by providing a single mandate/ standing instruction. The amount thus withdrawn by redemption will be converted into Units at Applicable NAV based prices and the number of Units so arrived at will be subtracted from the Units balance to the credit of that Unitholder. The provision of "Minimum Redemption Amount" of the Scheme shall not be applicable to SWP transactions. Investors may register for SWP using a prescribed enrollment form.<br><br>**4. Switching Options:**<br><br>a. Inter - Scheme Switching option: Unitholders under the Scheme have the option to Switch part or all of their Unitholdings in the Scheme to any other Scheme offered by the Mutual Fund from time to time. The Mutual Fund also provides the Unitholders the flexibility to Switch their investments from any other scheme(s) / plan (s) offered by the Mutual Fund to this Scheme. This option will be useful to Unitholders who wish to alter the allocation of their investment among the scheme(s) / plan(s) of the Mutual Fund in order to meet their changed investment needs.<br><br>The Switch will be effected by way of a Redemption of Units from the Scheme at Applicable NAV, subject to Exit Load, if any and reinvestment of the Redemption proceeds into another Scheme offered by the Mutual Fund at Applicable NAV and accordingly the Switch must comply with the Redemption rules of the Switch out Scheme and the Subscription rules of the Switch in Scheme.<br><br>b. Intra -Scheme Switching option: Unitholders under the Scheme have the option to Switch their Unit holding from one plan/option to another plan/option (i.e. Regular Plan to Direct Plan and Growth option to Income Distribution cum Capital Withdrawal/IDCW option and vice-a-versa), of respective units. The Switches would be done at the Applicable NAV based prices and the difference between the NAVs of the two options will be reflected in the number of Unit allotted.<br><br>Switching shall be subject to the applicable "Cut off time and Applicable NAV" stated elsewhere in the Scheme Information Document. In case of "Switch" transactions from one scheme to another, the allocation shall be in line with Redemption payouts.<br><br>For further details of above special products / facilities offered during the NFO and Ongoing basis, kindly refer SAI. |
| **XXII.** | **Weblink** | This is a new Scheme and therefore, the requirement of following disclosures are currently not applicable for the Scheme. The information/disclosure as and |

| | | |
|---|---|---|
| | | when applicable, shall be updated in the below mentioned links post launch of the Scheme.<br><br>TER:<br>For last 6 months and daily TER:<br>https://www.mahindramanulife.com/downloads#mandatory-disclosures-+-Total-Expense-Ratio-of-Mutual-Fund-Schemes-+-Total-Expense-Ratio<br><br>Factsheet: https://www.mahindramanulife.com/downloads#Investors-+-Fund-Factsheet |

**INTERPRETATION**

For all purposes of this Scheme Information Document, except as otherwise expressly provided or unless the context otherwise requires:

- All references to the masculine shall include the feminine and all references, to the singular shall include the plural and vice-versa.
- All references to "dollars" or "$" refer to United States Dollars and "Rs" refer to “Indian “rupees. A "crore" means "ten million" and a "lakh" means a "hundred thousand".
- All references to timings relate to Indian Standard Time (IST).
- References to a day are to a calendar day including a non-Business Day.

## DUE DILIGENCE BY THE ASSET MANAGEMENT COMPANY

**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) The AMC has complied with the compliance checklist applicable for Scheme Information Documents and 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 Mahindra Manulife Income Plus Arbitrage Active FOF approved by them is a new product offered by Mahindra Manulife Mutual Fund and is not a minor modification of any existing scheme/fund/product.

**Place**: Mumbai
**Date**: November 04,2025

**Signed**: Sd/-
**Name**: Ravi Dayma
**Designation**: Head – Compliance & Legal, Company Secretary

## Part II. INFORMATION ABOUT THE SCHEME

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

The Asset Allocation Pattern of the Scheme under normal circumstances would be as under:

| Instruments | Indicative Allocation (% of total assets) | |
|---|---|---|
| | Minimum | Maximum |
| Units of mutual fund schemes out of which:- | 95 | 100 |
| a. Units of actively managed Debt oriented mutual fund schemes | 35 | 65 |
| b. Units of actively managed Arbitrage mutual fund schemes | 35 | 65 |
| Debt and Money Market Securities# (including TREPS (Tri-Party Repo) and Reverse Repo in Government Securities) | 0 | 5 |

#Money Market instruments includes commercial papers, commercial bills, treasury bills, Government securities having an unexpired maturity up to one year, call or notice money, certificate of deposit, usance bills, and any other like instruments as specified by the Reserve Bank of India from time to time.

As per Clause 12.24 of SEBI Master Circular, the cumulative gross exposure through units of Underlying Fund (mutual fund schemes), money market shall not exceed 100% of the net assets of the Scheme.

The Scheme will not invest in derivatives. However, the Underlying Fund may invest in derivatives for effective portfolio management and hedging purposes .

Pending deployment of the funds in securities in terms of investment objective of the Scheme, the AMC may in terms of Clause 12.16 of SEBI Master circular, park the funds of the Scheme in short term deposits of the Scheduled Commercial Banks.

Pursuant to Clause 1.10.3 of the SEBI Master Circular, the Scheme may deploy NFO proceeds in Triparty Repo on Government securities or treasury bills (TREPS) before the closure of NFO period. However, the AMC shall not charge any investment management and advisory fees on funds deployed in TREPS during the NFO period.

All the investments by the Mutual Fund under the Scheme shall be guided by investment restrictions as specified in SEBI (Mutual Funds) Regulations, 1996 from time to time.

**Securities/ Instruments in which scheme shall not invest are as follows:**

| Sr. No. | Security/Instrument@ |
|---|---|
| 1. | Securities Lending |
| 2. | Derivatives including equity derivatives for hedging/ non-hedging purposes |
| 3. | Securitized Debt /Foreign Securitised Debt |
| 4. | Debt instruments having special features (AT 1 & AT 2 bonds) in terms of the Clause 12.2 of SEBI Master Circular |
| 5. | Debt instruments having Structured Obligations /Credit Enhancements |
| 6. | Overseas Securities/Foreign Securities |
| 7. | Credit Default Swaps |
| 8. | Repo/ Reverse repo transactions in corporate debt securities |
| 9. | Overseas ETFs |
| 10. | Covered call options |
| 11. | REITs and InvITs |

@ The Underlying Fund may invest in the above-mentioned securities based on its defined asset allocation.

The Scheme shall not engage in Short Selling.

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

| Sr. No. | Type of Instrument | Percentage of Exposure (% of net assets) | Circular references |
|---|---|---|---|
| | Not applicable | | |

**Portfolio rebalancing:**

**Rebalancing due to Short Term Defensive Consideration:**

Due to market conditions, the AMC may deviate the range set out in the asset allocation. Such deviations shall normally be for short term and defensive considerations as per Clause 1.14.1.2.b of the SEBI Master Circular, and the fund manager will rebalance the portfolio within 30 calendar days from the date of deviation.

**Rebalancing due to Passive Breaches:**

Further, as per Clause 2.9 of the SEBI Master Circular in the event of deviation from mandated asset allocation due to passive breaches (occurrence of instances not arising out of omission and commission of the AMC), the fund manager shall rebalance the portfolio of the Scheme within 30 Business Days. In case the portfolio of the Scheme is not rebalanced within the period of 30 Business Days, justification in writing, including details of efforts taken to rebalance the portfolio shall be placed before the Investment Committee of the AMC. The Investment Committee, if it so desires, can extend the timeline for rebalancing up to sixty (60) Business Days from the date of completion of mandated rebalancing period. Further, in case the portfolio is not rebalanced within the aforementioned mandated plus extended timelines the AMC shall comply with the prescribed restrictions, the reporting and disclosure requirements as specified in Clause 2.9 SEBI Master Circular.

Further, pursuant to SEBI no. SEBI/HO/IMD/PoD2/P/CIR/2025/92 dated June 26, 2025, the above referred rebalancing provisions shall be applicable for all types of passive breaches.

**Deployment of Funds collected in New Fund Offer (NFO) period**

As per Regulation 35(5) of SEBI (MF) Regulations and SEBI Circular no. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2025/23 dated February 27, 2025, the AMC shall deploy the funds garnered in the NFO within 30 business days from the date of allotment of units.

In an exceptional case, if the AMC is not able to deploy the funds in 30 business days, reasons in writing, including details of efforts taken to deploy the funds, shall be placed before the Investment Committee of the AMC. Post examining the root cause of delay, the Investment Committee may extend the timeline by 30 business days, while also making recommendations to ensure timely deployment going forward and monitoring the same. Further, in case the funds are not deployed within the aforementioned mandated plus extended timelines the AMC shall comply with the prescribed restrictions, reporting(s) and disclosure(s) requirements as specified in the aforesaid SEBI circular dated February 27, 2025.

## B.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 as permitted by SEBI/ RBI from time to time:

I. **Units of actively managed debt oriented and arbitrage mutual fund schemes as per the limits specified in the asset allocation of respective schemes.** The scheme retains the flexibility to invest in any new actively managed debt oriented mutual fund scheme offerings that may be launched in the future.

**II. Debt & Money Market Instruments:**

i. Certificate of Deposits (CD)

ii. Commercial Paper (CP)

iii. Bills Rediscounting

iv. Securities issued by the Central and State Governments as may be permitted by RBI, securities guaranteed by the Central and State Governments (including but not limited to coupon bearing bonds, zero coupon bonds and treasury bills).

v. Treasury Bills (T-Bills)

vi. Repos/Reverse Repos in Government Securities as may be permitted by RBI (including but not limited to coupon bearing bonds, zero coupon bonds and treasury bills).

vii. Triparty Repo (TREPS)

viii. Debt securities of domestic Government agencies and statutory bodies, which may or may not carry a Central/State Government guarantee.

ix. When issued market:

x. Money Market instruments like commercial papers, commercial bills, treasury bills, Government securities having an unexpired maturity up to one year, call or notice money, certificate of deposit, usance bills, and any other like instruments as specified by the Reserve Bank of India from time to time.

**III. Short Term Deposits of banks (both public and private sector) and development financial institutions to the extent permissible under SEBI Regulations.**

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

For detailed definition and applicable regulations/guidelines for each instrument, kindly refer Section II of the SID.

The securities / instruments mentioned above and such other securities the Scheme is permitted to invest in could be listed, unlisted, privately placed, secured, unsecured, rated and of any maturity, subject to such guidelines and limits, as specified by SEBI from time to time.

Investment in unrated debt instruments shall be subject to complying with the provisions of the Regulations and within the limit as specified in Seventh Schedule to the Regulations. Pursuant to Clause 12.12.1 of SEBI Master Circular, the AMC may constitute committee(s) to approve proposals for investments in unrated debt instruments. The AMC Board and the Trustee shall approve the detailed parameters for such investments. However, in case any unrated debt security does not fall under the parameters, the prior approval of Board of AMC and Trustee shall be sought.

Subject to SEBI (MF) Regulations and circulars issued thereunder, the Fund Manager reserves the right to invest in such securities as maybe permitted from time to time and which are in line with the investment objectives of the Scheme.

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

## C.WHAT ARE THE INVESTMENT STRATEGIES?

The Scheme shall follow an active investment strategy. Subject to the Regulations and other prevailing laws as applicable, the Scheme aims to provide long term strategy by optimizing risk adjusted return through investments in various actively managed debt oriented and arbitrage mutual fund schemes.

The Scheme's allocation to mutual fund schemes would be decided based on various factors such as overall interest rate view and economic outlook, yield and credit spreads, RBI monetary policy, systematic liquidity, yield curve, inflation dynamics, government policies, fiscal deficit and arbitrage opportunities in the cash & derivatives segment of the equity market.

**Portfolio Turnover Policy:**

This being Fund of Fund scheme, the portfolio turnover is not applicable.

**Risk Control:**

Risk is an inherent part of the investment function. Effective Risk Management is critical to Fund Management for achieving financial soundness. Investments by the Scheme shall be made as per the investment objective of the Scheme and provisions of the Regulations. As the Scheme would predominantly invest in units of Underlying Fund, risk control measures adopted by the Underlying Fund will also be applicable to the Scheme. The performance of the Underlying Fund will also be regularly monitored. The AMC has incorporated adequate safeguards to manage risk in the portfolio construction process. Risk control would involve managing risk in order to keep it in line with the investment objective of the Scheme. The risk control process involves identifying & measuring the risk through various Risk Measurement Tools. Further, the AMC has implemented a robust Front Office System (FOS) for managing risk related to investment restrictions. The system has inbuilt feature which enables the Fund Manager to calculate various risk ratios and analyze the same.

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

**Benchmark (Total Returns Index):** The Scheme performance would be benchmarked against 60% CRISIL Composite Bond Index + 40% Nifty 50 Arbitrage (First Tier Benchmark)

**Justification of Benchmark**

The CRISIL Composite Bond Index seeks to track the performance of a debt portfolio that includes government securities and AAA/AA+/AA rated corporate bonds across maturities.

The Nifty 50 Arbitrage aims to measure the performance of such arbitrage strategies. The index measures performance of portfolio involving investment in equity and equivalent short position equity futures, short-term debt market investments and cash.

The composition of the aforesaid benchmark is such that, it is an appropriate benchmark for comparing the performance of the Scheme.

The Trustee reserves the right to change the benchmark for the evaluation of the performance of the Scheme from time to time, keeping in mind the investment objective of the Scheme and the appropriateness of the benchmark, subject to the Regulations and other prevalent guidelines.

**E.WHO MANAGES THE SCHEME?**

The Scheme will be managed by Mr. Amit Garg, Mr. Rahul Pal and Mr. Mitul Doshi

| **Name of the Fund Manager** | **Age and Qualification** | **Tenure for which the Fund Manager has been managing the Scheme** | **Experience of the Fund Manager in the last 10 years** | **Name of other schemes under his management** |
|---|---|---|---|---|
| Mr. Amit Garg | 43 years B.Com, MMS Finance, CFA | Not Applicable | • Fund Manager – Fixed Income, Mahindra Manulife Investment Management Pvt. Ltd. ('MMIMPL'), (April 2021 until date);<br>• Assistant Fund Manager – Fixed Income, MMIMPL, (June 2020 until March 2021);<br>• Dealer – Fixed Income, MMIMPL (September 2015 to June 2020);<br>• Dealer – Fixed Income, Mahindra & Mahindra Financial Services Limited (April, 2013 to September 2015);'<br>• Junior Fund Manager & Dealer, Daiwa Asset Management (India) Pvt. Ltd. (August 2008 to April 2013) | Co-Fund Manager of Mahindra Manulife Overnight Fund, Mahindra Manulife Liquid Fund and Mahindra Manulife Ultra Short Duration Fund, Mahindra Manulife Asia Pacific REITs FOF • Co-Fund Manager of debt portion of Mahindra Manulife Aggressive Hybrid Fund. |
| Mr. Rahul Pal | 48 years<br><br>B.Com (H), ACA | Not Applicable | • Chief Investment Officer – Fixed Income, Mahindra Manulife Investment Management Pvt. | • Fund Manager of Mahindra Manulife Low Duration Fund, Mahindra Manulife Short Duration Fund and Mahindra Manulife Dynamic Bond Fund |

| | | | | |
|---|---|---|---|---|
| | | | Ltd. (MMIMPL), (June 2022 - until date)<br>• Head – Fixed Income, MMIMPL, (September 2015 - May 2022);<br>• Head Fixed Income, Taurus Asset Management Co. Ltd. (May 2010 – September 2015);<br>• Fund Manager – Fixed Income, Sundaram Asset Management Co. Ltd. (May 2004 – May 2010). | • Co – Fund Manager of Mahindra Manulife Liquid Fund, Mahindra Manulife Overnight Fund and Mahindra Manulife Ultra Short Duration Fund<br><br>• Fund Manager of the Debt portion of Mahindra Manulife Equity Savings Fund, Mahindra Manulife Aggressive Hybrid Fund, Mahindra Manulife Arbitrage Fund, Mahindra Manulife Balanced Advantage Fund and Mahindra Manulife Multi Asset Allocation Fund |
| Mr. Mitul Doshi (For arbitrage schemes) | 40 years<br><br>Diploma in Electronics & Communication | Not Applicable | • MMIMPL – Fund Manager & Dealer – Equity – May 2, 2025 – Until date<br>• MMIMPL - Equity Dealer - May 2, 2023 – May 1, 2025<br>• Edelweiss Asset Management Ltd. – Manager Equity Trader - September 18, 2018 - April 27, 2023<br>• Way2wealth Brokers Pvt ltd – Manager Institutional Sales Trader - December 10, 2010 - September 7, 2018 | Fund Manager of the Equity portion of Mahindra Manulife Arbitrage Fund. |

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

Mahindra Manulife Income Plus Arbitrage Active FOF is the only actively managed domestic Fund of Fund scheme under Income Plus Arbitrage category as per the “Framework for Launching Fund of Fund Schemes with Multiple Underlying Funds”, offered by Mahindra Manulife Mutual Fund.

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

The Scheme is a new Scheme and does not have any performance track record.

## H.ADDITIONAL SCHEME RELATED DISCLOSURES

This is a new Scheme and therefore, the requirement of following disclosures are currently not applicable for the Scheme. The information/disclosure as and when applicable, shall be updated in the below mentioned links post launch of the Scheme.

i. **Scheme's portfolio holdings (top 10 holdings by issuer and fund allocation towards various sectors)**
ii. **Latest Fortnightly/Monthly/ Half Yearly portfolio holdings of the Scheme**
iii. **Portfolio Turnover Rate of the Scheme**

**i. Scheme's portfolio holdings:** Please visit https://www.mahindramanulife.com/downloads#MANDATORY-DISCLOSURES-+-Additional-portfolio-disclosure for details on Scheme's portfolio holdings (top 10 holdings by issuer and fund allocation towards various sectors)

**ii. Latest Fortnightly/Monthly/ Half Yearly portfolio holdings of the Scheme:**
Fortnightly portfolio holdings: Not applicable

Monthly portfolio holdings: https://www.mahindramanulife.com/downloads#mandatory-disclosures-+-Monthly-Portfolio-Disclosure

Half Yearly portfolio holdings of the Scheme:
https://www.mahindramanulife.com/downloads#Financials-+-Mutual-Fund-Financials-+-Half-Yearly-Unaudited-Financials-and-Portfolio-Disclosure

**iii. Portfolio Turnover Rate of the Scheme as on October 31, 2025:** Not Available

**iv. Aggregate Investment in the Scheme:**

| Aggregate Investment in the Scheme as on October 31, 2025 | | | | |
|---|---|---|---|---|
| **Sr. No.** | **Category of Persons** | **Net Value** | | **Market Value (in Rs.)** |
| | **Concerned scheme's Fund Manager(s)** | **Units** | **NAV per unit*** | |
| 1. | Mr. Amit Garg | Not Available | | |
| 2. | Mr. Rahul Pal | Not Available | | |
| 3. | Mr. Mitul Doshi | Not Available | | |

* NAV per unit of the Scheme/ Plan in which investments have been made

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

**v. Investments by the AMC in the Scheme:**

Subject to the Regulations and to the extent permitted by SEBI from time to time, the AMC may invest in the Scheme. However, the AMC will not charge investment management fee on such investment in the Scheme.

Further, in accordance with Regulation 25(16A) of the SEBI (Mutual Funds) Regulations 1996 read with Clause 6.9 of SEBI Master Circular, the AMC shall invest such amount in the Scheme, based on the risk associated with the Scheme, as may be specified by SEBI from time to time.

The AMC shall also conduct a quarterly review to ensure compliance with the requirement of investment of minimum amount in the Scheme which may change either due to change in value of the AUM or in the risk value assigned to the Scheme. Further, based on review of quarterly average AUM, shortfall in value of the investment in Scheme, if any, shall be made good within 7 days of such review. Such details of investment shall be disclosed on the website of the AMC and AMFI.

For further details, please visit https://www.mahindramanulife.com/downloads#mandatory-disclosures

## Part III – OTHER DETAILS

### A. COMPUTATION OF NAV

The Net Asset Value (NAV) per unit of the Scheme for each option will be computed by dividing the net assets of the Scheme by the number of units outstanding on the valuation day. The Mutual Fund will value its investments according to the valuation norms, as specified in Eighth Schedule of the SEBI (MF) Regulations, or such norms as may be specified by SEBI from time to time.

The NAV of the Units under the Scheme will be calculated on a daily basis as shown below:

$$\textbf{NAV per unit (Rs.)} = \frac{\textbf{(Market / Fair Value of Scheme's Investments + Current Assets including Accrued Income - Current Liabilities and Provisions)}}{\textbf{No. of units outstanding under the Scheme / Option on the valuation day}}$$

The NAV shall be calculated/rounded off up to four decimal places. However, the AMC reserves the right to declare the NAVs up to additional decimal places as it deems appropriate. Separate NAV will be calculated and disclosed for each Plan/Option. The NAVs of the Growth Option and the Income Distribution cum Capital Withdrawal/IDCW Option will be different after the declaration of the first IDCW. The AMC will calculate and disclose the NAV of the Scheme on all the Business Days.

**Illustration on Computation of NAV for a Scheme has been provided below:**

| **Particulars** | **Amount in Rs** |
|---|---|
| Market or Fair Value of Scheme's investments | 8,66,42,94,753.00 |
| Current Assets including accrued income | 15,00,000.00 |
| Current Liabilities and Provisions | 5,00,000.00 |

No. of Units outstanding under the Scheme = 33,81,85,338.724

The NAV per unit will be computed as follows:

$$\text{NAV per unit (Rs.)} = \frac{8{,}88{,}42{,}94{,}753 + 15{,}00{,}000.00 - 5{,}00{,}000.00}{33{,}81{,}85{,}338.724}$$

NAV per unit (Rs.) = 25.6229

Note: The aforesaid provisions pertaining to "Calculation of NAV" shall apply in respect of each individual Scheme and/or plan as the case may be. The NAV per unit above is rounded off to four decimals.

- **Methodology of calculating the sale price:**

The price or NAV a unitholder is charged while investing in an open-ended scheme is called sale / subscription price. Pursuant to Clause 10.4.1.a of the SEBI Master Circular, no entry load will be charged by the Scheme to the unitholders.

Therefore, Sale / Subscription price = Applicable NAV

- **Methodology of calculating the repurchase price:**

Repurchase or redemption price is the price or NAV at which an open-ended scheme purchases or redeems its units from the Unitholders. It may include exit load, if applicable. The exit load, if any, shall be charged as a percentage of Net Assets Value (NAV) i.e. applicable load as a percentage of NAV will be deducted from the "Applicable NAV" to calculate the repurchase price.

Therefore, Repurchase / Redemption Price = Applicable NAV *(1 – Exit Load, if any)

For example, If the Applicable NAV of the Scheme is Rs. 10 and the Exit Load applicable at the time of investment is 2% if redeemed before completion of 1 year from the date of allotment of units and the Unitholder redeems units before completion of 1 year, then the repurchase/redemption price will be:

= Rs. 10*(1-0.02)
= Rs. 9.80

As per Regulation 49 (3) of the SEBI (MF) Regulations, while determining the price of the units, the mutual fund shall ensure that the repurchase price of an open-ended scheme is not lower than 95 per cent of the Net Asset Value.

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

## B. NEW FUND OFFER (NFO) EXPENSES

These expenses are incurred for the purpose of various activities related to the NFO like sales and distribution fees, paid marketing and advertising, Registrar and Transfer Agent expenses, printing and stationary, bank charges etc.

In accordance with regulatory guidelines, the NFO expenses shall 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 that, upto 2.00% of the daily net assets of the Scheme will be charged to the Scheme as expenses. For the actual current expenses being charged, the Investor should refer to the website of the Fund/AMC.

| **Sr. No.** | **Expense Head** | **% p.a of daily Net Assets*(Estimated p.a)** |
|---|---|---|
| (i) | Investment Management and Advisory Fees | Upto 2.00% |
| (ii) | Audit Fees / Fees and expenses of Trustees | |
| (iii) | Custodial Fees | |
| (iv) | Registrar & Transfer Agent Fees including cost of providing Account statements / IDCW / redemption cheques/ warrants | |
| (v) | Marketing & Selling Expenses including Agents Commission and Statutory advertisement | |
| (vi) | Costs related to investor communications | |
| (vii) | Costs of fund transfer from location to location | |
| (viii) | Cost towards investor education & awareness | |
| (ix) | Brokerage & transaction cost pertaining to distribution of units | |
| (x) | Goods & Services Tax on expenses other than investment and advisory fees | |
| (xi) | Goods & Services Tax on brokerage and transaction cost | |
| (xii) | Expenses on the Underlying Fund* | |
| (xiii) | Other Expenses # (to be specified as per Reg 52 of SEBI MF Regulations) | |
| **(A)** | **Maximum total expense ratio (TER) permissible under Regulation 52 (6) (c) ^** | **Upto 2.00%** |
| (B) | Additional expenses under regulation 52 (6A) (c)## | Upto 0.05% |
| (C) | Additional expenses for gross new inflows from specified cities | Upto 0.30%** |

* the same shall be calculated as weighted average of the total expense ratio levied by the Underlying Fund.

#Any other expenses which are directly attributable to the Scheme, may be charged with approval of the Trustee within the overall limits as specified in the SEBI (MF) Regulations except those expenses which are specifically prohibited.

^Provided that the total expense ratio to be charged over and above the weighted average of the total expense ratio of the Underlying Fund shall not exceed two times the weighted average of the total expense ratio levied by the Underlying Fund.

##Additional expenses under regulation 52 (6A) (c) will not be charged if exit load is not levied / not applicable to the Scheme

**In line with AMFI communication no.35P/MEM-COR/85-a/2022-23 dated March 2, 2023 and SEBI letter no. SEBI/H0/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.

The purpose of the above table is to assist the investor in understanding the various costs & expenses that the investor in the Scheme will bear directly or indirectly. These estimates have been made in good faith as per the information available to the AMC and the above expenses (including investment management and advisory fees) are subject to inter-se change and may increase/decrease as per actual and/or any change in the Regulations, as amended from time to time.

The total expenses of the Scheme including Investment Management and Advisory Fees under Regulation 52 (2) and the various sub-heads of recurring expenses mentioned under Regulation 52 (4) shall not exceed the limits stated in Regulation 52(6) of SEBI (MF) Regulations. Thus, there shall be no internal sub-limits within the expense ratio for expense heads mentioned under Regulation 52 (2) and (4) respectively.

Investors are requested to note that they will be bearing the recurring expenses of the Scheme, in addition to the expenses of Underlying Fund in which the Scheme makes investments.

As the Scheme is an open ended Fund of Fund Scheme, the total expense ratio of the Scheme including weighted average of the total expense ratio levied by the underlying scheme(s) shall not exceed 2.00 per cent of the daily net assets of the Scheme.

Provided that the total expense ratio to be charged over and above the weighted average of the total expense ratio of the underlying scheme shall not exceed two times the weighted average of the total expense ratio levied by the underlying scheme, subject to the overall ceilings as stated above.

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 the AMC, its Associate, Sponsors, Trustee or any other entity through any route. However, expenses that are very small in value but high in volume^ (^A list of such miscellaneous expenses is provided by AMFI in consultation with SEBI) may be paid out of AMC's books at actuals or not exceeding 2 bps of the Scheme's AUM, whichever is lower.

Expense Structure for Direct Plan - Direct Plan will have lower expense ratio than Regular Plan of the Scheme. The expenses under Direct Plan shall exclude the distribution and commission expenses and additional expenses for gross new flows from specified cities under Regulation 52(6A)(b). All fees and expenses charged in a direct plan (in percentage terms) under various heads including the investment and advisory fee shall not exceed the fees and expenses charged under such heads in a Regular Plan.

The trusteeship fees shall be subject to a maximum of 0.01% per annum of the daily Net Assets of the schemes of the Mutual Fund. Such fee shall be paid to the Trustee Company at monthly frequency. The Trustee Company may charge further expenses as permitted from time to time under the Trust Deed and SEBI (MF) Regulations.

GST on expenses other than the investment management and advisory fees, if any, shall be charged to the Scheme within the maximum limit of total expense ratio as prescribed under regulation 52 of the SEBI (MF) Regulations. GST on brokerage and transaction cost paid for execution of trade, if any, shall be within the limit prescribed under regulation 52 of the SEBI (MF) Regulations.

In terms of Clause 10.1.16(a) of SEBI Master Circular, the AMC shall annually set apart at least 0.02% on daily net assets within the maximum limit of recurring expenses as per Regulation 52 for investor education and awareness initiatives. Pursuant to paragraph 10.1.16 of SEBI Master Circular for mutual funds dated June 27, 2024 Fund of Funds (FoFs) investing more than 80% of its NAV in the underlying domestic funds shall not be required to set aside 0.02 percent of the daily net assets towards investor education and awareness initiatives.

In addition to the limits specified in regulation 52(6), the following costs or expenses may be charged to the Scheme as per Regulation 52 (6A), namely-

(a) Brokerage and Transaction costs incurred for the execution of trades shall be charged to the scheme upto of 0.12 per cent of the value of trades in case of cash market transactions and 0.05 per cent of the value of trades in case of derivatives transactions. Any payment towards brokerage & transaction costs, over and above the said 12 bps and 5 bps for cash market transactions and derivatives transactions respectively may be charged to the Scheme within the maximum limit of Total Expense Ratio (TER) as prescribed under Regulation 52 of the SEBI (Mutual Finds) Regulations, 1996.

(b) Expenses not exceeding of 0.30 per cent of daily net assets, if the new inflows from retail investors of such cities as specified by SEBI/AMFI from time to time are at least –

(i) 30 per cent of gross new inflows from retail investors in the Scheme, or;
(ii) 15 per cent of the average assets under management (year to date) of the Scheme, whichever is higher:

Provided that if inflows from retail investors of such cities is less than the higher of sub-clause (i) or sub-clause (ii), such expenses on daily net assets of the Scheme shall be charged on proportionate basis:

Provided further that expenses charged under this clause shall be utilised for distribution expenses incurred for bringing inflows from retail investors from such cities.

Provided further that amount incurred as expense on account of inflows from retail investors from such cities shall be credited back to the scheme in case the said inflows are redeemed within a period of one year from the date of investment.

For the purpose of this clause - inflows of amount upto Rs. 2 Lacs per transaction, by individual investors shall be considered as inflow from "retail investor".

Note: In line with AMFI communication no.35P/MEM-COR/85-a/2022-23 dated March 2, 2023 and SEBI letter no. SEBI/H0/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.

(c) 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.

Further, GST on investment management and advisory fees shall be charged to the Scheme, in addition to the above expenses, as prescribed under the SEBI (MF) Regulations.

The total expense ratios of the schemes of the Fund are available in downloadable spreadsheet format on the AMC website and AMFI website. Any change in the current expense ratios will be updated at least three working days prior to the effective date of the change. For the total expense ratio details of the Scheme, investors may visit https://www.mahindramanulife.com/downloads#mandatory-disclosures available on the website of the AMC viz., www.mahindramanulife.com and AMFI's website viz., www.amfiindia.com.

Further, any change in the base TER (i.e. TER excluding additional expenses provided in Regulation 52 (6A) (b) and 52 (6A) (c) of SEBI (Mutual Funds) Regulations, 1996 and Goods & Services Tax on investment and advisory fees) in comparison to previous base TER charged to the Scheme/ Plan shall be communicated to investors of the Scheme/ Plan through notice via email or SMS and will be uploaded on the website https://www.mahindramanulife.com/downloads#mandatory-disclosures at least three working days prior to effective date of such change.

Provided that any increase or decrease in TER of the Scheme/Plan due to change in AUM and any decrease in TER in the Scheme/Plan due to various other regulatory requirements would not require issuance of any prior notice/communication to the investors.

**Illustration: Impact of Expense Ratio on the Scheme's return:**

| Impact of expense ratio on scheme's returns | | | | | | |
|---|---|---|---|---|---|---|
| **Particulars** | **Regular Plan** | | | **Direct Plan** | | |
| | **Amount (Rs)** | **NAV (Rs per unit)** | **Units** | **Amount (Rs)** | **NAV (Rs per unit)** | **Units** |
| Investment as on March 31, 2024 (A) | 1,00,000 | 10.0000 | 10,000 | 1,00,000 | 10.0000 | 10,000 |
| Value of Investment as on March 31, 2025 before expenses on Gross basis (B) | 1,09,250 | 10.9250 | 10,000 | 1,09,250 | 10.9250 | 10,000 |
| Expenses @ 1.25% per annum other than distribution expenses charged to the scheme (C) | 1,250 | 0.1250 | - | 1,250 | 0.1250 | - |
| Distribution expenses @ 0.75% per annum charged under Regular Plan (D) | 750 | 0.0750 | - | - | - | - |
| Value of above investment as on March 31, 2025 (net of all expenses) (E) = (B-C-D) | 1,07,250 | 10.7250 | 10,000 | 1,08,000 | 10.8000 | 10,000 |
| Gross return before charging any expenses ((B-A) /A)% | 9.25% | | | 9.25% | | |
| Net return under each plan earned by the Investor ((E-A) /A)% | 7.25% | | | 8.00% | | |

Notes:

1. The above computation assumes no investment/redemption made during the year. The investment is assumed to be made in the Growth option of the Scheme.
2. The above computation is simply to illustrate the impact of expenses of the Scheme. The actual expenses charged to the Scheme will not be more than the amount that can be charged to the Scheme as mentioned in this SID.
3. It is assumed that expenses charged are evenly distributed throughout the year. Tax impact on investors has not been considered due to the individual nature of this impact.
4. The expenses of the Direct Plan under the Scheme may vary with that of the Regular Plan under the Scheme.
5. Calculations are based on assumed NAVs and expenses. Actual returns may differ from those considered above.

## 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.mahindramanulife.com) or may call at *1800-419-6244* or your distributor.

| Type of Load# | Load chargeable# (as %age of NAV) |
|---|---|
| Exit Load (as a % of Applicable NAV) | Nil |

# Applicable for normal subscriptions / redemptions including transactions under special products such as SIP, SWP, switches, etc. offered by the AMC.

There shall be no load on issue of units allotted on IDCW reinvestment for existing as well as prospective investors.

GST on exit load, if any, shall be paid out of the exit load proceeds. The entire exit load (net of GST), charged, if any, shall be credited to the Scheme.

The AMC/Trustee reserves the right to change / modify the Load structure of the Scheme, subject to maximum limits as prescribed under the Regulations. However, the Redemption/Repurchase Price will not be lower than 95% of the NAV or as permitted / prescribed under the SEBI Regulations from time to time.

Any imposition or enhancement of Load in future shall be applicable on prospective investments only. At the time of changing the Load Structure:

1. An Addendum detailing the changes will be attached to Scheme Information Document (s) and Key Information Memorandum. The addendum may be circulated to all the distributors / brokers so that the same can be attached to all Scheme Information Documents and Key Information Memoranda already in stock.
2. The addendum will be displayed on the website of the AMC and arrangements will be made to display the addendum in the form of a notice in all the Investor Service Centres and distributors / brokers office.
3. The introduction of the Exit Load along with the details may be stamped in the acknowledgement slip issued to the investors on submission of the application form and may also be disclosed in the statement of accounts issued after the introduction of such Load.
4. A public notice shall be given in respect of such changes 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.
5. Any other measure which the Mutual Fund may consider necessary.

The investors / unitholders are requested to check the prevailing load structure of the Scheme before investing. *For the current applicable exit load structure, please refer to the website of the AMC (www.mahindramanulife.com) or may call at 1800-419-6244 (toll free no.) or your distributor*

## SECTION II

## I. INTRODUCTION

### A. DEFINITIONS

For details refer https://www.mahindramanulife.com/downloads#MANDATORY-DISCLOSURES-+-Offer-Document-Related-Disclosures

### B. RISK FACTORS

### i. STANDARD RISK FACTORS

- Investment in Mutual Fund Units involves investment risks such as trading volumes, settlement risk, liquidity risk, default risk including the possible loss of principal.
- As the price / value / interest rates of the securities in which the Scheme invests fluctuates, the value of your investment in the Scheme may go up or down.
- Past performance of the Sponsors/AMC/Mutual Fund does not guarantee future performance of the Scheme.
- The name of the Scheme does not in any manner indicate either the quality of the Scheme or its future prospects and returns.
- The Sponsors are not responsible or liable for any loss resulting from the operation of the Scheme beyond the initial contribution of Rs. 1 lakh made by it towards setting up the Fund.
- The present scheme is not a guaranteed or assured return scheme.

### ii. SCHEME SPECIFIC RISK FACTORS

Some of the specific risk factors related to the Scheme include, but are not limited to the following:

The movement of NAV of the scheme is directly linked to the performance of the underlying schemes. Any risks associated with the underlying schemes like price movement of portfolio constituents, derivative investments, securities lending, changes in credit rating, trading volumes, settlement periods, price/interest rate risk, volatility & liquidity in money markets, basis risk, spread risk, re-investment risk, etc. shall impact the overall returns of the scheme.

Investments in Arbitrage Fund will have all the risks associated with schemes including performance of underlying securities, derivative investments, trading volumes, settlement periods, volatility, basis risk, spread risk, re-investment risk, etc. The investors should refer to the Scheme Information Documents and the related addendum for the scheme specific risk factors and their special considerations of the underlying arbitrage funds.

- The investors should refer to the Scheme Information Documents and the related addendum for the scheme specific risk factors and special consideration of the respective Underlying Schemes.
- Since the Scheme proposes to invest in underlying schemes, the Scheme's performance will depend upon the performance of the underlying schemes and any significant underperformance in even one of the underlying schemes may adversely affect the performance of the Scheme.
- Any change in the investment policies or the fundamental attributes of the underlying schemes may affect the performance of the Scheme.
- The investors of the Scheme shall bear the recurring expenses of the Scheme in addition to the expenses of the underlying schemes. Hence the investor under the Scheme may receive lower pre-tax returns than what they may receive if they had invested directly in the underlying schemes in the same proportions.
- The Portfolio disclosure of the Scheme will be limited to providing the particulars of the underlying schemes where the Scheme has invested and will not include the investments made by the underlying schemes.

- Portfolio rebalancing which shall be done whenever necessary may result in higher transaction costs.
- The Scheme's performance may be impacted by exit loads or other redemption charges that may be charged at the time of redemption from the Underlying Schemes. Since the incidence of exit loads on investments made by the Scheme in Underlying Schemes of the Fund is based on first-in, first-out principle, it is anticipated that the impact of such exit loads/redemption charges could be minimal during the normal course of functioning of the Scheme.
- Liquidity Risk - The scheme's ability to meet redemption requests depends upon the liquidity of the underlying schemes. If these schemes face liquidity constraints, it may impact the FoF's redemption process.
- Taxation Risk - Tax implications for the scheme may differ from the direct investments in Equity and Debt Funds. Investors should understand the tax treatment of their investments in the scheme as this may affect the post-tax returns of the scheme for the investors.

**<u>The scheme and its underlying schemes may be subject to all or some of the following risks:</u>**

**1. Risks associated with investments in equity and equity related securities/instruments:**

• Equity and equity related securities may be volatile and hence are prone to price fluctuations on daily basis. The liquidity of investments made in the Scheme may be restricted due to trading volumes and settlement periods. Settlement periods may get extended significantly by unforeseen circumstances. The inability of the Scheme to make intended securities purchases, due to settlement problems, could cause the Scheme to miss certain investment opportunities. Similarly, the inability to sell securities held in the Scheme portfolio would result at times, in potential losses to the Scheme, should there be a subsequent decline in the value of securities held in the Scheme portfolio or it may result into actual loss in terms of impact cost. Also, the value of the Scheme investments may be affected by interest rates, currency exchange rates, changes in law / policies of the government, taxation laws and geopolitical, economic or other developments which may have an adverse bearing on individual securities, a specific sector or all sectors.

• Investments in equity and equity related securities involve a degree of risk and investors should not invest in the equity Schemes unless they can prepare to take the risk of losing their investment.

• Securities which are not quoted on the stock exchanges are inherently less liquid in nature and carry a larger liquidity risk in comparison with securities that are listed on the exchanges or offer other exit options to investors, including put options. The AMC may choose to invest in unlisted securities within the regulatory limit. The liquidity and valuation of the Scheme investments due to their holdings of unlisted securities may be affected negatively if they are required to be sold prior to their target date 30 of divestment. The price of unlisted security may go down before the divestment date and selling these securities before the divestment date may lead to losses in the portfolio.

**2. <u>Risks associated with investments in Debt and Money Market Instruments:</u>**

- **Interest-Rate Risk:** Fixed income securities such as government bonds, corporate bonds, and money market instruments and fixed income derivatives run price-risk or interest-rate risk. Generally, when interest rates rise, prices of existing fixed income securities fall and when interest rates drop, such prices increase. 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.
- **Re-investment Risk:** Investments in fixed income securities carry re-investment risk as interest rates prevailing on the coupon payment or maturity dates may differ from the original coupon of the bond.
- **Basis Risk:** Basis risk arises due to an unidentical price movement of the derivative vis-à-vis that of the security being hedged.
- **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.
- **Liquidity Risk:** The liquidity of a bond may change, depending on market conditions leading to changes in the liquidity premium attached to the price of the bond. At the time of selling the security, the security can become less liquid, leading to loss in value of the portfolio.

- **Credit Risk:** This is the risk associated with the issuer of a debenture/bond or a money market instrument defaulting on coupon payments or in paying back the principal amount on maturity. Even when there is no default, the price of a security may change with expected changes in the credit rating of the issuer. It is to be noted here that a Government Security is a sovereign security and considered to be the safest. Corporate bonds carry a higher amount of credit risk than Government securities. Within corporate bonds also there are different levels of safety and a bond rated higher by a particular rating agency is safer than a bond rated lower by the same rating agency.
- **Liquidity Risk on account of unlisted securities**: The liquidity and valuation of the Scheme investments due to their holdings of unlisted securities may be affected if they are required to be sold prior to their target date of divestment. The unlisted security can go down in value before the divestment date and selling of these securities before the divestment date can lead to losses in the portfolio.
- **Counterparty Risk:** This is the risk of failure of counterparty to a transaction to deliver securities against consideration received or to pay consideration against securities delivered, in full or in part or as per the agreed specification. There could be losses to the Scheme in case of a counterparty default.
- **Settlement Risk:** Fixed income securities run the risk of settlement which can adversely affect the ability of the fund house to swiftly execute trading strategies which can lead to adverse movements in NAV.
- **Duration Risk:** Duration risk refers to the movement in price of the underlying invested money market / debt instruments due to movement/change in interest rates over different durations of maturity of instruments. In a portfolio of debt assets, the duration risk is measured by the average duration of the portfolio. Duration, expressed in years, is used as a measure of the sensitivity of the fixed income instrument to a change in interest rates. Usually Individual duration of the fixed income instruments in the portfolio is calculated and the portfolio duration is the weighted average of such individual instrument duration. A longer portfolio duration is associated with greater price fluctuations. A rise in interest rates could normally lead to decrease in prices and generally negatively affects portfolios having longer duration vis-a-vis portfolios having shorter duration. A fall in interest rate generally benefits portfolio having longer duration. A longer duration portfolio is also generally associated with greater volatility vis-a-vis a shorter duration portfolio.

  **Performance Risk:** Performance risk refers to the risk of a scheme being unable to generate returns matching / above the returns of the scheme's benchmark. It would also mean the scheme underperforming against its peer set of other mutual fund schemes having similar portfolios, scheme classification, objective, benchmark and asset allocation. These risks could arise due to a variety of market and economic activities, government policies, global economic changes, currency fluctuations, tax policies, geopolitical changes, corporate actions and investors' behaviour.

3. **<u>Risks associated with Real Estate Investment Trust (REIT) and Infrastructure Investment Trust (InvIT):</u>**

i. **Risk of lower than expected distributions:** The distributions by the REIT or InvIT will be based on the net cash flows available for distribution. The amount of cash available for distribution principally depends upon the amount of cash that the REIT/INVIT receives as dividends or the interest and principal payments from portfolio assets. The cash flows generated by portfolio assets from operations may fluctuate based on, among other things:

- success and economic viability of tenants and off-takers
- economic cycles and risks inherent in the business which may negatively impact
- valuations, returns and profitability of portfolio assets
- force majeure events related such as earthquakes, floods etc. rendering the portfolio assets inoperable
- debt service requirements and other liabilities of the portfolio assets
- fluctuations in the working capital needs of the portfolio assets
- ability of portfolio assets to borrow funds and access capital markets
- changes in applicable laws and regulations, which may restrict the payment of dividends by portfolio assets
- amount and timing of capital expenditures on portfolio assets

• insurance policies may not provide adequate protection against various risks associated with operations of the REIT/InvIT such as fire, natural disasters, accidents.
• taxation and other regulatory factors

ii. **Price-Risk:** The valuation of the REIT/InvIT units may fluctuate based on economic conditions, fluctuations in markets (eg. real estate) in which the REIT/InvIT operates and the resulting impact on the value of the portfolio of assets, regulatory changes, force majeure events etc. REITs & InvITs may have volatile cash flows. As an indirect shareholder of portfolio assets, unit holders rights are subordinated to the rights of creditors, debt holders and other parties specified under Indian law in the event of insolvency or liquidation of any of the portfolio assets.

iii. **Interest-Rate Risk:** Generally, there would be inverse relationship between the interest rates and the price of units i.e. when interest rates rise, prices of units fall and when interest rates drop, such prices increase.

iv. **Liquidity Risk:** This refers to the ease with which REIT/InvIT units can be sold. There is no assurance that an active secondary market will develop or be maintained. Hence there would be time when trading in the units could be infrequent. The subsequent valuation of illiquid units may reflect a discount from the market price of comparable securities for which a liquid market exists.

**4. <u>Risks associated with investments in Derivatives:</u>**

• Market Risk: Derivatives are traded in the market and are exposed to losses due to change in the prices of the underlying and/or other assets and, change in market conditions and factors. The volatility in prices of the underlying may impact derivative instruments differently than its underlying.
• Liquidity Risk: This risk arises from the inability to sell derivatives at prices that reflect the underlying assets/ rates/ indices, lack of availability of derivative products across different maturities and with various risk appetite.
• Valuation Risk: This is the risk of mis–pricing or improper valuation of derivatives due to inadequate trading data with good volumes.
• Basis Risk: This risk arises when the derivative instrument used to hedge the underlying asset does not match the movement of the underlying being hedged for example, when a bond is hedged using a derivative, the change in price of the bond and the change in price of the derivative may not be fully correlated leading to basis risk in the portfolio. The underlying benchmark of a floating rate security might become less active or may cease to exist and thus may not be able to capture the exact interest rate movements, leading to loss of value of the portfolio. Example: Where swaps are used to hedge an underlying fixed income security, basis risk could arise when the fixed income yield curve moves differently from that of the swap benchmark curve or if there is a mismatch in the tenor of the swap and the fixed income security.
• Credit Risk: The Credit Risk is the risk that the counter party will default in its obligations and is generally small as in a derivative transaction there is generally no exchange of the principal amount.
• Operational / Systemic Risk: This is the risk arising due to failure of operational processes followed by the exchanges and Over The Counter (OTC) participants for the derivatives trading.
• Counterparty Risk: Counterparty risk is the risk that losses will be incurred due to the default by the counterparty for OTC derivatives.
• Exposure Risk: An exposure to derivatives in excess of the hedging requirements can lead to losses. An exposure to derivatives can also limit the profits from a plain investment transaction.
• Interest Rate Risk: This risk arises from the movement of interest rates in adverse direction. As with all the debt securities, changes in the interest rates will affect the valuation of the portfolios.
• Systemic Risk: The risk inherent in the capital market due to macro-economic factors like Inflation, GDP, Global events.
• Implied Volatility: The estimated volatility of an underlying security's that is captured in its derivatives price. This may lead to market participating overstating or understating the price of the derivative instrument by a significant amount.

## 5. Risks attached with the use of derivatives:

Derivative products are specialized instruments that require investment techniques and risk analysis different from those associated with stocks and bonds. It requires not only understanding the stocks and bonds but the derivatives as a whole. Derivatives require the ability to assess the risk that a derivative adds to the portfolio and the ability to forecast price or interest rate movements correctly. Derivative products are leveraged instruments and can provide disproportionate gains as well as disproportionate losses to the investor. Execution of such strategies depends upon the ability of the fund manager to identify such opportunities. Identification and execution of the strategies to be pursued by the fund manager involve uncertainty and decision of fund manager may be in the best interest of the investors but not always turn out profitable. No assurance can be given that the fund manager will be able to identify or execute such strategies. The risks associated with the use of derivatives are different from or possibly greater than, the risks associated with investing directly in securities and other traditional investments. Even a small price movement in the underlying security could have an impact on their value and consequently, on the NAV of the Units of the Scheme.

## 6. Risks associated with investment in Foreign Securities:

The value of an investment in a foreign issuer's securities may depend on general global economic factors or specific economic and political factors relating to the country or countries in which the foreign issuer operates. To the extent the assets of the Scheme are invested in overseas financial assets, there may be risk associated with fluctuation in foreign exchange rates, restriction on repatriation of capital and earnings under the exchange control regulations and transaction procedure in overseas market. The repatriation of capital to India may also be hampered by changes in regulations concerning exchange controls, political circumstances, bi-lateral conflicts or prevalent tax laws. Since the Scheme would invest only partially in foreign securities, there may not be readily available and widely accepted benchmarks to measure performance of such Scheme. To manage risks associated with foreign currency and interest rate exposure, the Fund may use derivatives for efficient portfolio management and hedging and portfolio rebalancing and in accordance with conditions as may be stipulated under the Regulations and by RBI from time to time. The Scheme may have to pay applicable taxes on gains from such investment. Investment in foreign securities carries currency risk. Currency risk is a form of risk that arises from the change in price of one currency against other. The exchange risk associated with a foreign denominated instrument is a key element in foreign investment. This risk flows from differential monetary policy and growth in real productivity, which results in differential inflation rates. The risk arises because currencies may move in relation to each other. The Scheme will be investing in overseas markets as per the asset allocation of the scheme and headroom available to the Mutual Fund. However, the said limits/headroom shall be guided by the SEBI/RBI circulars/guidelines issued in this regard from time to time. In case of exhaustion of the overall limits of the Scheme/Fund (as applicable) or in other cases as directed by SEBI/RBI, the scheme may limit or temporary suspend the further subscriptions of the Scheme in overseas market

## 7. Risk associated with Securities Lending:

As with other modes of extensions of credit, there are risks inherent to securities lending. During the period the security is lent, the Scheme may not be able to sell such security and in turn cannot protect from the falling market price of the said security. Under the current securities lending and borrowing mechanism, the Scheme can call back the securities lent any time before the maturity date of securities lending contract. However, this will be again the function of liquidity in the market and if there are no lenders in the specified security, the Scheme may not be able to call back the security and in the process, the Scheme will be exposed to price volatility. Moreover, the fees paid for calling back the security may be more than the lending fees earned by Scheme at the time of lending the said security and this could result in loss to the Scheme.

## 8. Risks associated with 'Right to limit redemptions':

Subject to the approval of Board of Directors of the AMC and Trustee Company and immediate intimation to SEBI, a restriction on redemptions may be imposed by the Scheme under certain exceptional circumstances, which the AMC / Trustee believe that may lead to a systemic crisis or event that constrict liquidity of most securities or the efficient functioning of markets. Please refer to the paragraph "Right to Limit Redemptions" for further details including the procedure to be followed while imposing restriction on redemptions.

## 9. Risks associated with investing in Tri-party Repo (TREPS) through CCIL:

The Mutual Fund is a member of securities segment and Tri-party Repo trade settlement of the Clearing Corporation of India Limited (CCIL). All transactions of the Mutual Fund in Government securities and in Tri-party Repo trades are settled centrally through the infrastructure and settlement systems provided by CCIL; thus reducing the settlement and counterparty risks considerably for transactions in the said segments. The members are required to contribute an amount as communicated by CCIL from time to time to the default fund maintained by CCIL as a part of the default waterfall (a loss mitigating measure of CCIL in case of default by any member in settling transactions routed through CCIL). CCIL shall maintain two separate Default Funds in respect of its Securities Segment, one with a view to meet losses arising out of any default by its members from outright and repo trades and the other for meeting losses arising out of any default by its members from Triparty Repo trades. The Mutual Fund is exposed to the extent of its contribution to the default fund of CCIL at any given point in time i.e. in the event that the default waterfall is triggered and the contribution of the Mutual Fund is called upon to absorb settlement/default losses of another member by CCIL, the Scheme may lose an amount equivalent to its contribution to the default fund.

Further, it maybe noted that, CCIL periodically prescribes a list of securities eligible for contributions as collateral by members. Presently, all Central Government securities and Treasury bills are accepted as collateral by CCIL. The risk factors may undergo change in case the CCIL notifies securities other than Government of India securities as eligible for contribution as collateral.

## 10. Risks Factors associated with transaction in Units through stock exchange(s):

In respect of transaction in Units of the Scheme through BSE and / or NSE, allotment and redemption of Units on any Business Day will depend upon the order processing / settlement by BSE and / or NSE and their respective clearing corporations on which the Fund has no control. Further, there is no guarantee about sufficient liquidity of units of the Scheme on stock exchange platforms(s).

## 11. Risks associated with Segregated Portfolio:

The unitholders may note that no redemption and subscription shall be allowed in segregated portfolio. However, in order to facilitate exit to unitholders in segregated portfolio, the AMC shall enable listing of units of segregated portfolio on the recognized stock exchange. The risks associated in regard to the segregated portfolio are as follows:

- The investors holding units of the segregated portfolio may not be able to liquidate their holdings till the time of recovery of money from the issuer.
- The security comprising the segregated portfolio may not realize any value
- Listing of units of the segregated portfolio on a recognized stock exchange does not necessarily guarantee their liquidity. There may not be active trading of units of the segregated portfolio on the stock exchange. The trading price of units on the stock exchange may be significantly lower than the prevailing Net Assets Value (NAV) of the segregated portfolio.

12. **Risk factors associated with repo transactions in Corporate Debt Securities**

**Counterparty Risk:** This refers to the inability of the seller to meet the obligation to buy back securities at the contracted price. Fund Manager will endeavor to manage counterparty risk by dealing only with counterparties having strong credit profiles assessed through in-house credit analysis and / or with regulated entities. In the event of default by the repo counterparty, the Scheme will have recourse to the corporate debt securities given as collateral to recover the investment by selling the collateral in the market. However, selling of collateral will also be subject to liquidity risk in the market and the Scheme may incur impact cost at the time of selling the collateral.

**Collateral Risk:** Collateral risk arises when the market value of the securities is inadequate to meet the repo obligations or there is downward migration in rating of collateral. Further if the rating of collateral goes below the minimum required rating during the term of repo or collateral becomes ineligible for any reason, counterparty will be expected to substitute the collateral. In case of failure to do so, the AMC / Scheme will explore the option for early termination of the trade.

## C. RISK MITIGATION STRATEGIES

Some of the risks and the corresponding risk mitigating strategies are listed below:

Risk is an inherent part of the investment function. The AMC has incorporated adequate safeguards to manage risk in the fund management process. The risk control process involves identifying & measuring the risk through various Risk Measurement Tools.

Portfolio volatility: The Scheme shall invest in multiple underlying schemes thereby ensuring greater diversification at asset class, investment style level and further at sector and security level.

Liquidity: The scheme shall endeavor to have reasonable exposure in money market instruments and / or money market mutual fund schemes for liquidity purposes.

| **Risks associated with Debt Securities and Money Market Securities** | |
|---|---|
| **Nature of Risk** | **Risk mitigation measures** |
| Credit Risk | In addition to external ratings by the accredited credit rating agencies, the credit analyst will undertake independent credit assessment that would capture the quantitative (financial statements) and qualitative aspects (accounting policies, management quality, off-balance sheet exposures, notes, auditors' comments, disclosure standards etc.) of a company to assess its fundamental credit strength and guide the investment decisions in the schemes. There is also a regulatory cap based on issuer ratings on exposure to each issuer to ensure a diversified portfolio and reduced credit risk in the portfolio. Further, there are firm wide issuer limits to keep credit risk under control through diversification |
| Price-Risk or Interest-Rate Risk: | The Scheme may primarily invest the debt portion of the portfolio in short term debt & money market instruments, units of Liquid and Overnight schemes thereby mitigating the price volatility due to interest rate changes generally associated with long-term securities. |
| Risk of Rating Migration | The Scheme may primarily invest the debt portion of the portfolio in short-term debt & money market instruments, units of Liquid and Overnight schemes thereby mitigating the risk of rating migration generally associated with long-term securities |
| Basis Risk | The debt allocation of scheme is primarily as a cash management strategy and such strategy returns are expected to reflect the very short term interest rate hence investment is done in short term debt and money market instruments |

<table>
<tr><td>Spread Risk</td><td>The Scheme may primarily invest the debt portion of the portfolio in short-term debt & money market instruments, units of Liquid and Overnight schemes thereby mitigating the risk of spread expansion which is generally associated with long-term securities</td></tr>
<tr><td>Reinvestment Risk</td><td>The debt allocation of scheme is primarily as a cash management strategy and such strategy returns are expected to reflect the very short term interest rate hence investment is done in short term debt and money market instruments. Reinvestment risks will be limited to the extent of debt instruments, which will be a very small portion of the overall portfolio value.</td></tr>
<tr><td colspan="2">Repo Transactions</td></tr>
<tr><td colspan="2">This risk is largely mitigated, as the choice of counterparties is largely restricted and their credit rating is taken into account before entering into such transactions. Also operational risks are lower as such trades are settled on a DVP basis. In the event the counterparty is unable to pay back the money to the scheme as contracted on maturity, the scheme may dispose of the assets (as they have sufficient margin) and the net proceeds may be refunded to the counterparty.</td></tr>
<tr><td colspan="2">Government securities and Triparty repo on Government securities or treasury bills</td></tr>
<tr><td colspan="2">As a member of securities segment and Triparty repo segment, maintenance of sufficient margin is a mandatory requirement. CCIL monitors these on a real time basis and requests the participants to provide sufficient margin to enable the trades etc. Also there are stringent conditions / requirements before registering any participants by CCIL in these segments. Since settlement is guaranteed the loss on this account could be minimal though there could be an opportunity loss.</td></tr>
<tr><td colspan="2">Risks associated with Units of mutual Fund Schemes</td></tr>
<tr><td colspan="2">Mutual Fund portfolios are generally well diversified and typically endeavor to provide liquidly on a T+1/T+2 basis and aim to mitigate any risks arising out of underlying investments. Commodity ETF's are quite liquid as they can either be created / redeemed with the fund house or traded on the exchange.</td></tr>
</table>

## II. INFORMATION ABOUT THE SCHEME:

### A. WHERE WILL THE SCHEME INVEST?

Subject to the Regulations and other prevailing laws as applicable, the corpus of the Scheme can be invested in any (but not exclusively) of the mentioned securities:

**I.** Units of underlying actively managed debt oriented and arbitrage mutual fund schemes as per the limits specified in the asset allocation of respective schemes.

**II. Debt & Money Market Instruments-**

1. Certificate of Deposits (CD) – CD is a negotiable money market instrument issued by scheduled commercial banks and select all-India Financial Institutions that have been permitted by the RBI to raise short term resources. The maturity period of CDs issued by the Banks is between 7 days to one year, whereas, in case of FIs, maturity is between one year to 3 years from the date of issue. CDs may be issued at a discount to face value.
2. Commercial Paper (CP) - CP is an unsecured negotiable money market instrument issued in the form of a promissory note, generally issued by the corporates, primary dealers and all India Financial Institutions as an alternative source of short term borrowings. They are issued at a discount to the face value as may be determined by the issuer. CP is traded in secondary market and can be freely bought and sold before maturity.
3. Bills Rediscounting (BRD -BRD is the rediscounting of trade bills which have already been purchased by / discounted with the bank by the customers. These trade bills arise out of supply of goods / services
4. Securities issued by the Central and State Governments as may be permitted by RBI, securities guaranteed by the Central and State Governments (including but not limited to coupon bearing bonds, zero coupon bonds and treasury bills) - Securities issued by the Central and State Governments as may be permitted by RBI, securities guaranteed by the Central and State Governments (including but not limited to coupon

bearing bonds, zero coupon bonds and treasury bills). Central Government securities are sovereign debt obligations of the Government of India with zero-risk of default and issued on its behalf by RBI. They form part of Government's annual borrowing programme and are used to fund the fiscal deficit along with other short term and long-term requirements. Such securities could be fixed rate, fixed interest rate with put/call option, zero coupon bond, floating rate bonds, capital indexed bonds, fixed interest security with staggered maturity payment etc. State Government securities are issued by the respective State Government in co-ordination with the RBI.

5. Treasury Bills (T-Bills) are issued by the Government of India to meet their short term borrowing requirements. T-Bills are issued for maturities of 91 days, 182 days and 364 days. T-bills are issued at a discount to their face value and redeemed at par.
6. Repos/Reverse Repos in Government Securities as may be permitted by RBI (including but not limited to coupon bearing bonds, zero coupon bonds and treasury bills). Repo (Repurchase Agreement) or Reverse Repo is a transaction in which two parties agree to sell and purchase the same security with an agreement to purchase or sell the same security at a mutually decided future date and price.
7. Triparty Repo (TREPS) – "Triparty repo" means a repo contract where a third entity (apart from the borrower and lender), called a Tri- Party Agent, acts as an intermediary between the two parties to the repo to facilitate services like collateral selection, payment and settlement, custody and management during the life of the transaction. TREPS facilitates, borrowing and lending of funds, in Triparty Repo arrangement.
8. Debt securities of domestic Government agencies and statutory bodies, which may or may not carry a Central/State Government guarantee – These are instruments which are issued by various government agencies and bodies. They can be issued at discount, par or premium.
9. When, as and if issued (commonly known as "when-issued" (WI) security) refers to a security that has been authorized for issuance but not yet actually issued. WI trading takes place between the time a new issue is announced and the time it is actually issued. All "when issued" transactions are on an "if" basis, to be settled if and when the actual security is issued.
10. Money market instruments permitted by SEBI/RBI, including TREPS (Tri-Party Repo) market or in alternative investment for the TREPS market as may be provided by the RBI to meet the short term liquidity requirements.

**III. Investment in Short Term Deposits –**

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, subject to guidelines and limits specified by SEBI.

**IV.** Any other like instruments as may be permitted by RBI/SEBI.

The securities / instruments mentioned above and such other securities the Scheme is permitted to invest in could be listed, unlisted, privately placed, secured, unsecured, rated and of any maturity.

The securities may be acquired through initial public offering (IPOs), secondary market, private placement, rights offers, negotiated deals. Further investments in debentures, bonds and other fixed income securities will be in instruments which have been assigned investment grade rating by the Credit Rating Agency.

Investment in unrated debt instruments shall be subject to complying with the provisions of the Regulations and within the limit as specified in Seventh Schedule to the Regulations. Pursuant to Clause 12.12.1 of SEBI Master Circular, the AMC may constitute committee(s) to approve proposals for investments in unrated debt instruments. The AMC Board and the Trustee shall approve the detailed parameters for such investments. However, in case any unrated debt security does not fall under the parameters, the prior approval of Board of AMC and Trustee shall be sought.

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

The Fund Manager reserves the right to invest in such securities 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?

Pursuant to Regulations, specifically the Seventh Schedule and amendments thereto, the following investment restrictions are currently applicable to the Scheme:

1. The Scheme shall not invest more than 10% of its NAV in debt instruments comprising money market instruments and non-money market instruments issued by a single issuer, which are rated not below investment grade by a credit rating agency authorized to carry out such activities under the SEBI Act, 1992. Such investment limit may be extended to 12% of the NAV of the Scheme with the prior approval of the Board of Trustee and the Board of AMC.
   Provided that such limit shall not be applicable for investment in Government Securities, treasury bills and Triparty Repo on Government securities or treasury bills.

   Further, pursuant to Clause 12.8.3 of the SEBI Master Circular:

   i. The Scheme shall not invest more than:
      a. 10% of its NAV in debt and money market securities rated AAA; or
      b. 8% of its NAV in debt and money market securities rated AA; or
      c. 6% of its NAV in debt and money market securities rated A and below
      issued by a single issuer;

   ii. Such investment limits may be extended by up to 2% of the NAV of the Scheme with the prior approval of the Board of Trustee and the Board of AMC, subject to compliance with overall limit of 12% of the NAV of the scheme as specified above in the first para.

   For the purpose of investment in debt instruments, listed debt instruments shall include listed and to be listed debt instruments.

2. The Scheme shall not invest in unlisted debt instruments including commercial papers, other than Government Securities, other money market instruments and derivative products such as Interest Rate Swaps (IRS), Interest Rate Futures (IRF), etc. which are used by mutual funds for hedging.
   Provided that the Scheme may invest in unlisted non-convertible debentures up to a maximum of 10% of the debt portfolio of the Scheme subject to such conditions and requirements as prescribed under Clause 12.1 of SEBI Master Circular, as amended by SEBI from time to time.
   For the purpose of investment in debt instruments, listed debt instruments shall include listed and to be listed debt instruments.

3. The Scheme shall not invest more than 5% of its net assets in unrated debt and money market instruments, other than government securities, treasury bills, derivative products such as IRS, IRF etc.

Provided that all such investments shall be made with the prior approval of the Board of AMC and the Board of Trustees and shall be subject to such conditions and requirements as prescribed under the Clause 12.1.5 of SEBI Master Circular.

4. The investment by the Scheme in the following instruments shall not exceed 10% of the debt portfolio of the scheme and the group exposure in such instruments shall not exceed 5% of the debt portfolio of the scheme:

   a. Unsupported rating of debt instruments (i.e. without factoring-in credit enhancements) is below investment grade and
   b. Supported rating of debt instruments (i.e. after factoring-in credit enhancement) is above investment grade.

For the purpose of this provision, 'Group' shall have the same meaning as defined in Clause 12.9.3.3 of SEBI Master Circular.

These limits shall not be applicable on investments in securitized debt instruments, as defined in SEBI (Public Offer and Listing of Securitized Debt Instruments) Regulations 2008.

Investment in debt instruments, having credit enhancements backed by equity shares directly or indirectly, shall have a minimum cover of 4 times considering the market value of such shares.

5. As the scheme is a fund of fund scheme, it shall be subject to the following investment restrictions:
   • The Scheme shall not invest in any other fund of funds scheme;
   • The Scheme shall not invest its assets other than in schemes of mutual funds, except to the extent of funds required for meeting the liquidity requirements for the purpose of repurchases or redemptions, as disclosed in the given Scheme Information Document.

6. The Scheme shall not make any investment in, —

- Any unlisted security of an associate or group company of the Sponsors; or
- Any security issued by way of private placement by an associate or group company of the Sponsors; or
- The listed securities of group companies of the Sponsors which is in excess of 25 percent of the net assets of the Scheme.

7. Transfer of investments from one scheme to another scheme in the Mutual Fund is permitted provided:
- Such transfers are done at the prevailing market price for quoted instruments on Spot Basis (Spot Basis shall have the same meaning as specified by a stock exchange for spot transactions); and in line with the process laid down under the Valuation Policy of the Mutual Fund;
- The Securities so transferred shall be in conformity with the investment objective of the Scheme to which such transfer has been made.

However, in terms of Clause 12.30.2.2 of SEBI Master Circular, inter scheme transfers (ISTs) are allowed only in case of raising liquidity and for duration/Issuer/Sector/Group rebalancing with the following conditions:

In case of raising liquidity, ISTs permitted if:

a. Use of scheme cash & cash equivalent
b. Use of market borrowings
c. Selling of scheme securities in the market
d. After attempting all the above, if there is still a scheme level liquidity deficit, then out of the remaining securities, outward Inter Scheme Transfers (ISTs) of the optimal mix of low duration paper with highest quality shall be effected. The use of market borrowing before ISTs will be optional and Fund Manager may at his discretion take decision on borrowing in the best interest of unitholders.

In case of Duration/Issuer/Sector/Group rebalancing, ISTs permitted if:

a. ISTs shall be allowed only to rebalance the breach of regulatory limit.
b. ISTs can be done where any one of duration, issuer, sector and group balancing is required in both the transferor and transferee schemes.

No ISTs of a security shall be allowed, if there is negative news or rumors in the mainstream media or an alert is generated about the security, based on internal credit risk assessment in terms of Clause 4.3 of SEBI Master Circular during the previous four months

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

9. The Mutual Fund shall buy and sell securities on the basis of deliveries and shall in all cases of purchases, take delivery of relevant securities and in all cases of sale, deliver the securities.
   Provided further that sale of government security already contracted for purchase shall be permitted in accordance with the guidelines issued by the Reserve Bank of India in this regard.

10. Save as otherwise expressly provided under SEBI (Mutual Funds) Regulations, 1996, the Scheme shall not advance any loans.

11. 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/or dividend (IDCW) to the Unit holders.

    Provided that the Fund shall not borrow more than 20% of the net assets of the individual Scheme and the duration of the borrowing shall not exceed a period of 6 month.

12. Pending deployment of funds of the Scheme in terms of the investment objective of the Scheme, the AMC may invest the funds of the Scheme in short term deposits of scheduled commercial banks in accordance with the guidelines set out by SEBI under the Regulations. The Scheme will comply with the following guidelines/restrictions for parking of funds in short term deposits:-

    a. "Short Term" for parking of funds shall be treated as a period not exceeding 91 days.
    b. Such short-term deposits shall be held in the name of the Scheme.
    c. The Scheme shall not park more than 15% of the net assets in short term deposit(s) of all the scheduled commercial banks put together. However, such limit may be raised to 20% with the approval of the Trustee.
    d. Parking of funds in short term deposits of associate and sponsors scheduled commercial banks together shall not exceed 20% of total deployment by the Mutual Fund in short term deposits.
    e. The Scheme shall not park more than 10% of the net assets in short term deposit(s), with any one scheduled commercial bank including its subsidiaries.
    f. The Scheme shall not park funds in short-term deposit of a bank which has invested in the said Scheme. Further, it shall also be ensured that the bank in which the Scheme has short term deposit(s) does not invest in the said Scheme until the Scheme has short term deposit(s) with such bank.
    g. The AMC shall not charge any investment management and advisory fees for parking of funds in short term deposits of scheduled commercial banks.

    However, the above provisions will not apply to term deposits placed as margins for trading in cash and derivatives market.

All the investment restrictions will be applicable at the time of making investments.

There are no internal norms prescribed vis-à-vis limiting exposure to a particular scrip, issuer or sector, etc. The AMC/Trustee may alter these above stated restrictions from time to time to the extent the Regulations change, so as to permit the Scheme to make its investments in the full spectrum of permitted investments for mutual funds to achieve its respective investment objective.

## C. FUNDAMENTAL ATTRIBUTES

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

i. Type of scheme **–An open-ended fund of fund scheme predominantly investing in actively managed debt oriented and arbitrage mutual fund schemes**

ii. Investment Objective: –
- Main Objective - **Refer Section I, Part I**
- Investment pattern – **Refer Section I, Part II Point A**

iii. Terms of Issue: -
- Liquidity provisions such as listing, repurchase, redemption. **Refer Section I, Part I & Section II, Sub Section II, Point no. D**
- Aggregate maximum fees and expenses charged to the Scheme. – **Refer Section I, Part III, Point no. C – Annual Scheme Recurring Expenses;**
- Any safety net or guarantee provided - **Not Applicable.** The Scheme does not provide any guaranteed or assured return.

In accordance with Regulation 18(15A) of the SEBI (MF) Regulations and clause 1.14 of the SEBI Master Circular, the Trustees shall ensure that no change in the fundamental attributes of the Scheme and the Plan(s)/Option(s) thereunder or the trust or the fees and expenses payable or any other change which would modify the Scheme and the Plan(s)/Option(s) thereunder and affect the interest of the unit holders is carried out by the AMC, unless it complies with sub-regulation (26) of regulation 25 of SEBI (MF) Regulations.

Pursuant to Regulation 25(26) of the SEBI (MF) Regulations and Clause 1.14.1.4 of SEBI Master Circular, the AMC shall ensure that no change in the fundamental attributes of the Scheme and the Plan(s)/Option(s) thereunder or the trust or the fees and expenses payable or any other change which would modify the Scheme and the Plan(s)/Option(s) thereunder and affect the interest of unit holders, shall be carried out unless-

- SEBI has reviewed and provided its comments on the proposal;
- A written communication about the proposed change is sent to each Unit holder and an 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; and
- The Unit holders are given an option for a period of 30 calendar days to exit at the prevailing Net Asset Value without any Exit Load.

Change(s) in fundamental attributes will not cover any changes to be carried out in the Scheme in order to comply with any amendment(s) in the Regulations and/or changes resulting out of requirement(s) laid down under any SEBI circular(s) / regulatory guidelines and hence the abovementioned process for carrying out changes in the fundamental attributes, will not apply for such cases where changes are required to be carried out in the Scheme as a result of any regulatory notifications.

## D. OTHER SCHEME SPECIFIC DISCLOSURES:

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| **Listing/ Transfer** | **Listing:**<br>The Scheme is an open ended equity scheme under which sale and repurchase will be made on a continuous basis and therefore listing on stock exchanges is not envisaged. However, the Trustee may at their discretion list the units on any Stock Exchange.<br><br>**Transfer:**<br>Units of all schemes of the Fund which are held in demat form shall be freely transferable under the depository system and in accordance with the provisions of the SEBI (Depositories and Participants) Regulations, 1996.<br><br>Further, if a person becomes a holder of the units consequent to operation of law, or upon enforcement of a pledge, the Mutual Fund will, subject to production of |

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| | satisfactory evidence, effect the transfer, if the transferee is otherwise eligible to hold the units.<br><br>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. However, investors are requested to note that issuance of Unit Certificates or request for Unit Certificate transfer to any transferee thereof, would attract Stamp Duty/Statutory levies as stipulated by the Government authorities from time to time.<br><br>**Transfer of units held in Non-Demat/Statement of Account (SoA) mode**<br><br>Pursuant to AMFI Best Practices Guidelines Circular No. 135/BP/116/2024-25 dated August 14, 2024, read with AMFI Circular No. 135/BP/119/2025-26 dated May 08, 2025 , the facility for transfer of units held in Non-Demat/SoA mode shall be made available to all the Investors/Unitholders falling under resident/non-resident Individual category including the unitholders falling under the following three categories –<br><br>13. Surviving joint unitholder, who wants to add new joint holder(s) in the folio upon demise of one or more joint unitholder(s).<br>14. A nominee of a deceased unitholder, who wants to transfer the units to the legal heirs of the deceased unitholder, post the transmission of units in the name of the nominee.<br>15. A minor unitholder who has turned a major and has changed his/her status from minor to major, wants to add the name of the parent / guardian, sibling, spouse etc. in the folio as joint holder(s).<br>For detailed disclosure / process on transfer of units held in Non-Demat mode (SoA), kindly refer SAI. |
| **Dematerialization of units** | **Option to hold units in dematerialised (demat) form:**<br><br>The Unit holders would have an option to hold the Units in electronic i.e. demat form. The Applicants intending to hold Units in demat form will be required to have a beneficiary account with a Depository Participant (DP) of the NSDL/CDSL and will be required to mention in the application form DP's Name, DP ID No. and Beneficiary Account No. with the DP at the time of purchasing Units. The AMC/ RTA will endeavour to credit the units in the demat account of the investor within 2 working days from the date of receipt of valid request with complete details.<br><br>In case investors desire to convert their existing physical units (represented by statement of account) into dematerialized form or vice versa, the request for conversion of units held in physical form into Demat (electronic) form or vice versa should be submitted along with a Demat/Remat Request Form to their Depository Participants. In case the units are desired to be held by investor in dematerialized form, the KYC performed by Depository Participant shall be considered compliance of the applicable SEBI norms.<br><br>Investors desirous of having the Units of the Scheme in dematerialized form should contact the ISCs of the AMC/Registrar. For details, Investors may contact any of the Investor Service Centres of the AMC.<br><br>**Account Statement for demat account holders:**<br>In case of Unit Holders holding units in the dematerialized mode, the AMC will not send the account statement to the Unit Holders. The demat statement issued by the |

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| | Depository Participant would be deemed adequate compliance with the requirements in respect of dispatch of statements of account. |
| **Minimum Target amount**<br>This is the minimum amount required to operate the scheme and if this is not collected during the NFO period, then all the investors would be refunded the amount invested without any return. | Rs. 10 crores |
| **Maximum Amount to be raised (if any)**<br>This is the maximum amount which can be collected during the NFO period, as decided by the AMC. | Not Applicable. |
| **Income Distribution cum Capital Withdrawal (IDCW) Policy** | Under the Income Distribution cum Capital Withdrawal/IDCW option, the Trustee will have discretion to declare the IDCW, subject to availability of distributable surplus calculated in accordance with the Regulations. The actual declaration of IDCW and frequency will inter-alia, depend on availability of distributable surplus calculated in accordance with SEBI (MF) Regulations and the decisions of the Trustee shall be final in this regard. There is no assurance or guarantee to the Unitholder as to the rate of IDCW nor that will the IDCW be paid regularly.<br><br>**IDCW Distribution Procedure**<br><br>In accordance with Clause 11.6 of the SEBI Master Circular, the procedure for IDCW distribution would be as under:<br><br>1. Quantum of IDCW and the record date will be fixed by the Trustee. IDCW so decided shall be paid, subject to availability of distributable surplus.<br><br>2. Within one calendar day of the decision by the Trustees, the AMC shall issue notice to the public communicating the decision including the record date. The record date shall be 2 working days from the date of publication in at least one English newspaper or in a newspaper published in the language of the region where the Head Office of the mutual fund is situated, whichever is issued earlier.<br><br>3. Record date shall be the date, which will be considered for the purpose of determining the eligibility of Unitholders whose names appear on the register of Unitholder for receiving IDCWs.<br><br>4. The notice will, in font size 10, bold, categorically state that pursuant to payment of IDCW, the NAV of the Scheme would fall to the extent of payout and statutory levy (if applicable). |

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| | 5. The NAV will be adjusted to the extent of IDCW distribution and statutory levy, if any, at the close of Business Hours on record date.<br><br>6. Before the issue of such notice, no communication indicating the probable date of IDCW declaration in any manner whatsoever will be issued by Mutual Fund. |
| **Allotment (detailed procedure)** | Full allotment will be made to all valid applications received during the New Fund Offer Period. Allotment of Units, shall be completed not later than 5 business days after the close of the New Fund Offer Period.<br><br>On acceptance of the application for subscription, an allotment confirmation specifying the number of units allotted by way of e-mail and/or SMS within 5 business days from the date of closure of NFO period will be sent to the Unitholders/ investors registered e-mail address and/or mobile number.<br><br>In cases where the email does not reach the Unitholder/ investor, the Fund / its Registrar & Transfer Agents will not be responsible, but the Unitholder/ investor can request for fresh statement/confirmation. The Unitholder/ investor shall from time to time intimate the Fund / its Registrar & Transfer Agents about any changes in his e-mail address.<br><br>Applicants under both the Direct and Regular Plan(s) offered under the Scheme will have an option to hold the Units either in physical form (i.e. account statement) or in dematerialized form.<br><br>Where investors / Unitholders, have provided an email address, an account statement reflecting the units allotted to the Unitholder shall be sent by email on their registered email address.<br><br>However, in case of Investors/ Unit Holders holding units in the dematerialized mode, the Fund will not send the account statement to the Unit Holders. The statement provided by the Depository Participant will be equivalent to the account statement.<br><br>For further details, refer section on “Account Statement”. |
| **Refund (During NFO)** | Fund will refund the application money to applicants whose applications are found to be incomplete, invalid or have been rejected for any other reason whatsoever in line with the regulatory guidelines issued in this regard from time to time. The Refund proceeds will be paid by way of ECS / EFT / NEFT / RTGS / Direct credits/ any other electronic manner if sufficient banking details are available with the Mutual Fund for the Unitholder or else through dispatch of Refund instruments within 5 business days of the closure of NFO period. In absence of the required banking details to process the refund through electronic manner, the refund instruments will be dispatched within 5 business days of the closure of NFO period. In the event of delay beyond 5 business days, the AMC shall be liable to pay interest at 15% per annum or such other rate of interest as maybe prescribed from time to time. 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, or by any other mode of payment as authorised by the applicant. All refund orders will be sent by registered post or as permitted by Regulations. |
| **Who can invest**<br><br>This is an indicative list and investors are requested to consult | The following persons (subject, wherever relevant, to purchase of Units, being permitted and duly authorized under their respective constitutions / bye-laws, charter documents and relevant statutory regulations) are eligible and may apply for purchase Subscription to the Units under the Scheme: |

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| your financial advisor to ascertain whether the scheme is suitable to your risk profile. | 1. Resident adult individuals either singly or jointly (not exceeding three) or on an Anyone or Survivor basis;<br>2. Hindu Undivided Family (HUF) through Karta;<br>3. Minor through parent / legal guardian;<br>4. Partnership Firms including limited liability partnership firms;<br>5. Proprietorship in the name of the sole proprietor;<br>6. Companies, Bodies Corporate, Public Sector Undertakings (PSUs.), Association of Persons (AOP) or Bodies of Individuals (BOI) and societies registered under the Societies Registration Act, 1860;<br>7. Banks (including Co-operative Banks and Regional Rural Banks) and Financial Institutions;<br>8. Religious and Charitable Trusts, Wakfs or endowments of private trusts (subject to receipt of necessary approvals as "Public Securities" as required) and Private trusts authorised to invest in mutual fund schemes under their trust deeds;<br>9. Non-Resident Indians (NRIs) / Persons of Indian origin (PIOs) residing abroad on repatriation basis or on non-repatriation basis;<br>10. Foreign Portfolio Investors (FPIs) registered with SEBI;<br>11. Army, Air Force, Navy and other para-military units and bodies created by such institutions;<br>12. Scientific and Industrial Research Organisations;<br>13. Multilateral Funding Agencies / Bodies Corporate incorporated outside India with the permission of Government of India / RBI;<br>14. Provident/ Pension/ Gratuity Fund to the extent they are permitted;<br>15. Other schemes of Mahindra Manulife Mutual Fund or any other mutual fund subject to the conditions and limits prescribed by SEBI Regulations;<br>16. Trustee, AMC or Sponsors or their associates may subscribe to Units under the Scheme;<br>17. Such other person as maybe decided by the AMC from time to time. |
| **Who cannot invest** | It should be noted that the following persons cannot invest in the Scheme:<br><br>1. Any individual who is a foreign national or any other entity that is not an Indian resident under the Foreign Exchange Management Act, 1999 (FEMA Act) except where registered with SEBI as a FPI or otherwise explicitly permitted under FEMA Act/ by RBI/ by any other applicable authority, or as stated in the exception in point no. 5 hereunder;<br>2. Overseas Corporate Bodies (OCBs)<br>3. NRIs residing in Non-Compliant Countries and Territories (NCCTs) as determined by the Financial Action Task Force (FATF), from time to time.<br>4. Residents of Canada as defined under the applicable laws of Canada;<br>5. U.S. Person* (including all persons residing in U.S., U.S. Corporations or other entities organized under the laws of U.S), except lump sum subscriptions, switch transaction requests and requests for registration of systematic transactions received from Non-resident Indians / Persons of Indian origin who at the time of such investment / registration of systematic transaction, are physically present in India and submit only a physical transaction request along with such documents / undertakings, etc. as may be prescribed by the AMC / Mutual Fund from time to time. The AMC shall accept such investments/transaction requests subject to compliance with the applicable laws and such other terms and conditions as may be notified by the AMC/Mutual Fund.<br><br>**The term "U.S. Person" means any person that is a U.S. Person within the meaning of Regulation S under the Securities Act of 1933 of the United States or as defined by the U.S. Commodity Futures Trading Commission or as per such further amended* |

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| | *definitions, interpretations, legislations, rules etc., as may be in force from time to time.*<br><br>The physical application form(s) for transactions (in non-demat mode) from such U.S. person will be accepted only at the official points of acceptance of transactions of the Fund in India. Additionally, such transactions in physical application form(s) will also be accepted through Distributors of the AMC and other platforms in India, subject to receipt of such additional documents/undertakings, etc., as may be stipulated by the AMC / Trustee from time to time.<br><br>The investor shall be responsible for complying with all applicable laws for such investments. Subject to SEBI Regulations and other prevailing guidelines issued from time to time, the AMC/Trustee reserves the right to put the application form/transaction request on hold/reject the subscription/transaction request and redeem the units, if already allotted, as the case may be, as and when identified by the AMC that the same is not in compliance with the applicable laws, the terms and conditions stipulated by the AMC/Trustee from time to time and/or the documents/undertakings provided by such investors are not satisfactory. Such redemption will be processed at the applicable Net Asset Value and subject to applicable taxes and exit load, if any.<br><br>If an existing Unit Holder(s) subsequently becomes a U.S. Person or Resident of Canada, then such Unit Holder(s) will not be able to purchase any additional Units in any of the Schemes of the Fund except in the manner stated in point no. 5 above.<br>The Mutual Fund reserves the right to include/exclude new/existing categories of investors to invest in the Scheme from time to time, subject to SEBI Regulations and other prevailing statutory regulations, if any. The Mutual Fund / Trustee / AMC may redeem Units of any Unitholder in the event it is found that the Unitholder has submitted information either in the application or otherwise that is false, misleading or incomplete or Units are held by any person in breach of the SEBI Regulations, any law or requirements of any governmental, statutory authority. |
| **How to Apply & other details** | New investors can purchase units of the Scheme by using an application form, whereas, existing Unit holders may use a transaction slip or application form. Application forms or transaction slips will be available at the Investor Service Centres (ISCs)/ Official Points of Acceptance of transactions during Business Hours on Business Days. The same can also be downloaded from the website of the Mutual Fund viz. www.mahindramanulife.com. For details on updated list of ISCs / Official Points of Acceptance, investors may log on to 'Contact Us' section on our website www.mahindramanulife.com.<br><br>The duly completed application form/transaction slip as the case maybe, can be submitted at the designated ISCs / Official Points of Acceptance and will be subject to verification.<br><br>Investors may also undertake transactions viz. purchase / redemption / switch through the AMC's online transaction portal available on its website viz., www.mahindramanulife.com and such other online/electronic modes / sources as communicated by the AMC from time to time. Further, the investors may also submit transactions in electronic modes offered by specified banks, financial institutions, distributors etc., with whom the AMC has entered or may enter into specific arrangements including through secured internet sites operated by CAMS.<br><br>Further, Investor may also transact through RTA inter-operable platform viz. MFCentral. It is created with an intent to be a one stop portal / mobile app for all mutual fund investments and service-related needs that significantly reduces the |

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| | need for submission of physical documents by enabling various digital / physical services to mutual fund investors across fund houses subject to applicable Terms & Conditions of the Platform. MFCentral has enabled execution of various types of Financial and Non-financial transactions on their platform. For more details, investors may access the MFCentral website using https://mfcentral.com/ and/or access the MF Central Mobile App.<br><br>The investors can subscribe to / switch / redeem the Units of the Scheme vide the Stock Exchange Infrastructure Facility viz. MFSS & NMF II platform of National Stock Exchange(NSE) and "BSEStAR MF" platform of Bombay Stock Exchange (BSE) through trading members of the NSE and BSE respectively, who are registered with AMFI OR SEBI-Registered Investment Advisors (RIAs)/ SEBI-Registered Portfolio Managers and AMFI-registered Mutual Fund Distributors who are empaneled with NSE and BSE. Please contact any of the Investor Service Centers of the Mutual Fund to understand the detailed process of transacting through this facility.<br><br>All applicants for Purchase of Units /Redemption of Units must provide a bank name and bank account number, in the Application Form.<br><br>For updated list of AMC branch offices, please visit https://www.mahindramanulife.com/contact-us<br><br>Please refer https://www.mahindramanulife.com/downloads#MANDATORY-DISCLOSURES-+-Offer-Document-Related-Disclosures for details for list of official points of acceptance of AMC and RTA or refer the back cover page.<br><br>**Details of Registrar & Transfer Agent:**<br><br>**Name:** Computer Age Management Services Limited<br>**Address:** 'C' Block, 2nd Floor, Hanudev Info Park P Ltd, Sf No 558/2, Udayampalayam Road, Nava India, Coimbatore – 64102.<br>**Contact no.:** 1800-419-2267 (Toll-free no.)/044 66073600<br>**email id:** enq_mm@camsonline.com<br>**Website address:** www.camsonline.com<br><br>For further details (including collecting banker details), please refer SAI and application form for the instructions. |
| **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.** | Units once redeemed will be extinguished and will not be reissued. |
| **Restrictions, if any, on the right to freely retain or dispose of units being offered.** | **Pledge of Units: -**<br><br>The Units under the Scheme may be offered as security by way of a pledge / charge in favour of scheduled banks, financial institutions, non-banking finance companies ("NBFC's), or any other body. The AMC/RTA will note and record such Pledged Units. A standard form for this purpose is available on request at all ISCs and the Mutual Fund website (www.mahindramanulife.com). The AMC shall mark a lien on |

the specified units only upon receiving the duly completed form and documents as it may require. Disbursement of such loans will be at the entire discretion of the bank / financial institution / NBFC or any other body concerned and the Mutual Fund assumes no responsibility thereof.

The Pledgor will not be able to redeem/switch Units that are pledged until the entity to which the Units are pledged provides a written authorisation to the Mutual Fund that the pledge / lien/ charge may be removed. As long as Units are pledged, the Pledgee will have complete authority to redeem such Units. IDCW declared on Units under lien will be paid / re-invested to the credit of the Unit Holder and not the lien holder unless specified otherwise in the lien letter.

For units of the Scheme held in electronic (Demat) form, the rules of Depository applicable for pledge will be applicable for Pledge/Assignment of units of the Scheme. Pledgor and Pledgee must have a beneficial account with the Depository. These accounts can be with the same DP or with different DPs.

**Lien on Units: -**

On an ongoing basis, when existing and new investors make Subscriptions, pending clearance of the payment instrument, a temporary hold (lien) will be created on the Units allotted and such Units shall not be available for redemption/switch out until the payment proceeds are realised by the Fund. In case the cheque/draft is dishonoured during clearing process by the bank, the transaction will be reversed and the Units allotted there against shall be cancelled under intimation to the applicant. In respect of NRIs, the AMC/ RTA shall mark a temporary hold (lien) on the Units, in case the requisite documents (such as FIRC/Account debit letter) have not been submitted along with the application form and before the submission of the redemption request. The AMC reserves the right to change the operational guidelines for temporary lien on Units from time to time.

**Right to Limit Redemptions**: -

Subject to the approval of Board of Directors of the AMC and Trustee Company and immediate intimation to SEBI, a restriction on redemptions may be imposed by the Scheme when there are circumstances, which the AMC / Trustee believe that may lead to a systemic crisis or event that constrict liquidity of most securities or the efficient functioning of markets such as:

1. Liquidity issues - when market at large becomes illiquid affecting almost all securities rather than any issuer specific security.

2. Market failures, exchange closures - when markets are affected by unexpected events which impact the functioning of exchanges or the regular course of transactions. Such unexpected events could also be related to political, economic, military, monetary or other emergencies.

3. Operational issues – when exceptional circumstances are caused by force majeure, unpredictable operational problems and technical failures (e.g. a black out). Such cases can only be considered if they are reasonably unpredictable and occur in spite of appropriate diligence of third parties, adequate and effective disaster recovery procedures and systems.

Such restriction on redemption may be imposed for a specified period of time not exceeding 10 working days in any 90 days period. However, if exceptional

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| | circumstances / systemic crisis referred above continues beyond the expected timelines, the restriction may be extended further subject to the prior approval of Board of Directors of the AMC and Trustee Company giving details of circumstances and justification for seeking such extension shall also be informed to SEBI in advance.<br><br><u>Procedure to be followed while imposing restriction on redemptions:</u><br><br>a. No redemption requests upto INR 2 lacs per request shall be subject to such restriction;<br><br>b. Where redemption requests are above INR 2 lacs:<br>i. The AMC shall redeem the first INR 2 lacs of each redemption request, without such restriction;<br>ii. Remaining part over and above INR 2 lacs shall be subject to such restriction and be dealt as under:<br>- Any Units which are not redeemed on a particular Business Day will be carried forward for Redemption to the next Business Day, in order of receipt.<br>- Redemptions so carried forward will be priced on the basis of the Applicable NAV (subject to the prevailing Load, if any) of the subsequent Business Day(s) on which redemptions are being processed.<br>- Under such circumstances, to the extent multiple redemption requests are received at the same time on a single Business Day, redemptions will be made on a prorata basis based on the size of each redemption request, the balance amount being carried forward for redemption to the next Business Day. |
| **Cut off timing for subscriptions / redemptions / switches**<br><br>This is the time before which your application (complete in all respects) should reach the official points of acceptance. | **Subscriptions/Purchases including Switch – ins of any amount:**<br>• In respect of valid applications received upto 3.00 p.m. on a Business Day at the Official Point(s) of Acceptance and where the funds for the entire amount of subscription / purchase as per the application / switch-in request, are credited to the bank account of the Scheme before the cut-off time i.e. available for utilization before the cut-off time - the closing NAV of the day on which application is received shall be applicable.<br>• In respect of valid applications received after 3.00 p.m. on a Business Day at the Official Point(s) of Acceptance and where the funds for the entire amount of subscription / purchase as per the application / switch-in request, are credited to the bank account of the Scheme before the cut-off time of the next Business Day i.e. available for utilization before the cut-off time of the next Business Day - the closing NAV of the next Business Day shall be applicable.<br>• Irrespective of the time of receipt of applications at the Official Point(s) of Acceptance, where the funds for the entire amount of subscription/purchase as per the application / switch-in request, are credited to the bank account of the Scheme before the cut-off time on any subsequent Business Day i.e. available for utilization before the cut-off time on any subsequent Business Day - the closing NAV of such subsequent Business Day shall be applicable.<br><br>For determining the applicability of NAV for allotment of units in respect of Subscriptions/Purchases including Switch –ins to the Scheme the following shall be ensured:<br><br>1. Subscription/Purchase application/switch-in request is received before the applicable cut-off time.<br>2. Funds for the entire amount of subscription/purchase (including switch-in) as per the application should be credited to the bank account of the Scheme before |

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| | the cut-off time and the funds are available for utilisation before the cut-off time without availing any credit facility whether intra-day or otherwise, by the Scheme.<br>3. In case of 'switch' transactions from one scheme to another, the switch-out will be processed on the date of receipt of transaction, if received before cut-off time and corresponding Switch-In transaction will be processed based on the pay out / settlement date of the respective Switch-Out Scheme.<br><br>Further, it may be noted that:<br><br>• Where funds are transferred/received first and application is submitted thereafter, the date and time of receipt of the application shall be considered for NAV applicability.<br>• In case of investments through systematic investment routes such as Systematic Investment Plans, Systematic Transfer Plans, etc., the units will be allotted as per the closing NAV of the day on which the funds are available for utilisation by the Scheme irrespective of amount and installment date of the systematic transactions.<br><br>**Redemptions including Switch–Outs:**<br><br>• In respect of valid applications received upto 3 p.m. on a business day by the Mutual Fund – the closing NAV of the day of receipt of application, shall be applicable.<br>• In respect of valid applications received after 3 p.m. on a business day by the Mutual Fund – the closing NAV of the next business day shall be applicable.<br><br>The above mentioned cut off timing shall also be applicable to transactions through the online trading platform. The Date of Acceptance will be reckoned as per the date & time; the transaction is entered in stock exchange 's infrastructure for which a system generated confirmation slip will be issued to the unitholder. |
| **Minimum amount for purchase/redemption /switches** | **Minimum Amount for Subscription / Purchase:**<br>Rs. 1,000/- and in multiples of Re. 1/- thereafter.<br><br>**Minimum Amount for Switch in:**<br>Rs. 1,000/- and in multiples of Re. 0.01/- thereafter.<br><br>**Minimum Additional Purchase Amount:**<br>Rs. 1,000/- and in multiples of Re.1/- thereafter.<br><br>**Minimum Amount for Redemption / Switch-outs:**<br>Rs. 1,000/- or 100 units or account balance, whichever is lower in respect of each Option. In case the Investor specifies both the number of units and amount, the number of Units shall be considered for Redemption. In case the unitholder does not specify the number or amount, the request will not be processed. Further, in case the balance in the account of the Unit holder is not sufficient to cover the specified Number of units or the amount of redemption, then the request shall not be processed.<br><br>Where Units under a Scheme are held under both Plans and the redemption / Switch request pertains to the Direct Plan, the same must clearly be mentioned on the request (along with the folio number), failing which the request would be processed from the Regular Plan. However, where Units under the requested Option are held only under one Plan, the request would be processed under such Plan. |

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| | **Note:** The requirements w.r.t minimum amount and minimum redemption amount will not be applicable for investment(s) made in the Scheme, pursuant to Clause 6.10 of SEBI Master Circular on ''Alignment of interest of Key Employees ('Designated Employees') of Asset Management Companies (AMCs) with the Unitholders of the Mutual Fund Schemes''.<br><br>The requirements w.r.t minimum redemption units or account balance shall not be applicable for Units held in Demat mode. |
| **Account Statements** | The AMC shall send an allotment confirmation specifying the units allotted by way of email and/or SMS within 5 working days of receipt of valid application/transaction to the Unit holders registered e-mail address and/ or mobile number (whether units are held in demat mode or in account statement form).<br><br>A Consolidated Account Statement (CAS) detailing all the transactions across all mutual funds (including transaction charges paid to the distributor) and holding at the end of the month shall be sent to the Unit holders in whose folio(s) transaction(s) have taken place during the month by mail or email on or before 15th of the succeeding month.<br><br>Half-yearly CAS shall be issued at the end of every six months (i.e. September/ March) on or before 21st day of succeeding month, to all investors providing the prescribed details across all schemes of mutual funds and securities held in dematerialized form across demat accounts, if applicable.<br><br>For further details, please refer SAI. |
| **Income Distribution cum Capital Withdrawal (IDCW) / Delay in payment of IDCW** | The payment of IDCW proceeds to the unitholders shall be made within 7 working days from the record date.<br><br>The IDCW proceeds will be paid by way of ECS / EFT / NEFT / RTGS / Direct credits/ any other electronic manner if sufficient banking details are available with the Mutual Fund for the Unitholder.<br><br>In the event of failure of payment of IDCW proceeds within the stipulated time of 7 working days period from the record date, the AMC shall be liable to pay interest @ 15 percent per annum calculated from the record date till the date of dispatch of IDCW proceeds, to the Unit holders.<br><br>In case of specific request for IDCW by warrants/cheques/demand drafts or unavailability of sufficient details with the Mutual Fund, the IDCW will be paid by warrant/cheques/demand drafts and payments will be made in favour of the Unit holder (registered holder of the Units or, if there are more than one registered holder, only to the first registered holder) with bank account number furnished to the Mutual Fund. |
| **Redemption** | The redemption or repurchase proceeds shall be dispatched to the unitholders within 3 working days from the date of receipt of redemption/repurchase application, complete / in good order in all respects.<br><br>However, pursuant to Clause 14.1.3 of SEBI Master Circular, AMFI vide its communication no. AMFI/35P/MEM-COR/74/2022-23 dated January 16,2023 has provided certain exceptional circumstances wherein the additional timelines shall be applicable (please refer Statement of Additional Information "SAI" for further details.) |

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| **Bank Mandate** | It is mandatory for every applicant to provide the name of the bank, branch, address, account type and number as per SEBI requirements and any Application Form without these details will be treated as incomplete. Such incomplete applications may be liable to be rejected.<br><br>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.<br><br>For detailed process in relation to bank mandate, kindly refer SAI. |
| **Delay in payment of redemption / repurchase proceeds** | The redemption or repurchase proceeds shall be dispatched to the unitholders within 3 working days from the date of redemption or repurchase. However, pursuant to Clause 14.1.3 of SEBI Master Circular AMFI vide its communication no. AMFI/35P/MEM-COR/74/2022-23 dated January 16, 2023 has provided certain exceptional circumstances wherein the additional timelines shall be applicable (please refer Statement of Additional Information "SAI" for further details.)<br><br>The AMC shall be liable to pay interest to the Unit holders @ 15% p.a. or such other rate as may be prescribed by SEBI from time to time, in case the redemption / repurchase proceeds are not dispatched within 3 working days from the date of receipt of the valid redemption/repurchase application, complete in all respects.<br>However, the AMC shall not be liable to pay any interest or compensation in case of any delay in processing the redemption application beyond 3 working days, in case of any deficiency in the redemption application or if the AMC/RTA is required to obtain from the Investor/Unit holders any additional details for verification of identity or bank details or such additional information under applicable regulations or as may be requested by a Regulatory Agency or any government authority, which may result in delay in processing the application. |
| **Unclaimed Redemption/ Income Distribution cum capital withdrawal (IDCW) Amount** | In accordance with Clause 14.3 of SEBI Master Circular, the unclaimed redemption amount and IDCW amount that are allowed to be deployed by the Mutual Fund in call money market or money market Instruments, shall also be allowed to be invested in a separate plan of only Overnight scheme / Liquid scheme / Money Market Mutual Fund scheme floated by Mutual Funds specifically for deployment of the unclaimed amounts. Further, no exit load shall be charged in this plan and TER (Total Expense Ratio) of such plan shall be capped as per the TER of direct plan of eligible scheme(s) or at 0.50%, whichever is lower.<br><br>Provided that such schemes where the unclaimed redemption and IDCW amounts are deployed shall be only those eligible schemes which are placed in A-1 cell (Relatively Low Interest Rate Risk and Relatively Low Credit Risk) of Potential Risk Class matrix.<br><br>Accordingly, redemption/dividend amounts remaining unclaimed based on expiry of payment instruments will be identified periodically and amounts of unclaimed redemption/dividend would be deployed by the Scheme in the respective Unclaimed Plan(s) as follows:<br>(a) Mahindra Manulife Overnight Fund - Unclaimed Redemption / Income Distribution cum Capital Withdrawal (IDCW) Option Upto 3 years; and<br>(b) Mahindra Manulife Overnight Fund - Unclaimed Redemption / Income Distribution cum Capital Withdrawal (IDCW) Option Beyond 3 years.<br><br>Investors who claim these 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 |

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| | the third year. After the third year, the income earned on such unclaimed amounts shall be used for the purpose of investor education.<br><br>For further details regarding Unclaimed Plan(s), investors are requested to refer the Statement of Additional Information available on our website www.mahindramanulife.com |
| **Disclosures w.r.t investment by minors** | Pursuant to Clause 17.6 of SEBI Master Circular following process shall be followed for investments made on behalf of minors:<br><br>i. The minor shall be the sole Unitholder in a folio. Joint holders will not be registered.<br>ii. The minor Unitholder should be represented either by a natural parent (i.e. father or mother) or by a legal guardian i.e., a court appointed guardian.<br>iii. Payment for investment by 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. For existing folios, the AMCs shall insist upon a Change of Pay-out Bank mandate before redemption is processed.<br>iv. Irrespective of the source of payment for subscription, all redemption proceeds shall be credited only in the verified bank account of the minor i.e. the account the minor may hold with the parent/ legal guardian after completing all KYC formalities.<br>v. Change of Status from Minor to Major shall be registered by AMC/Registrar post submission of the documents including KYC details, updated bank account details including cancelled original cheque leaf of the new account and any such other documents as may be necessary and as desired by the AMC/Mutual Fund/Registrar, in connection with the request for Change of Status from Minor to Major.<br><br>For more information kindly read para “Investments on Behalf of Minor” and “Change of Status from Minor to Major” in Statement of Additional Information. |
| **Cash Investments in mutual funds** | In order to help enhance the reach of mutual fund products amongst small investors, who may not be taxpayers and may not have PAN/bank accounts, such as farmers, small traders/businessmen/workers, SEBI has permitted receipt of cash transactions for fresh purchases/ additional purchases to the extent of Rs.50,000/- per investor, per financial year shall be allowed subject to:<br>i. compliance with Prevention of Money Laundering Act, 2002 and Rules framed there under; the SEBI Circular(s) on Anti Money Laundering (AML) and other applicable Anti Money Laundering Rules, Regulations and Guidelines; and<br>ii. sufficient systems and procedures in place.<br><br>However, payment towards redemptions, IDCW, etc. with respect to aforementioned investments shall be paid only through banking channel.<br><br>The Fund/ AMC is currently in the process of setting up appropriate systems and procedures for the said purpose. Appropriate notice shall be displayed on its website viz. as well as at the Investor Service Centres, once the facility is made available to the investors. |
| **Any other disclosure in terms of Consolidated Checklist on Standard Observations** | Not Applicable |

## III. OTHER DETAILS –

### A. OVERVIEW OF THE UNDERLYING FUND: Not applicable as this is a new scheme and portfolio has not been constructed.

### B. PERIODIC DISCLOSURES

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| **Monthly and Half yearly Portfolio Disclosures**<br><br>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 advertisement. | The AMC shall disclose portfolio of the Scheme along with ISIN as on the last day of each month / half year on its website viz. www.mahindramanulife.com and on the website of AMFI viz. www.amfiindia.com within 10 days from the close of each month/ half-year respectively in a user-friendly and downloadable spreadsheet format. In case of Unitholders whose e-mail addresses are registered, the AMC shall send via e-mail both the monthly and half-yearly statement of the Scheme portfolio within 10 days from the close of each month/ half-year respectively. Further, the AMC shall publish an advertisement in all India edition of at least two newspapers, one each in English and Hindi, every half year disclosing the hosting of the half-yearly statement of the schemes' portfolio(s) on the AMC's website and on the website of AMFI. The AMC shall provide a physical copy of the statement of the Scheme portfolio, without charging any cost, on specific request received from a Unitholder.<br><br>Please refer https://www.mahindramanulife.com/downloads#mandatory-disclosures-+-Monthly-Portfolio-Disclosurefor Monthly Portfolio Disclosures and https://www.mahindramanulife.com/downloads#Financials-+-Mutual-Fund-Financials-+-Half-Yearly-Unaudited-Financials-and-Portfolio-Disclosure for Half yearly Portfolio Disclosures. |
| **Half Yearly Results** | The Mutual Fund shall within one month from the close of each half year (i.e. 31st March and 30th September), host a soft copy of its unaudited financial results on its website www.mahindramanulife.com. The Mutual Fund shall also publish an advertisement disclosing the hosting of such financial results on its website, 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 Mutual Fund is situated. The unaudited financial results shall also be displayed on the website of AMFI viz. www.amfiindia.com.<br><br>Please refer https://www.mahindramanulife.com/downloads#Financials-+-Mutual-Fund-Financials-+-Half-Yearly-Unaudited-Financials-and-Portfolio-Disclosure for Half yearly Results. |
| **Annual Report** | The scheme wise annual report shall be hosted on the website of the AMC / Mutual Fund (www.mahindramanulife.com) and AMFI (www.amfiindia.com) not later than four months (or such other period as may be specified by SEBI from time to time) from the date of closure of the relevant accounting year (i.e. 31st March each year). Further, the physical copy of the scheme wise annual report shall be made available to the Unitholders at the registered / corporate office of the AMC at all times.<br><br>In case of Unitholders whose e-mail addresses are registered with the Fund, the AMC shall e-mail the annual report or an abridged summary thereof to such Unitholders. The Unitholders whose e-mail addresses are not registered with the Fund may submit a request to the AMC / Registrar & Transfer Agent to update their email ids or communicate their preference to continue receiving a physical copy of the scheme wise annual report or an abridged summary thereof. Unitholders may also request for a physical or electronic copy of the annual report / abridged summary, by writing to the AMC at mfinvestors@mahindramanulife.com from their registered email ids or calling the AMC on the toll free number 1800 419 6244 or by submitting a written request at any of the nearest investor service centers of the Fund. |

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| | Further, the AMC shall publish an advertisement in all India edition of at least two newspapers, one each in English and Hindi, every year disclosing the hosting of the scheme wise annual report on its website and on the website of AMFI. The AMC shall provide a physical copy of the abridged summary of the annual report, without charging any cost, on specific request received from a Unitholder.<br><br>Please refer https://www.mahindramanulife.com/downloads#Financials-+-Mutual-Fund-Financials-+-Annual-Financials for Annual Report. |
| **Scheme Summary Document (SSD)** | In accordance with SEBI letter dated December 28, 2021 and AMFI emails dated March 16, 2022 and March 25, 2022, Scheme Summary Document for all schemes of the 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 working days from the date of any change or modification in the scheme information on the website(s) of the Fund i.e. www.mahindramanulife.com, AMFI i.e. www.amfiindia.com and Registered Stock Exchanges i.e. National Stock Exchange of India Limited and BSE Limited.<br><br>Please refer https://www.mahindramanulife.com/downloads#mandatory-disclosures-+-Scheme-Summary-Documents for Scheme Summary Document.<br><br>***Note: This is a new Scheme and therefore, the requirement of above disclosures are currently not applicable for the Scheme. The information/disclosure as and when applicable, shall be updated in the above mentioned link post launch of the Scheme.*** |
| **Product Labelling/ Risk-o-meter** | In terms of Clause 17.4 of SEBI Master Circular, the product labelling /risk level assigned for the Scheme during the New Fund Offer is based on internal assessment of the Scheme's characteristics and the same may vary post New Fund Offer when the actual investments are made.<br><br>The Mutual Fund/AMC shall evaluate the Risk-o-meter of the Scheme on a monthly basis and shall disclose the same along with portfolio disclosure of the Scheme on its website viz. www.mahindramanulife.com and on the website of AMFI viz. www.amfiindia.com within 10 days from the close of each month. Further, any change in Risk-o-meter of the Scheme or its benchmark shall be communicated by way of Notice-cum-Addendum and by way of an e-mail or SMS to unitholders of the Scheme.<br><br>Please refer https://www.mahindramanulife.com/downloads#mandatory-disclosures-+-Monthly-Portfolio-Disclosure for Product Labelling as disclosed under monthly portfolio disclosures of the Scheme.<br><br>Further, in accordance with Clause 5.16.1 of SEBI Master Circular, the AMC shall disclose risk-o-meter of the scheme and benchmark wherever the performance of the Scheme vis-à-vis that of the benchmark is disclosed.<br><br>***Note: This is a new Scheme and therefore, the requirement of above disclosures are currently not applicable for the Scheme. The information/disclosure as and when applicable, shall be updated in the above mentioned link post launch of the Scheme.*** |

## A. TRANSPARENCY/NAV DISCLOSURES (DETAILS WITH REFERENCE TO INFORMATION GIVEN IN SECTION I)

This is the value per unit of the scheme on a particular day. You can ascertain the value of your investments by multiplying the NAV with your unit balance.

The AMC will calculate and disclose the first NAV of the Scheme within 5 business days from the date of allotment. Subsequently, The AMC will calculate and disclose the NAVs on all the Business Days. The AMC shall update the NAVs on its website (www.mahindramanulife.com) and of the Association of Mutual Funds in India - AMFI (www.mahindramanulife.com) before 10.00 a.m. on the next Business Day.

In case of any delay, the reasons for such delay would be explained to AMFI in writing. If the NAVs are not available before the commencement of Business Hours on the following day due to any reason, the Mutual Fund shall issue a press release giving reasons and explaining when the Mutual Fund would be able to publish the NAV. Unitholders may also avail a facility of receiving latest NAVs through SMS on their registered mobile numbers, by submitting a specific request in this regard to the AMC / Registrar & Transfer Agent.

## B. TRANSACTION CHARGES AND STAMP DUTY

**Transaction Charges:**

**No transaction charges shall be deducted from the investment amount for transactions/applications received from the investor and routed through any mutual fund distributor (i.e., for investment in Regular Plan) and the entire subscription amount will be invested in the Scheme.**

**Stamp Duty:**

Pursuant to Notification No. S.O. 4419(E) dated December 10, 2019 and subsequent notifications issued in this regard, by 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:

(i) a stamp duty @ 0.005% of the transaction value would be levied on all mutual fund purchase transactions (including fresh / additional purchases, switch-in transactions, all SIP / STP-in instalments and IDCW reinvestment) at the time of allotment of units;

    Pursuant to levy of stamp duty, the number of units allotted on such purchase transactions to the unitholders would be reduced to that extent.

(ii) a stamp duty @0.015% of the transaction value would be levied on transfer of mutual fund units.

Further, it is hereby clarified that stamp duty shall not be levied on redemption of units by unitholders.

**C. ASSOCIATE TRANSACTIONS:** Please refer to Statement of Additional Information (SAI).

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

Mahindra Manulife Mutual Fund is a Mutual Fund registered with the Securities and Exchange Board of India and hence the entire income of the Mutual Fund is exempt from the Income tax in accordance with the provisions of section 10(23D) of the Income Tax Act, 1961 (‘the Act’).

The following summary outlines the key tax implications applicable to unit holders based on the relevant provisions under the Act and on the understanding of current tax legislations.

**Category of this Scheme:**

As the Scheme shall be primarily investing in other than equity securities, the Scheme shall be classified as "Debt scheme" as per the provisions mentioned in the Act.

**A) If scheme is categorised as Specified Mutual Fund**
"Specified Mutual Fund" means
(a) Mutual Funds which invests more than 65 per cent of its total proceeds in debt and money market instruments; or
(b) a fund which invests 65 per cent or more of its total proceeds in units of a fund referred to in above sub-clause (a).

The gains/losses from units of Specified Mutual Fund would be deemed to be short term capital gain/loss irrespective of period of holding. This is applicable for all such units which are acquired on or after Apr 1, 2023.

**B) If scheme is categorised as Debt scheme -Other than Specified Mutual Fund**

**I) Income Tax Rates (*)**

| Category of Units | Resident Investors | Non-Resident Investors |
|---|---|---|
| **a. Units of Debt schemes i.e. other than Equity Oriented Schemes and Units of Specified Mutual Fund (acquired on or after 1 April 2023).** | | |
| Short Term Capital Gain (Period of holding less than or equal to 24 months^) | | |
| Units of Debt scheme - other than Specified Mutual Fund | Taxable at normal rates of tax applicable to the unitholder.<br><br>Resident Companies: 30%/25%$/ 22%$ /15%$ | In respect of non-resident non corporate, taxable at normal rates of tax applicable to the unitholder.<br>In respect of non-resident corporate – 35% |
| Long Term Capital Gain (Period of holding more than 24 months^) | | |
| Units of Debt scheme - other than Specified Mutual Fund | 12.50% without indexation (u/s 112) | 12.50% without indexation (u/s 112) |
| Dividend / Income distribution by mutual fund | | |
| Any scheme | Taxable at normal rates of tax applicable to the unitholder.<br><br>Resident Companies*: 30%/25%$/ 22%$ / 15%$ | In respect of non-resident non corporate, taxable at normal rates of tax applicable to the unitholder.<br>In respect of non-resident corporate – 35%. If units are purchased in foreign currency, taxable @ 20% under section 115A for both. |

**II) TDS Rates ****

| Category of Units | Resident Investors | Non-Resident Investors * |
|---|---|---|
| **a. Units of Debt scheme i.e other than Equity Oriented Schemes and units of Specified Mutual Fund (acquired on or after 1 April 2023).** | | |
| Short Term Capital Gain (period of holding less than or equal to 24 months^) | | |
| Units of Debt scheme - other than Specified Mutual Fund | Nil | 30% for non-residents non corporates, 35% for non-resident corporates (u/s 195) |
| Long Term Capital Gain (period of holding more than 24 months^) | | |

| | | |
|---|---|---|
| Listed Units of Debt scheme - other than Specified Mutual Fund | Nil | 12.50% without indexation (u/s 112) |
| Unlisted Units of Debt scheme - other than Specified Mutual Fund | Nil | 12.50% without indexation (u/s 112) |
| Dividend / Income distributed by mutual fund | | |
| Any scheme | 10% | 20% |

**(*) plus surcharge and Health & Education Cess ('HEC') as applicable: -** The applicable HEC rate is 4% on income-tax and surcharge.

^ for mutual fund units listed on recognised stock exchange, period of holding of 12 months for nature of gain (short term or long term) is to be considered.

The applicable surcharge rate is:

a. In case of Companies: -

| Net Income | Domestic companies @ | Foreign Companies |
|---|---|---|
| Above Rs 1 crore and upto Rs 10 crore | 7% | 2% |
| Above Rs 10 crore | 12% | 5% |

@ - Surcharge at the flat rate of 10% to be levied on income tax for the companies opting for lower rate of tax under section 115BAA or 115BAB.

a. In case of Individuals/HUFs/BOIs/AOPs and Artificial juridical persons (other than co-operative society) under section 115BAC (i.e., new tax regime): -

| Net Income | Surcharge on amount of income tax on dividend income and income which is taxable under section 111A, 112 and 112A of the Act | Surcharge on amount of income tax on other incomes |
|---|---|---|
| Above Rs 50 lakh and upto Rs 1 crore | 10% | 10% |
| Above Rs 1 crore and upto Rs 2 crore | 15% | 15% |
| Above Rs 2 crore | 15% | 25% |

b. In case of Individuals/HUFs/BOIs/AOPs and Artificial juridical persons under old tax regime: -

| Net Income | Surcharge on amount of income tax on dividend income and income which is taxable under section 111A, 112 and 112A of the Act | Surcharge on amount of income tax on other incomes |
|---|---|---|
| Above Rs 50 lakh and upto Rs 1 crore | 10% | 10% |
| Above Rs 1 crore and upto Rs 2 crore | 15% | 15% |
| Above Rs 2 crore and upto Rs 5 crore | 15% | 25% |

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| Above Rs 5 crore | 15% | 37% |

c. In case of firms, and local authorities, @ 12% (if their net income exceeds Rs. 1 crore).

d. In case of co-operative society (other than resident co-operative society opting under section 115BAD) @ 7% (if their net income exceeds Rs. 1 crore but does not exceed 10 core) and @12%, where net income exceeds 10 crore. In case of resident co-operative society opting under section 115BAD, @10%.

e. The marginal relief in case of surcharge is also applicable.

$ - The applicable tax rates are as under: -

a. Tax shall be levied at 25% if the total turnover or gross receipts for the financial year 2023-24 does not exceed Rs. 400 crore.

b. Any domestic company which opts for not availing any exemption or incentives, shall be liable to a reduced income tax rate of 22% (with reduced surcharge rate of 10% on income tax and 4% health & education cess on income tax and surcharge) This lower rate is optional and subject to fulfilment of certain conditions as provided in section 115BAA.

c. Any new domestic company incorporated on or after 1 October 2019 which makes fresh investment in manufacturing, and which does not avail any exemption/incentive and commences production on or before 31st March 2023, shall be liable to a reduced income tax rate of 15% (with reduced surcharge rate of 10% on income tax and 4% health & education cess on income tax and surcharge). This lower rate is optional subject to fulfilment of certain conditions as provided in section 115BAB.

** The higher rate of TDS may apply in following cases: -

1. As per Section 206AA, a recipient who fails to furnish PAN to the person making a payment would suffer TDS at the higher rate of 20%. This requirement would not apply to such non-resident recipient if the details and documents are furnished to the payer under Rule 37BC inserted vide Notification No. 53/2016.

2. PAN Aadhaar linking: TDS at the higher rate of 20% shall be applicable in case PAN and Aadhaar is not linked.

For further details on taxation, please refer to the Section on 'Taxation on investing in Mutual Funds' in 'Statement of Additional Information ('SAI'). Investors should be aware that the fiscal rules/ tax laws may change and there can be no guarantee that the current tax position may continue indefinitely.

## E. RIGHTS OF UNITHOLDERS:

Refer SAI for details.

## F. LIST OF OFFICIAL POINTS OF ACCEPTANCE

For Details of Official Points Of Acceptance, kindly refer https://www.mahindramanulife.com/downloads#MANDATORY-DISCLOSURES-+-Offer-Document-Related-Disclosures

## G. 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

For detailed disclosure on Penalties, Pending Litigation Or Proceedings, Findings Of Inspections Or Investigations please refer https://www.mahindramanulife.com/downloads#MANDATORY-DISCLOSURES-+-Offer-Document-Related-Disclosures

The Scheme under this Scheme Information Document was approved by the Board of Directors of Mahindra Manulife Trustee Private Limited (Trustee to Mahindra Manulife Mutual Fund) on April 21, 2025. The Trustee has ensured that the Scheme is a new product offered by Mahindra Manulife Mutual Fund and is not a minor modification of its existing schemes.

**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.**

**For and on behalf of**

**Mahindra Manulife Investment Management Private Limited**

**Sd/-**
**Anthony Heredia**
**Managing Director & Chief Executive Officer**

**Date: November 04, 2025**

## LIST OF BRANCH OFFICES OF MAHINDRA MANULIFE INVESTMENT MANAGEMENT PRIVATE LIMITED

**For updated list of AMC branch offices, please visit www.mahindramanulife.com.**

### LIST OF OFFICIAL POINTS OF CONTACTS / ACCEPTANCE OF TRANSACTIONS DURING NEW FUND OFFER & ONGOING OFFER PERIOD

### OFFICES OF MAHINDRA MANULIFE INVESTMENT MANAGEMENT PRIVATE LIMITED

| | |
|---|---|
| **Mumbai-HO** | Unit No. 204, 2nd Floor, Amiti Building, Piramal Agastya Corporate Park, LBS Road, Kamani Junction, Kurla (W), Mumbai – 400 070 |
| **Mumbai Borivali** | Parvati Hub, 1st Floor, Office No.101-104, Off Chandavarkar Road, Next to IDFC Bank, Roshan Nagar, Borivali - West, Mumbai – 400092 |
| **Mumbai Ghatkopar** | ZBS 2 FLR 201, Mahatma Gandhi Road, Near Doshi Nursing Home, Ghatkopar East, Mumbai, Maharashtra 400077 |
| **Mumbai - Fort** | 103, Veena Chambers, 21, Dalal Street, Opp. BSE Building, Fort, Mumbai- 400001 |
| **Mumbai - Thane** | Shop No. 5, Konark Tower, Ghantali Devi Road, Thane West, Thane - 400602 |
| **New Delhi** | 608-609, 6th Floor, Prakash Deep Building, Tolstoy Marg, New Delhi - 110001 |
| **Pune** | Office No. 4, 1st Floor, Dinkar Baug Apartment, CTS No. – 852, FP No.188, Bhandarkar Road,Pune – 411004 |
| **Lucknow** | 101, First Floor, Bhalla Chambers, 10 Park Lane, 5 Park Road, Hazratganj, Lucknow – 226001. |
| **Ahmedabad** | 202, 2nd Floor, Majestic, Near Swati Snacks, Opp. Law Garden BRTS, Law Garden, Panchvati, Ahmedabad – 380006. |
| **Vadodara** | 342, 343 & 347, 3rd Floor, Emreald One, Nr. Gujarat Kidney Hospital, Jetalpur Bridge, Jetalpur Road, Vadodara – 390007. |
| **Kolkata** | Room No-2, 3rd Floor, Kankaria Centre, 2/1 Russel Street, Kolkata – 700071. |
| **Chennai** | Suite 1B, 1st Floor, Riaz Garden, No.29 Kodambakkam High Road, (Near Hotel Palm Grove) Nungambakkam, Chennai 600 034 |
| **Bangalore** | S - 317, 319, 321 ,3rd Floor, South Block, Manipal Center, 47, Dickenson Road, Bangalore – 560042. |
| **Patna** | 609, 6th Floor, Hari Niwas Complex, Dakbunglow Crossing, Patna- 800 001. |
| **Ernakulam** | New Door No: 66/4588, 3rd Floor, MG Square, Padma Jn, MG Road. Ernakulam – 682035 |
| **Indore** | 215/215-A, 2nd Floor, D M Tower, Near Janjeerwala Sqaure, 21/2,<br>Race Course Road,New Palasia, Indore – 452 001 |
| **Surat** | HG-17, International Trade Center, Majura Gate, Surat – 395002 |
| **Jaipur** | Office No. 115, 1st Floor V-Jai City Point, Ashok Marg, C-Scheme, Jaipur – 302001. |
| **Guwahati** | 5E, Dihang Arcade, 5th Floor, Tarun Nagar, Near ABC Bus Stop, G. S. Road,<br>Guwahati – 781005 |
| **Kanpur** | Office No. 411, 4th Floor, Kan Chambers Civil Lines, Kanpur-208001 |
| **Chandigarh** | SCO 333-334, 1st Floor, Cabin No - 216, Sector - 35B,Chandigarh - 160022 |
| **West Bengal -Durgapur** | Room No - 21, 3rd Floor, Suhatta Mall, City Centre, Durgapur 713216 |
| **Nagpur** | 1st Floor, Plot No 6, Fortune Business Centre, Vasant Vihar Complex, WHC Road, Shankar Nagar, Nagpur, 440010 |
| **Hyderabad** | 3B, Third Floor, B-Block, GS Mall, Somajiguda Circle, Above Domino's Pizza, Hyderabad, Telangana-500082. |
| **Chhattisgarh** | Shop No. F-12, 1st Floor Raheja Towers, Opp. Crime Branch, Near Fafadih Chowk, Jail Road, Raipur, Chhattisgarh – 492001 |
| **Dehradun** | 3rd Floor, Soshil Tower, Curzon Road, Near Dalanwala Thana, Dehradun - 248001 |

## OFFICES OF COMPUTER AGE MANAGEMENT SERVICES LIMITED

Andhra Pradesh: 40-1-68, Rao & Ratnam Complex, Near Chennupati Petrol Pump, M.G Road, Labbipet, Vijayawada - 520010. Flat No GF2, D NO 47-3-2/2, Vigneswara Plaza, 5th Lane, Dwarakanagar Visakhapatnam-530 016. D No 31-13-1158, 1st Floor, 13/1 Arundelpet, Ward No. 6, Guntur - 522002. Shop No. 2, 1st Floor, NSR Complex, James Garden, Near Flower Market, Nellore - 524001. Door No: 6-2-12, 1st Floor, Rajeswari Nilayam, Near Vamsikrishna Hospital, Nyapathi Vari Street, T Nagar, Rajahmundry - 533101. Shop No: 6, Door No: 19-10-8, (Opp to Passport Office), AIR Bypass Road, Tirupati - 517501. Bandi Subbaramaiah Complex, D. No: 3/2151/2152, Shop No 4, Near Food Nation, Raja Reddy Street, Kadapa – 516001. . AGVR Arcade, 2nd Floor, Plot No. 37(Part), Layout No. 466/79 Near: Canara Bank, Sangamesh Nagar, Anantpur – 515001. H.No. Shop Nos. 26 and 27, Door No. 39/265A and 39/265B, Second Floor, Skanda Shopping Mall, Old Chad Talkies, Vaddageri, 39th Ward, Kurnool – 518 001. No.33-1, 44 Sri Sathya Complex, Main Road, Kakinada - 533001. Door No 4—4-96, 1st Floor, Vijaya Ganapathi Temple Back Side, Nanubala Street, Srikakulam - 532001. No.22b-3-9, Karl Marx Street, Powerpet, Eluru – 534002. Shop No 1128, First floor, 3rd Line,Sri Bapuji Market Complex,Ongole – 523001.Door No. 4-8-73, Beside Sub Post Office, Kothagraharam,Vizianagaram - 535001 Assam: Piyali Phukan Road, K. C. Path, House No – 1, Rehabari, Guwahati - 781008. Bangiya Vidyalaya RoadNear Old post office, Durgabari, Tinsukia – 786125. G.N.B.Road, Bye Lane, Prakash Cinema, Po & Dist. Bongaigaon -783380. Amba Complex, Ground Floor, H S Road, Dibrugarh-786001. Singh Building, Ground Floor, C/O-Prabhdeep Singh Punjabi Gali, Opp. V-Mart, Gar Ali, PO & PS-Jorhat, Jorhat -785001 Utaplendu Chakraborthy, Amulapathy, V.B.Road, House No.315, Nagaon -782003. House No. 18B, 1st Floor, C/o. Lt. Satyabrata Purkayastha, Opposite to Shiv Mandir, Ambicapatty, Silchar -788004. Kanak Tower -1st Floor Opp. IDBI Bank/ ICICI Bank C.K. Das Road, Tezpur Sonitpur - 784001 Bihar: 301-B, Third Floor, Patna One Plaza, Near Dak Bungalow Chowk, Patna – 800001. Brahman Toli, Durgasthan Gola Road, Muzaffarpur - 842001. Ground Floor, Gurudwara Road,Near Old Vijaya Bank, Bhagalpur -812001. Ground Floor, Belbhadrapur, Near Sahara Office, Laheriasarai Tower Chowk, Laheriasarai, Darbhanga - 846001. Old NCC Office, Ground Floor, Club Road, Arrah-802301. R-C Palace, Amber Station Road, Opp Mamta Complex, Biharsharif – 803101. C/o Sri Vishwanath Kunj Ground Floor, Tilha Mahavir Asthan Gaya - 823001. C/C Muneshwar Prasad,Sibaji Colony,SBI Main Branch Road,Near - Mobile Tower, Purnea-854301. C/o Rice Education and IT Centre, Near Wireless Gali, Amla Tola, Katihar-854105. Chattisgarh: First Floor, Plot No. 3, Block No. 1, Priyadarshini Parisar West, Behind IDBI Bank Nehru Nagar, Bhilai - 490020. HIG, C-23 Sector - 1, Devendra Nagar, Raipur - 492004. Shop No. B - 104, First Floor, Narayan Plaza, Link Road, Bilaspur - 495001 Goa:Office no 103, 1st Floor, Unitech City Centre, M.G. Road, Panaji - 403 001. F4- Classic Heritage, near Axis Bank, Opp. BPS Club, Pajifond Margao - 403601. Office no. CF-8, 1st Floor, Business Point, Above Bicholim Urban Co-op Bank, Angod, Mapusa - 403507. No DU 8, Upper Ground Floor, Behind Techoclean Clinic, Suvidha Complex Near ICICI Bank, Vasco - 403802. 1st Floor, MIG-25, Blessed Villa, Lochan Nagar, Raigarh-496001. 303 – 304 ,3rd Floor Marcado, Opp Municipal Market, Nr President Hotel, C G Road, Ahmedabad – 380009. Shop No-G-5, International Commerce Center, Nr. Kadiwala School, Majura Gate, Ring Road, Surat – 395002. 103 Aries Complex, BPC Road, Off R.C.Dutt Road, Alkapuri, Vadodara - 390007. 101, A.P. Tower, B/H, Sardhar Gunj, Next to Nathwani Chambers, Anand - 388001.501 – 503 , Bhayani Skyline, Behind Joggers Park, Atabhai Road, Bhavnagar – 364001 . 207, Manek Centre, P N Marg, Jamnagar - 361001. Office 207 - 210, Everest Building, Harihar Chowk, Opp Shastri Maidan, Limda Chowk, Rajkot - 360001. 3rd floor, Gita Nivas, Opp Head Post Office, Halar Cross Lane, Valsad - 396001. 214-215,2nd floor, Shivani Park, Opp. Shankheswar Complex, Kaliawadi, Navsari –396445. Office No. 4-5, First Floor RTO, Relocation Commercial Complex –B Opp. Fire Station, Near RTO Circle, Bhuj -370001. "Aastha Plus", 202-A, 2nd Floor, Sardarbag Road, Near. Alkapuri, Opp. Zansi Rani Statue, Junagadh - 362001. Shop No - F -56, First Floor, Omkar Complex, Opp Old Colony, Near Valia Char Rasta, GIDC, Ankleshwar -393002. 1st Floor, Subhadra Complex, Urban Bank Road, Mehsana - 384002. 208, 2nd Floor, HEENA ARCADE, Opp. Tirupati Tower, Near G.I.D.C. Char Rasta, Vapi - 396195. F-108, A-111, First Floor, R K Casta, Behind Patel Super Market, Station Road, Bharuch -392001. F-142, First Floor, Ghantakarna Complex, Gunj Bazar, Nadiad - 387001. A/177, Kailash Complex, Opp. Khedut Decor Gondal - 360311. Shyam Sadan, First Floor, Plot No 120, Sector 1/A, Gandhidham – 370201. Unit No. 326, Third Floor, One World - 1, Block – A, Himmatnagar - 383001. Gopal Trade Center,Shop No. 13-14, 3rd Floor, Nr. BK Mercantile Bank,Opp. Old Gunj, Palanpur - 385001. Shop No. 12, M.D. Residency, Swastik Cross Road, Surendranagar - 363001. B 1, 1st Floor, Mira Arcade, Library Road, Opp SBS Bank,Amreli-365601. F-10, First Wings, Desai Market, Gandhi Road,Bardoli-394601. No.507, 5Th Floor, Shree Ugati Corporate Park, Opp Pratik Mall, Nr Hdfc Bank, Kudasan, Gandhinagar-382421. 1st Floor, Prem Praksh TowerB/H B.N. Chambers, Ankleshwar, Mahadev Road, Godhra – 389001.Haryana: LG3, SCO 12 Sector 16, Behind Canara

Bank, Faridabad – 121002. Unit No-115, First Floor Vipul Agora Building Sector -28, Mehrauli Gurgaon Road Chakkar Pur, Gurgaon - 122001. SCO 83-84, First Floor, Devi Lal Shopping Complex, Opp RBL Bank, G.T.Road , Panipat - 132103. SCO 06, Ground Floor, MR Complex, Near Sonipat Stand Delhi Road, Rohtak-124 001. 124-B/R, Model Town, Yamuna Nagar - 135001. 12, Opp. Bank of Baroda, Red Square Market, Hisar - 125001. Opposite Peer, Bal Bhawan Road, Ground Floor, Ambala - 134 003. M G Complex, Bhawna Marg, Beside Over Bridge, Sirsa - 125055. 29, Avtar Colony, Behind Vishal Mega Mart, Karnal – 132001. SCO-12, 1st Floor, Pawan Plaza, Atlas Road, Subhas Chowk, Sonepat-131001. Himachal Pradesh: I Floor, Opp. Panchayat Bhawan Main gate, Bus stand, Shimla - 171001. 1st Floor, Above Sharma General Store, Near Sanki Rest house, The Mall, Solan - 173212. Collage Road, Kangra, Dis Kangra-176001. No.328/12, Ram Nagar, 1st Floor, Above Ram Traders, Mandi-175001. Jammu & Kashmir: JRDS Heights, Lane Opp. S&S Computers, Near RBI Building, Sector 14, Nanak Nagar Jammu - 180004. Guru Nanak Institute NH-1A,Udhampur – 182101. Near New ERA Public School, Rajbagh, Srinagar, Jammu & Kashmir – 190008.Jharkhand: 1st Floor, Plot No. HE-7 City Centre, Sector 4, Bokaro Steel City, Bokaro- 827004. Urmila Towers, Room No: 111 (1st Floor) Bank More, Dhanbad - 826001. Tee Kay Corporate Towers, 3rd Floor, S B Shop Area,Main Road, Bistupur,Jamshedpur. 4, HB RoadNo: 206, 2nd Floor Shri Lok Complex, H B Road, Near Firayalal, Ranchi - 834001. S S M Jalan Road, Ground floor, Opp. Hotel Ashoke, Caster Town, Deoghar - 814112. Municipal Market, Annanda Chowk, Hazaribag - 825301. AT; Gram-Gutusahi Under the Nimdih, Panchayat, PO Chaibasa, Thana: Muffasil, Dist-West Singhbhum, Jharkhand – 833201. Karnataka: Trade Centre, 1st Floor45, Dikensen Road (Next to Manipal Centre), Bengaluru - 560042.14-6-674/15(1), SHOP No - UG11-2, Maximus Complex, Light House Hill Road, Mangalore- 575001. Classic Complex, Block no 104, 1st Floor, Saraf Colony, Khanapur Road, Tilakwadi, Belgaum - 590 006. 13, Ist Floor, Akkamahadevi Samaj Complex, Church Road, P.J.Extension, Davangere - 577002. No.204 - 205, 1st Floor' B ' Block, Kundagol Complex, Opp. Court, Club Road, Hubli - 580029. No.1, 1st Floor, CH.26 7th Main, 5th Cross (Above Trishakthi Medicals), Saraswati Puram, Mysore - 570009. 18/47/A, Govind Nilaya, Ward No 20, Sangankal Moka Road, Gandhinagar, Bellary - 583102. No.65, 1st Floor, Kishnappa Compound, 1st Cross, Hosmane Extn, Shimoga - 577201. Pal Complex, Ist Floor, Opp. City Bus Stop, SuperMarket, Gulbarga - 585101. Shop No A2, Basement Floor, Academy Tower, Opp. Corporation Bank, Manipal – 576104. First Floor,17/1, (272) 12th Cross Road, Wilson Garden, Bengaluru-560027. Shop No.02 1st Floor, Shreyas Complex, near Old Bus Stand Bagalkot – 587101. Padmasagar Complex, 1st floor, 2nd Gate, Ameer Talkies Road, Vijayapura (Bijapur) – 586101. Vidya Bhavan Building, 1st Floor, Old Bus Stand Road, Hassan -573201. PID No 88268, 2nd Floor, 2nd Cross, M G Road, Tumkur-572101 Kerala: Building Name: - Modayil Doorx`No. :- 39/2638 DJ, 2nd Floor, 2A, M. G. Road, Cochin – 682 016, Door No.42/227-B, Chittoor Road, Opp. North Town Police Station, Kacheripadym, Cochin - 682018. 29/97G 2nd Floor, S A Arcade, Mavoor Road, Arayidathupalam, Calicut - 673016. 1307 B, Puthenparambil Building KSACS Road, Opp. ESIC office Behind Malayala Manorama Muttambalam P O, Kottayam 686501. Room No. 26 & 27, Dee Pee Plaza, Kokkalai, Trichur - 680001. TC NO: 22/902, 1st – Floor "Blossom" Bldg., Opp. NSS Karayogam Sasthamangalam Village P.O, Thiruvananthapura Trivandrum-695010 Uthram Chambers (Ground Floor) Thamarakulam, Kollam - 691 006. Room No.PP.14/435, Casa Marina Shopping Centre, Talap, Kannur - 670004. Door No.18/507(3) Anugraha, Garden Street, College Road, Palakkad – 678 001. 1st Floor, Room No - 61(63) International Shopping Mall, Opp. St. Thomas Evangelical Church, Above Thomson Bakery, Manjady, Thiruvalla – 689105. Doctor's Tower Building, Door No. 14/2562, 1st floor, North of Iorn Bridge, Near Hotel Arcadia Regency, Alleppey - 688001. KMC XXv/88, I, 2nd Floor, Stylo Complex, Above Canara Bank, Bank Road, Kasaragod-671121. Kadakkadan Complex, Opp central school,Malappuram-676505. 2nd Floor, AFFAS Building, Kalpetta, Wayanad-673121.Madhya Pradesh: 101, Shalimar Corporate Centre8-B, South Tukogunj, Opp.Greenpark, Indore - 452001. Plot no 10, 2nd Floor, Alankar Complex, Near ICICI Bank, MP Nagar, Zone II, Bhopal - 462011. G-6 Global Apartment, Kailash Vihar Colony, Opp. Income Tax Office, City Centre, Gwalior - 474002. 8, Ground Floor, Datt Towers, Behind Commercial Automobiles, Napier Town, Jabalpur - 482001.2nd Floor, Parasia Road, Near Surya Lodge, Sood Complex, Above Nagpur CT Scan, Chhindwara – 480001. 1st Floor, Gurunanak Dharmakanta, Jabalpur Road, Bargawan, Katni - 483501. Dafria & Co, No.18, Ram Bagh, Near Scholar's School, Ratlam - 457001. Opp. Somani Automobile, S Bhagwanganj Sagar - 470002. 109, 1st Floor, Siddhi Vinayak Trade Center, Shahid Park,Ujjain – 456010. 11 Ram Nagar - 01st Floor, A. B. Road, Near Indian- Allahabad Bank, Dewas – 455001. 1st Floor, Shri Ram Market, Beside Hotel Pankaj, Satna-485001. Shop No 112, First Floor, Anant Vaibhav, University Road, Rewa – 486001. CAMS Service Center Plot No 49, Ward No 31, Swami Vivekanand Ward, Gully No 1, Padawa Khandwa – 450001. Maharashtra: Rajabahdur Compound, Ground Floor, Opp Allahabad Bank, Behind ICICI Bank, 30, Mumbai Samachar Marg, Fort, Mumbai - 400023. 501 – Tiara, CTS 617, 617/1-4,Off Chandavarkar Lane, Maharashtra Nagar, Borivali – West, Mumbai – 400092. 145, Lendra, New Ramdaspeth, Nagpur - 440010. Vartak

Pride, 1st floor, Survay No 46, City Survay No 1477, Hingne Budruk, D. P Road, Behind Dinanath Mangeshkar Hospital, Karvenagar, Pune - 411 052. 81, Gulsham Tower, 2nd Floor 81, Gulsham Tower, 2nd Floor 81, Near Panchsheel Talkies, Amaravati - 444601. 2nd Floor, Block No. D-21-D-22, Motiwala Trade Center, Nirala Bazar, New Samarth Nagar, Opp. HDFC Bank, Aurangabad – 431001. Rustomji Infotech Services, 70, Navipeth, Opp. Old Bus Stand, Jalgaon - 425001. 2 B, 3rd Floor, Ayodhya Towers, Station Road, Kolhapur - 416001.1st Floor, “Shraddha Niketan“, TilakWadi, Opp. Hotel City Pride,Sharanpur Road, Nasik - 422 002. Flat No 109, 1st FloorA Wing, Kalyani Tower, 126 Siddheshwar Peth, Near Pangal High School, Solapur - 413001. 117 / A / 3 / 22, Shukrawar Peth, Sargam Apartment, Satara - 415002. Opp. RLT Science College, Civil Lines, Akola - 444001. Dev Corpora, 1st floor, Offce no. 102, Cadbury Junction, Eastern Express way, Thane (West) – 400 601.351, Icon, 501, 5th floor, Western Express Highway, Andheri East, Mumbai - 400069. Jiveshwar Krupa Bldg, Shop. NO.2, Ground Floor, Tilak Chowk, Harbhat Road, Sangli - 416416. Shop No 6, Ground Floor, Anand Plaza Complex, Bharat Nagar, Shivaji Putla Road, Jalna - 431203. 3, Adelade Apartment, Christain Mohala, Behind Gulshan-E-Iran Hotel, Amardeep Talkies Road, Bhusawal - 425201.Office no 3, 1st Floor, Shree Parvati, Plot no 1/175, Opp. Mauli Sabhagruh, Zopadi Canteen, Savedi, Ahmednagar - 414 003. House No 3140, Opp Liberty Furniture, Jamnalal Bajaj Road, Near Tower Garden, Dhule - 424001. Orchid Tower, Gr’Floor, Gala No 06, S.V.No.301/Paiki 1/2, Nachane Munciple Aat, Arogya Mandir, Nachane Link Road, At, Post, Tal. Ratnagiri, Dist. Ratnagiri - 415612. Pushpam, Tilakwadi, Opp. Dr. Shrotri Hospital, Yavatmal - 445001.BSEL Tech Park, B-505, Plot no 39/5 & 39/5A, Sector 30A, Opp. Vashi Railway Station, Vashi, Navi Mumbai – 400705. Platinum Mall, Office No.307, 3rd floor, Jawahar Road, Ghatkopar East, February 22, 2018 Mumbai 400 077. Opp Mustafa décor, Behind Bangalore Bakery, Kasturba Road, Chandrapur – 442402. Shop No.8,9 Cellar "Raj Mohammed Complex" Main Road Shri Nagar,Nanded-431605. Opp. Raman Cycle Industries, Krishna Nagar, Wardha – 442001. Office No 413, 414, 415, 4th Floor, Seasons Business Centre, Opp. KDMC (Kalyan Dombivli Municipal Corporation) Shivaji Chowk, Kalyan (W) – 421 301. Shop No. 5 & 6, B2B Elite, Ground Floor, Near Deshikendra School, Signal Camp, Latur, Maharashtra - 413512. 12/179, Bairagdar Building, Behind Congress Committee Office, Ichalkaranji – 416115. Meghalaya: 3rd Floor RPG Complex, Keating Road, Shillong - 793001 Nagaland: MM Apartment, House No.436(Ground Floor), Dr. Hokeshe Sema Road, Near Bharat Petroleum, Opp. T.K.Complex, Dimapur -797112.New Delhi: 401 to 404, 4th Floor, Kanchan Junga Building, Barakhamba Road, New Delhi 110001. Number G-8, Ground Floor, Plot No C-9, Pearls Best Height - II, Netaji Subhash Place, Pitampura, New Delhi – 110034. Office Number 112, 1st Floor, Mahatta Tower, B Block Community Centre, Janakpuri, New Delhi -110058 Odisha: Plot No- 501/1741/1846, Premises No-203, 2nd Floor, Kharvel Nagar, Unit-3, Bhubaneswar-751001. Ground Floor, Kalika Temple Street,Beside SBI Bazar Branch, Berhampur- 760 002. Near Indian Overseas Bank, Cantonment Road, Mata Math, Cuttack - 753001. J B S Market Complex, 2nd Floor, Udit Nagar, Rourkela -769012. C/o Raj Tibrewal & Associates, Opp. Town High School, Sansarak Sambalpur - 768001. B C Sen Road, Balasore - 756001. Similipada, Near Sidhi Binayak +2 Science Collage, Angul-759122. Das & Das Complex, 1st Floor, Bypass Road, opposite to Vishal Mega Mart, Chhapulia, Bhadrak, Odisha. PIN-756100. Darji Pokhari Chakka, Above om Jewellers, Hospital Square, Puri Town, Puri-752001. Pondicherry: S-8, 100, Jawaharlal Nehru Street (New Complex, Opp. Indian Coffee House), Pondicherry - 605001. Punjab: Deepak Tower, SCO 154-155, 1st Floor-Sector 17, Chandigarh - 160017. U/GF, Prince Market, Green Field, Near Traffic Lights, Sarabha Nagar Pulli, Pakhowal Road, Ludhiana - 141002. 3rd Floor Bearing Unit no- 313,Mukut House,Amritsar – 143001. 144, Vijay Nagar, Near Capital Small Finance Bank, Football Chowk Jalandhar City – 144001.35 New Lal Bagh, Opposite Polo Ground, Patiala: 147001. 2907 GH, GT Road, Near Zila Parishad, Bhatinda - 151001. Near Archies Gallery, Shimla Pahari Chowk, Hoshiarpur - 146001.Street No 8-9 Center, Aarya Samaj Road, Near Ice Factory, Moga -142001. Opp Bank of Bikaner and Jaipur, Harchand Mill Road, Motia Khan,Mandi Gobindgarh -147301. 13 - A, Ist Floor, Gurjeet Market, Dhangu Road, Pathankot – 145001. Shop No.2, Model Town, Near Joshi Driving School, Phagwara-144401. Rajasthan: R-7, Yudhisthir Marg, C-Scheme, Behind Ashok Nagar Police Station, Jaipur - 302001. AMC No. 423/30 Near Church, Opp T B Hospital, Jaipur Road, Ajmer - 305001. 256A, Scheme No:1, Arya Nagar, Alwar - 301001. C/o Kodwani Associtates, Shop No 211-213, 2nd floor, Indra Prasth Tower, Syam Ki Sabji Mandi, Near Mukerjee Garden Bhilwara - 311001. 1/5, Nirmal Tower, 1st Chopasani Road, Jodhpur - 342003. B-33 'Kalyan Bhawan, Triangle Part, Vallabh Nagar, Kota - 324007. 32, Ahinsapuri, Fatehpura circle, Udaipur- 313001. Behind Rajasthan Patrika, in front of Vijaya Bank, 1404, Amar Singh Pura, Bikaner - 334001. 3, Ashok Nagar, Near Heera Vatika, Chittorgarh - 312001. C/O Gopal Sharma & Company, Third Floor, Sukhshine Complex, Near Geetanjali Book depot, Tapadia Bagichi, Sikar 332001. Sikkim: Hotel Haritage Sikkim,Ground Floor, Diesel Power House Road (D.P.H.Road), Near Janta Bhawan, P.O & P.S.Gangtok, Dist East -737101 Tamilnadu: Ground Floor No.178/10, Kodambakkam High Road, Opp. Hotel Palmgrove, Nungambakkam-Chennai - 600034. No 1334; Thadagam Road, Thirumoorthy Layout, R.S.Puram, Behind Venkteswara Bakery, Coimbatore – 641002. Shop No 3, 2nd Floor, Suriya Towers 272/273 – Goodshed Street, Madurai - 625001. 197, Seshaiyer Complex, Agraharam Street, Erode - 638001. No. 2, I Floor Vivekananda Street, New Fairlands, Salem - 636016. 1(1), Binny Compound, II Street, Kumaran Road, Tirupur, - 641601.No. F4, Magnem Suraksaa Apartments Tiruvananthapuram Road Tirunelveli-627 002. No 8, 1st Floor, 8th Cross West Extn, Thillainagar, Trichy - 620018. DOOR NO 86, BA Complex,1st Floor Shop No 3, Anna Salai (Officer Line) Tollgate, Vellore - 632 001. No.28/8, 1st Floor, Balakrishna Colony Pachaiappa Street, Near VPV Lodge, Kumbakonam – 612001. 126 G, V.P.Towers, Kovai Road, Basement of Axis Bank, Karur - 639002. 16A/63A, Pidamaneri Road, Near Indoor Stadium, Dharmapuri - 636701. Survey No.25/204, Attibele Road, HCF Post, Mathigiri, Above Time Kids School, Opposite to Kuttys Frozen Foods, Hosur - 635 110. 156A / 1, First Floor, Lakshmi Vilas Building, Opp. District Registrar Office, Trichy Road, Namakkal - 637001. No 59 A/1, Railway Feeder Road (Near Railway Station) Rajapalayam - 626117. 4B/A16, Mangal Mall Complex, Ground Floor, Mani Nagar, Tuticorin - 628003. No.158, Rayala Tower-1, Anna salai, Chennai - 600002.III Floor, B R Complex, No.66, Door No. 11A, Ramakrishna Iyer Street,Opp. National Cinema Theatre ,West Tambaram, Chennai – 600 045. Shop No 1&2 Saradaram complex door no 6-7Theradi kadai street, Chidambaram – 608001. IV Floor, Kalluveettil Shyras Center, 47,Court Road, Nagercoil - 629001. Telangana: HNo.7-1-257, Upstairs S B H Mangammathota, Karimnagar - 505001. Shop No: 11 - 2 - 31/3, 1st floor, Philips Complex, Balajinagar, Wyra Road, Near Baburao Petrol Bunk, Khammam - 507001. 208, II FloorJade Arcade Paradise Circle, Hyderabad - 500003. Hno. 2-4-641, F-7, 1st Floor, A.B.K Mall, Old Bus Depot Road, Ramnagar, Hanamkonda, Warangal - 506001. No. 15-31-2M-1/41st Floor, 14-A, MIG KPHB Colony, Kukatpally, Hyderabad – 500072. H. No.: 14-3-178/1B/A/1, Near Hanuman Temple, Balaji Nagar, Boothpur Road, Mahabubnagar - 509001. No-6-4-80, 1st Floor, Above Allahabad Bank, Opp. Police Auditorium, V T Road, Nalgonda-508001. 5-6-208, Saraswathi nagar, Opposite Dr. Bharathi Rani Nursing Home, Nizamabad – 503001. 3-407/40-4, Basement floor, Royal Enfield Show Room Building, Bellampally Road, Mancherial – 504302. Tripura:Nibedita 1st floor, JB Road Palace Compound Agartala, Near Babuana Tea and Snacks, Tripura west - 799001. Uttarakhand: 204/121 Nari Shilp Mandir Marg, Old Connaught Place, Dehradun - 248001. 22, Civil Lines, Ground Floor, Hotel Krish Residency, Roorkee - 247667. Dev Bazar, Bazpur Road, Kashipur-244713. Uttar Pradesh: 1st Floor 106 to 108, City Centre Phase II, 63/ 2, The Mall, Kanpur -208001. First Floor C-10 RDC Rajnagar,Opp Kacheri Gate No.2, Ghaziabad - 201002. Office no,107,1st floor , Vaishali Arcade Building, Plot no 11, 6 Park Road, Lucknow-226001. No. 8, 2nd Floor, Maruti Tower Sanjay Place, Agra - 282002. 18/18A, FF-3, Gayatri Dham Milan Tower, MG Marg, Civil Lines, Prayagraj, Allahabad - 211 001. Shop No. 5 & 6, 3rd Floor, Cross Road The Mall, A D Tiraha, Bank Road, Gorakhpur – 273001. 108 1st Floor, Shivam Plaza, Opp Eves Cinema, Hapur Road, Meerut - 250002. H 21-22, Ist Floor, Ram Ganga Vihar Shopping Complex, Opposite Sale Tax Office, Moradabad - 244001. Office no 1, Second floor, Bhawani Market, Building No. D-58/2-A1, Rathyatra Beside Kuber Complex, Varanasi - 221010. Opp SBI Credit Branch, Babu Lal Kharkana Compound, Gwalior Road, Jhansi - 284001. City Enclave, Opp. Kumar Nursing Home, Ramghat Road, Aligarh - 202001. F-62 - 63,Second Floor, Butler Plaza, Civil Lines, Bareilly- 243001 . 1st Floor, Krishna Complex, Opp. Hathi Gate, Court Road, Saharanpur - 247001.Commercial Shop No.GF 10 & GF 38, Ground Floor, Ansal Fortune Arcad Plot No. K-82, Sector -18, Noida – 201301.Near JCB Office, Noida - 201301. CAMS C/O Rajesh Mahadev & Co, Shop No 3, Jamia Comlex Station Road, Basti - 272002. 9/1/51, Rishi Tola, Fatehganj, Ayodhya, Faizabad - 224001. Durga City Centre, Nainital Road, Haldwani - 263139. Gopal katra, 1st Floor, Fort Road, Jaunpur-222001. 159/160 Vikas Bazar Mathura - 281001. 17, Anand Nagar Complex, Opposite Moti Lal Nehru Stadium, SAI Hostel, Jail Road, Rae Bareilly - 229001. Bijlipura, Near Old Distt Hospital, Jail Road , Shahjahanpur - 242001. Arya Nagar, Near Arya Kanya School, Sitapur - 261001. 967, Civil Lines, Near Pant Stadium, Sultanpur - 228001. 53, 1st Floor, Shastri Market, Sadar Bazar, Firozabad, Uttarpradesh-283203. F-3, Hotel Shaurya,New Model Colotpny,Haridwar-249 408. Ground Floor, Canara Bank Building, Dhundhi Katra, Mirzapur - 231001. F26/27-Kamadhenu Market, Opp. LIC Building, Ansari Road, Muzaffarnagar – 251001. Opp Dutta Traders Near Durga Mandir Balipur Pratapgarh – 230001. West Bengal: Plot No. 3601, Nazrul Sarani, City Centre, Durgapur - 713216. Kankaria Centre, 2/1, Russell Street, (2nd Floor), Kolkata - 700071. Block – G 1st Floor, P C Chatterjee Market Complex, Rambandhu Talab PO, Ushagram, Asansol - 713303. 399 G T Road, Basement, Building Name :- Talk of the Town., Burdwan-713101. 78 , Haren Mukherjee Road, 1st floor, Beside SBI Hakimpara, Siliguri 734001. A – 1/50, Block A, Kalyani - 741235. “Silver Palace”, OT Road, Inda- Kharagpur, G.P-Barakola, P.S - Kharagpur Local - 721305, Dist-West Midnapore. 3/1, R.N. Mukherjee Road, 3rd Floor,Office space -3C, “Shreeram Chambers” Kolkata -700 001. Mouza-Basudevpur, J. L. NO.126, Haldia Municipality, Ward No 10, Durgachak, Haldia - 721602. Daxhinapan Abasan, Opp Lane of Hotel, Kalinga, SM Pally, Malda – 732101. 1st Floor, Central Bank Building Machantala, PO Bankura, Dist Bankura, West Bengal - 722101, 47/5/1, Raja Rammohan Roy Sarani PO. Mallickpara, Dist. Hoogly Seerampore

-712203. Mukherjee Building, First Floor, Beside MP Jewellers, Next to Mannapuram, Ward No. 5, Link Road, Arambagh, Hooghly – 712601. RBC Road, Ground Floor, Near Barasat Kalikrishna girls High School,Barasat-700124. No.107/1, A C Road, Ground Floor, Bohorompur, Murshidabad, -742103. Bhubandanga, Opposite Shiv, Shambhu Rice Mill, 1st Floor, Bolpur 731204. S N Road Bye Lane, Badur Bagan, Near Gouri Shankar, P.O. & Dist. Cooch Behar – 736101. Babu Para, Beside Meenaar Apartment ,Ward No VIII, Kotwali Police Station – 735101.KH. No. 183/2G, opposite Hotel Blue Diamond, T.P. Nagar, Korba, – 495677 . R.N Tagore Road, In front of Kotawali P.S.Krishnanagar Nadia-741101. Rabindra Pally Beside of Gitanjali Cenema Hall P O & P S Raiganj, Dist North Dijajpur Raiganj – 733134. Police Line, Ramakrishnapally, Near Suri Bus Stand, Suri – 731101. Apurba Market, Ground Floor, Vill Mirjapur, Opp: Basirhat College, PO: Basirhat College, Dist: 24PGS (north), Basirhat, Pin- 743412. Anand Plaza, Shop No. 06 2nd Floor, Sarbananda Sarkar Street, Munsifdanga, Purulia 723101. Holding No-58, 1st Floor, Padumbasan Ward No 10, Tamluk Maniktala More, Beside HDFC Bank, Tamluk, Purba Medinipur, Tamluk- 721636. Santinagar Ward No-14, Near Upal Mukhar Puja Ground, P.O. Alipurduar, District - Alipurduar, Pin -736121.

## OFFICIAL POINT OF ACCEPTANCE FOR TRANSACTIONS IN ELECTRONIC FORM

Investors can undertake any transaction, including purchase / redemption / switch and avail any such online services as may be provided by the AMC from time to time through the online facility available on its official website - www.mahindramanulife.com which is the official point of acceptance for electronic transactions. Further, secured internet sites operated by CAMS will be the official point of acceptance for electronic transactions received from specified banks, financial institutions, distributors, channels etc. with whom the AMC has entered or may enter into specific arrangements. The servers of the AMC and CAMS will be the official point of acceptance for all such online / electronic transaction facilities offered by the AMC.

## POINT OF SERVICE LOCATIONS (“POS”) OF MF UTILITIES INDIA PVT. LTD. (“MFUI”)

The online transaction platform of MF Utility (“MFU”) i.e. www.mfuonline.com and the POS locations of MFU as designated / updated from time to time, shall be the Official Points of Acceptance (OPA) for transactions in the Scheme(s) of Mahindra Manulife Mutual Fund. For updated list of authorised POS of MFU, please visit the website of MFUI at www.mfuindia.com.

In addition to above, Eligible Trading Members/ Depository Participants / Mutual Fund Distributors/SEBI Registered Advisors will be considered as the Official Point of Acceptance for the transactions through NSE MFSS, NMF II and BSE StAR platform.

## OFFICIAL POINT OF ACCEPTANCE THROUGH MF CENTRAL

MF Central has been designated as Official Point of Acceptance from September 22, 2021. MFCentral may be accessed using https://mfcentral.com/.