

Scheme Information Document (SID)

SECTION I

Edelweiss Financial Services Fund

(An open-ended equity scheme investing in the financial services sector)

This product is suitable for investors who are seeking*:	Scheme Risk-o-meter	Benchmark Risk-O-Meter As per AMFI Tier I Benchmark - NIFTY Financial Services TRI
<ul style="list-style-type: none"> Long term capital appreciation Investment in equity and equity related instruments with a focus on companies engaged in Financial Services sectors. 	 <p>The risk of the scheme is Very High.</p>	 <p>The risk of the benchmark is Very High.</p>

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

The above product labelling assigned during the New Fund Offer (NFO) is based on internal assessment of the scheme characteristics or model portfolio and the same may vary post NFO when the actual investments are made.

Offer of Units of Rs. 10/- each for cash during the New Fund Offer Period and continuous offer for units at NAV based prices during the Ongoing Offer Period.

NEW FUND OFFER OPENS ON: JANUARY 27, 2026
NEW FUND OFFER CLOSES ON: FEBRUARY 10, 2026
SCHEME RE-OPEN ON: ON OR BEFORE FEBRUARY 24, 2026

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

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

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

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

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

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

This Scheme Information Document is dated December 17, 2025.

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Part I. HIGHLIGHTS/SUMMARY OF THE SCHEME

Sr. No.	Title	Description
I	Name of the scheme	Edelweiss Financial Services Fund
II	Category of the Scheme	Sectoral Fund
III	Scheme type	An open-ended equity scheme investing in the financial services sector.
IV	Scheme code	EDEL/O/E/SEC/25/11/0078
V	Investment objective	<p>The investment objective of the scheme is to generate long-term capital appreciation by investing predominantly in equity and equity related securities with a focus on companies engaged in financial services sectors.</p> <p>However, there is no assurance that the investment objective of the Scheme will be achieved.</p>
VI	Liquidity/listing details	<p>Liquidity:</p> <p>On an on-going basis, the Scheme will offer Units for purchase/switch-in and redemption/switch-out at NAV related prices on every Business Day. As per SEBI Regulations, the Mutual Fund shall dispatch redemption proceeds within 3 working days from the date of receipt of valid redemption or repurchase request. In case the redemption proceeds are not made within 3 working days of the date of redemption or repurchase, interest will be paid @15% per annum or such other rate from the 4th working day onwards, as may be prescribed by SEBI from time to time.</p> <p>Further, as per AMFI circular no. AMFI/35P/MEM-COR/74/2022-23 dated January 16, 2023, in case of exceptional situations the AMC might follow the additional timelines for making redemption payments.</p> <p>Listing Details:</p> <p>The Scheme is an open-ended equity scheme, sale and repurchase will be made on a continuous basis and therefore the Units of the Scheme are presently not proposed to be listed on any stock exchange.</p>
VII	Benchmark (Total Return Index)	<p>As per AMFI Tier I benchmark</p> <p>NIFTY Financial Services TRI</p> <p>Justification for use of benchmark: The benchmark is designed to reflect the behaviour and performance of the Indian financial market such as banks, financial institutions, housing finance, NBFC, Insurance and other financial services companies.</p> <p>The composition of the benchmark is such that it is most suited for comparing performance of the Scheme. The Trustees reserves the right to change the benchmark in future, if a benchmark better suited to the investment objective of the Scheme is available.</p>

		<p>The AMC/Trustees reserves the right to change benchmark in future for measuring performance of the scheme and as per the guidelines and directives issued by SEBI from time to time.</p>
VIII	NAV disclosure	<p>The AMC will calculate and disclose the first NAV within the timelines stipulated under the Regulations from the closure of the New Fund Offer Period. Subsequently, considering that the Scheme shall be investing in international markets, there would be time zone differences between transactions by investors and investments in/sale of securities. As a result, the AMC shall update the NAV by 10:00 a.m. on the next business day on the website of Association of Mutual Funds in India (AMFI) (www.amfiindia.com) and the AMC website www.edelweissmf.com.</p> <p>For further details refer Section II.</p>
IX	Applicable timelines	<p>Dispatch of redemption proceeds: The redemption or repurchase proceeds shall be dispatched to the unitholders within three working days from the date of redemption or repurchase.</p> <p>Further, as per AMFI circular no. AMFI/35P/MEM-COR/74/2022-23 dated January 16, 2023, in case of exceptional situations the AMC might follow the additional timelines for making redemption payments.</p> <p>Dispatch of Income Distribution cum Capital Withdrawal (IDCW): The payment of dividend/ IDCW to the unitholders shall be made within seven working days from the record date.</p>
X	Plans and Options Plans/Options and sub options under the Scheme	<p>The Scheme will offer two Plans:</p> <ol style="list-style-type: none"> 1. Regular Plan; and 2. Direct Plan <p>The Direct Plan will be offered only for investors who purchase /subscribe Units of the Scheme directly with the Fund and will not be available for investors who route their investments through a Distributor. In case neither Distributor's Code nor "Direct" is indicated in the application form, the same will be treated as "Direct Plan" application.</p> <p>The portfolio of the Scheme under both these Plans will be common.</p> <p>Each Plan will offer:</p> <ol style="list-style-type: none"> (i) Growth Option and (ii) Income Distribution cum Capital withdrawal (IDCW) Option <p>IDCW Option shall have Reinvestment, Payout & Transfer Facility.</p> <p>The AMC/Trustee reserve the right to introduce Plans/Option(s) as may be deemed appropriate at a later date.</p>

		<p>Default Option: If the investor does not clearly specify the choice of Option at the time of investing, it will be deemed that the investor has opted for Growth Option.</p> <p>Default Facility: If the investor selects IDCW Option but fails to mention the facility, it will be deemed that the investor has opted for IDCW Reinvestment Facility.</p> <p>If the investor chooses a Plan/Option/Facility in the Application Form but fails to comply with the minimum application/ additional application amount/other criteria of the said Plan/Option/Facility, then he will be allotted units under the Default Plan/Option/Facility, provided the required amount/other criteria are fulfilled.</p> <p>For detailed disclosure on default plans and options, kindly refer SAI.</p>
XI	Load Structure	<p>Exit Load: If the units are redeemed /switched out on or before 90 days from the date of allotment – 1% of the applicable NAV.</p> <p>If the units are redeemed /switched out after 90 days from the date of allotment - NIL</p> <p>AMC reserves the right to revise the load structure from time to time. Such changes will become effective prospectively from the date such changes are incorporated</p>
XII	Minimum Application Amount/switch in	<p>During the NFO: Purchase: Minimum of Rs. 100/- and in multiples of Re. 1/- thereafter.</p> <p>Ongoing subscription: Fresh Purchase (including switch-in) - Rs. 100/- and in multiples of Re. 1/- thereafter Additional Purchase (including switch-in) - Rs. 100/- and in multiples of Re. 1/- thereafter</p> <p>SIP: Rs. 100/- and in multiples of Re. 1 thereafter.</p> <p>STP (being Target Scheme): Rs. 100/- and any amount thereafter (for Fixed amount option) / Rs. 100/- and any amount thereafter (for capital appreciation option).</p> <p>SWP: Rs. 100 and any amount thereafter.</p>
XIII	Minimum Additional Purchase Amount	Minimum (including switch-in) of Rs. 100/- and in multiples of Re. 1/- thereafter.
XIV	Minimum Redemption/switch out amount	There will be no minimum redemption criterion. The Redemption/Switchout would be permitted to the extent of credit balance in the Unit holder's account of the Plan(s) / Option(s) of the Scheme (subject to release of pledge / lien or other encumbrances). The Redemption/Switch-out request can be made by specifying the rupee

		<p>amount or by specifying the number of Units of the respective Plan(s) / Option(s) to be redeemed. In case a Redemption / Switch-out request received is for both, a specified rupee amount and a specified number of Units of the respective Plan(s)/Option(s), the specified number of Units will be considered the definitive request.</p> <p>Amount based redemptions will be in multiples of Re. 1.</p> <p>In case of Units held in dematerialized mode, the Unit Holder can give a request for Redemption only in number of Units which can be fractional units also. Depository participants of registered Depositories can process only redemption request of units held in demat mode.</p> <p>The AMC/ Trustee reserves the right to change/ modify the terms of minimum redemption amount/switch-out.</p>
XV	<p>New Fund Offer Period</p> <p>This is the period during which a new scheme sells its units to the investors.</p>	<p>NFO opens on: January 27, 2026</p> <p>NFO closes on: February 10, 2026</p> <p>The Scheme, when offered for subscription, would be open for such a number of days (not exceeding 15 days) as may be decided by the AMC.</p> <p>Further, the NFO will remain open for subscription for a minimum period of 3 working days in line with Para 1.10.1A of SEBI Master Circular dated June 27, 2024.</p> <p>Any modification to the New Fund Offer Period shall be published through notice on AMC website (www.edelweissmf.com).</p>
XVI	<p>New Fund Offer Price:</p> <p>This is the price per unit that the investors have to pay to invest during the NFO.</p>	During the New Fund Offer, the Units will be offered at a price of Rs. 10 per Unit (NFO Price).
XVII	<p>Segregated portfolio/side pocketing disclosure</p>	<p>The AMC has a written down policy on Creation of segregated portfolio which is approved by the Trustees.</p> <p>Creation of segregated portfolio shall be in compliance with Clause 4.4 of SEBI Master Circular for Mutual Funds dated June 27, 2024, as amended from time to time.</p> <p>Creation of segregated portfolio is optional and is at the discretion of the of the AMC.</p> <p>For details, kindly refer SAI.</p>
XVIII	Swing pricing disclosure	Not Applicable.
XIX	Stock lending/short selling	The Scheme shall not deploy more than 20% of its net assets in stock lending and not more than 5% of the net assets of the Scheme will be deployed in Stock lending to any single intermediary.

		The Scheme may engage in short selling of securities in accordance with the framework relating to short selling specified by SEBI.
XX	How to Apply and other details	<p>Application form and Key Information Memorandum may be obtained from Official Points of Acceptance (OPAs) / Investor Service Centres (ISCs) of the AMC or RTA or Distributors or can be downloaded from our website (www.edelweissmf.com). The list of the OPA / ISC are available on our website (https://www.edelweissmf.com/downloads/forms) as well.</p> <p>Investments under Edelweiss Financial Services Fund - Direct Plan can be made through various modes offered by the Fund for investing directly with the Fund including the Stock Exchange Platform(s). Investments under Edelweiss Financial Services Fund- Regular Plan may be through all other modes and Platform(s) where investors' applications for subscription of units are routed through Distributors.</p> <p>For further details, please refer Section II.</p>
XXI	Investor services	<p>Contact details for general service requests: Investors can enquire about NAVs, Unit holdings, valuation, IDCWs, etc or lodge any service request including change in the name, address, designated bank account number and bank branch, loss of Account Statement / Unit certificates, etc. to M/s. KFin Technologies Limited - UNIT Edelweiss Mutual Fund, Karvy Selenium Tower B, Plot No 31 & 32, Gachibowli, Financial, District, Nanakramguda, Serilingampally, Hyderabad – 500 008, Tel no: 040-67161500 or can also call us at our toll free number 1800 425 0090 (MTNL/BSNL) and non toll free number +91 40 23001181 for others and investors outside India. The Toll Free Number and the Non-Toll Free Number will be available between 9.00 am to 7.00 pm from Monday to Saturday.</p> <p>Contact details for complaint resolution: Unit holder's grievances should be addressed to Investor Services Centres (ISC's) at the EAML branch offices, or KFin Technologies Ltd (KCL) Investor Service Centres. All grievances will then be forwarded to the Registrar, if required, for necessary action. The complaints will be monitored /followed up with the Registrar to ensure timely redressal.</p> <p>Investors can also address their queries/grievances to Mr. Abdulla Chaudhari, Head – Investor Services, at Edelweiss House, Off. C.S.T Road, Kalina, Mumbai 400098.</p> <p>Contact Details:</p> <p>Tel. No. (022) 4097 9737</p> <p>Fax no. (022) 4097 9878</p> <p>E-mail id: EMFHelp@edelweissmf.com</p>
XXII	Specific attribute of the scheme	Not Applicable.

XXIII	Special product/facility available during the NFO and on ongoing basis	<p>The Special Products / Facilities available during NFO are as follows:</p> <ol style="list-style-type: none"> 1. Stock Exchange Infrastructure Facility 2. Switching Options. 3. Systematic Investment Plan (SIP). <p>The Special Products / Facilities available during on an ongoing basis are as follows:</p> <ol style="list-style-type: none"> 1. Systematic Investment Plan (SIP). 2. Micro SIPs facility. 3. Facility of National Automated Clearing House (NACH) Platform in Systematic Investment Plan (SIP). 4. Systematic Withdrawal Plan (SWP) 5. Systematic Transfer Plan (STP) 6. Inter Scheme Switching. 7. Intra – Scheme Switching Option 8. Facilitating Transactions Through the Stock Exchange Infrastructure 9. Facility to Transact Through the Website of the Fund 10. Transactions Through "Channel Distributors 11. Transactions Through MF Utilities India Private Ltd. 12. Accepting Transactions Through Electronic Platform of KFin Technologies Limited 13. Investments Through MF Central 14. Smart Trigger Enabled Plan (Step) 15. Transactions through Cybrilla Platform <p>For further details of above special products / facilities, kindly refer SAI.</p>
XXIV	Weblink	<p>Weblink for TER for last 6 months and Daily TER: Statutory - Disclosure Documents Edelweiss Mutual Fund</p> <p>Weblink for scheme factsheet: https://www.edelweissmf.com/downloads/factsheets</p>

DUE DILIGENCE BY THE ASSET MANAGEMENT COMPANY

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

DUE DILIGENCE CERTIFICATE

It is confirmed that:

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

- (v) The contents of the Scheme Information Document including figures, data, yields etc. have been checked and are factually correct.
- (vi) A confirmation that the AMC has complied with the compliance checklist applicable for Scheme Information Documents and other than cited deviations/ that there are no deviations from the regulations.
- (vii) Notwithstanding anything contained in this Scheme Information Document, the provisions of the SEBI (Mutual Funds) Regulations, 1996 and the guidelines there under shall be applicable.
- (viii) The Board of Directors of Trustee Company have ensured that Edelweiss Financial Services Fund, approved by them on June 30, 2025, is a new product offered by Edelweiss Mutual Fund and is not a minor modification of any existing scheme/fund/product.

Sd/-

Date: December 18, 2025

Place: Mumbai

Name: Radhika Gupta

Designation: Managing Director & CEO

Part II. INFORMATION ABOUT THE SCHEME

A. HOW WILL THE SCHEME ALLOCATE ITS ASSETS?

Under normal circumstances, it is anticipated that the asset allocation shall be as follows:

Instruments	Indicative Allocation (% to net assets)	
	Minimum	Maximum
Equity & Equity related instruments selected on the basis of Financial Services sector @@	80%	100%
Other Equity & Equity related instruments	0%	20%
Debt\$ and money market instruments#	0%	20%
Units issued by InvITs	0%	10%

Equity and Equity related instruments includes convertible debentures, equity warrants, convertible preference shares, equity derivatives, units of REITs etc.

@@ including equity ETFs

\$ including debt ETFs

#Money Market instruments include commercial papers, commercial bills, treasury bills, Tri-party repo, 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.

- In terms of para 12.24 of SEBI Master Circular on Mutual Funds dated June 27, 2024, the cumulative gross exposure through units of Equity & Equity Related Instruments, Debt and money market instruments, Units of REITs, units of INVITs , and repo in corporate debt securities should not exceed 100% of the net assets of the scheme.
- However, cash or cash equivalents with residual maturity of less than 91 days may be treated as not creating any exposure in line with Clause 12.24 of the SEBI Master Circular dated June 27, 2024 for Mutual Funds. Further, SEBI vide letter dated November 3, 2021 has clarified that Cash Equivalent shall consist of Government Securities, T-Bills and Repo on Government Securities.

There can be no assurance that the investment objective of the scheme will be realized.

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

Sr. No.	Type of Instrument	Percentage of exposure	Circular references*
1.	Securities Lending	The Scheme shall not deploy more than 20% of its net assets in stock lending and not more than 5% of the net assets of the Scheme will	Clause 12.11 of the SEBI Master Circular dated June 27, 2024, for Mutual Funds.

Sr. No.	Type of Instrument	Percentage of exposure	Circular references*
		<p>be deployed in Stock lending to any single intermediary.</p> <p>The Scheme may engage in short selling of securities in accordance with the framework relating to short selling specified by SEBI.</p>	
2.	Equity Derivatives for non-hedging purposes.	<p>50% of the equity net asset of the Scheme. The total exposure related to options premium paid will not exceed 20% of the net assets of the Scheme. The scheme can participate in covered call Option strategy. It is a call option that gives the holder (buyer) the right but not the obligation to buy an asset by a certain date for a certain price. Covered calls are an options strategy where a person holds a long position in an asset and writes (sells) call options on that same asset.</p>	Clause 7.5, 12.25, 12.25.8 of the SEBI Master Circular dated June 27, 2024, for Mutual Funds.
3.	Securitized Debt	<p>Investment in securitized debt excluding foreign securitized debt shall not exceed 25% of the debt portfolio.</p>	Clause 12.15 of the SEBI Master Circular dated June 27, 2024, for Mutual Funds.
4.	Overseas Securities	<p>The scheme may invest in foreign securities upto 30% of the Equity net assets of the scheme. This Scheme seeks to invest an amount of US \$ 5 million each in overseas securities and overseas ETFs. Subject to guidelines laid down by SEBI in Clause 12.19 of the SEBI Master Circular dated June 27, 2024 for Mutual Funds. Further, the said limits shall be valid for a period of six months from the date of closure of NFO. Post completion of the six months, the relevant provisions for ongoing schemes shall be applicable.</p>	Clause 12.19 of the SEBI Master Circular dated June 27, 2024 for Mutual Fund.
5.	InVITs	<p>Not more than 10% of the net assets of the Scheme will be</p>	Clause 12.21 of the SEBI Master Circular dated June 27, 2024 for Mutual Fund.

Sr. No.	Type of Instrument	Percentage of exposure	Circular references*
		invested in InvITs and not more than 5% of the net assets of the Scheme will be invested in InvITs of any single issuer.	
6.	AT1 and AT2 Bonds	10% of its NAV of the debt portfolio of the scheme.	Clause 12.2 of the SEBI Master Circular dated June 27, 2024.
7.	Debt derivative exposure is only for hedging purposes.	50% of the net debt assets of the scheme. The Scheme may enter into plain vanilla interest rate swaps for hedging purposes. Exposure to a single counterparty in such transactions will not exceed 10% of the net assets of the Scheme.	Clause 7.6 of the SEBI Master Circular dated June 27, 2024 for Mutual Funds.
8.	Investment in other schemes managed by the AMC or in the schemes of any other mutual fund.	Not more than 5% of the Net Asset Value of the Mutual Fund, provided it is in conformity with the investment objectives of the Scheme.	-
9.	Repo / reverse repo in corporate debt securities.	Up to 10% of the net assets of the scheme.	Clause 12.18 of the SEBI Master Circular dated June 27, 2024 for Mutual Fund.
10.	Structured Obligations / Credit Enhancements.	<p>1. The investment of 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:</p> <p>a) Unsupported rating of debt instruments (i.e. without factoring-in credit enhancements) is below investment grade; and</p> <p>b) Supported rating of debt instruments (i.e. after factoring-in credit enhancement) is above investment grade.</p> <p>The above limits shall not be applicable on investments in securitized debt instruments. Investment by the Scheme in debt</p>	Clause 12.3 of SEBI Master circular on Mutual Funds dated June 27, 2024.

Sr. No.	Type of Instrument	Percentage of exposure	Circular references*
		<p>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.</p> <p>Further, the investment in debt instruments having credit enhancements should be sufficiently covered to address the market volatility and reduce the inefficiencies of invoking of the pledge or cover, whenever required, without impacting the interest of the investors. In case of fall in the value of the cover below the specified limit, AMCs will initiate necessary steps to ensure protection of the interest of the investors.</p>	
11.	Credit default swaps (CDS).	The Scheme shall not invest in the said security.	Clause 12.28 of the SEBI Master Circular for Mutual Funds dated June 27, 2024.
12.	Short Term Deposits	<p>a. Total investment of the Scheme in Short term deposit(s) of all the Scheduled Commercial Banks put together shall not exceed 15% of the net assets. However, this limit can be raised upto 20% of the net assets with prior approval of the Board of Trustees. Further, investments in Short Term Deposits of associate and sponsor scheduled commercial banks together shall not exceed 20% of total deployment by the Mutual Fund in short term deposits.</p> <p>b. Scheme shall not invest more than 10% of the net assets in short term deposit(s), of any</p>	Clause 12.16 of the Master Circular for Mutual Funds dated June 27, 2024 - Pending deployment of funds of the Scheme in securities in terms of the investment objective of the Scheme, the AMC may park the funds of the Scheme in short term deposits of scheduled commercial banks.

Sr. No.	Type of Instrument	Percentage of exposure	Circular references*
		<p>one scheduled commercial bank including its subsidiaries.</p> <p>c. Scheme shall not invest in short term deposit of a bank which has invested in that Scheme.</p> <p>d. The Scheduled Commercial Banks in which a scheme has Short Term Deposits shall not invest in the Scheme until the Scheme has Short Term Deposits with such bank.</p> <p>Further as per clause 12.16.1.9 of the Master Circular for Mutual Funds dated June 27, 2024, it is clarified that the said limits shall not apply to term deposits placed as margins for trading in cash and derivatives market.</p>	
13.	Investment in Tri-party Repo before the closure of NFO.	Yes, in accordance with SEBI Guidelines.	Clause 1.10.3 of the SEBI Master Circular dated June 27, 2024 - The scheme may deploy the NFO proceeds in Tri-party Repo on G-sec or T-bills before the closure of NFO period. The appreciation received from investment in Tri-party Repo shall be passed on to investors. In case if the scheme is not able to garner the minimum subscription amount during the NFO period the interest earned upon investment of NFO proceeds in Tri-party Repo shall be returned to investors, in proportion of their investments, along-with the refund of the subscription amount. The AMC shall not charge any investment management and advisory fees on funds deployed in Tri-party Repo during the NFO period.

Change in Asset Allocation Pattern

Due to market conditions, the AMC may invest beyond the range set out in the asset allocation. Such deviations shall normally be for short term and defensive considerations as per Paragraph 1.14.1.2 of SEBI Master Circular

dated June 27, 2024, and the fund manager will rebalance the portfolio within 30 calendar days from the date of deviation.

Timelines for deployment of funds collected in NFO:

In line with SEBI circular no. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2025/23 dated February 27, 2025, funds collected in new fund offer shall be deployed in the following manner:

1. The AMC shall deploy the funds garnered in an NFO within 30 business days from the date of allotment of units.
2. 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.
3. The Investment Committee may extend the timeline by 30 business days, while also making recommendations on how to ensure deployment within 30 business days going forward and monitoring the same. The Investment Committee shall examine the root cause for delay in deployment before granting approval for part or full extension. The Investment Committee shall not ordinarily give part or full extension where the assets for any scheme are liquid and readily available.
4. In case the funds are not deployed as per the asset allocation mentioned in the SID as per the aforesaid mandated plus extended timelines, AMC shall:
 - (i) not be permitted to receive fresh flows in the same scheme till the time the funds are deployed as per the asset allocation mentioned in the SID.
 - (ii) not be permitted to levy exit load, if any, on the investors exiting such scheme(s) after 60 business days of not complying with the asset allocation of the scheme.
 - (iii) inform all investors of the NFO, about the option of an exit from the concerned scheme without exit load, via email, SMS or other similar mode of communication.
 - (iv) port deviation, if any, to Trustees at each of the above stages.

Portfolio Rebalancing and reporting & disclosure requirement:

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

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

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

The above norms shall be applicable to main portfolio and not to segregated portfolio(s). The above is in line within Clause 2.9 of the SEBI Master Circular dated June 27, 2024 for Mutual Funds as amended from time to time.

WHERE WILL THE SCHEME INVEST?

The Scheme shall invest in any of the following securities:

1. Equity and Equity related instruments.
2. Debt and Money Market securities.
3. Derivative Instruments.
4. Units of Infrastructure Investment Trusts (InvITs).
5. Schemes managed by the AMC or in the schemes of any other mutual fund.
6. Overseas securities.

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

C. WHAT ARE THE INVESTMENT STRATEGIES?

The scheme aims to generate capital appreciation by investing predominantly in equity and equity related securities with a focus on companies engaged in Financial related sectors.

The indicative list of sectors that the scheme would invest in:

- Banks & intermediaries
- Non-banking financial companies
- Housing Finance Companies
- Fin-tech
- Micro Finance Companies
- Broking and securities
- Trading exchanges, investment/trading intermediaries/service providers, depositories and related infrastructure providers
- Wealth management or various kinds of asset management
- Insurance & intermediaries
- Currency and Forex
- Credit cards and payment gateways or such infrastructure/service providers
- Internet based finance
- Rating agencies
- Financial data providers
- Clearing house
- Distributors of financial products
- Intermediaries/ infrastructure providers of all the above segments which are listed/existing now and may come in future.

Please note that the above list is indicative and not exhaustive, and the Fund Manager may add such other new and emerging sector/industries which satisfy the Financial Services theme. The fund manager may also add other sectors/segments as may be added in Nifty Financial Services Index from time to time.

The scheme would be agnostic to market capitalization and may take concentrated exposure to specific stocks. The fund manager may not have any bias towards investing style in selecting investment opportunities. The scheme may also invest some portion of the investible funds in equity and equity related securities of companies other than in the companies engaged in Financial Services space. An exposure to various derivatives instruments is likely - for the purposes of hedging, portfolio balancing and optimizing returns.

In case of Debt and Money Market securities, the scheme aims to identify securities which offer optimal level of yields/returns, considering risk-reward ratio. With the aim of controlling risks rigorous in-depth credit evaluation of the securities proposed to be invested in will be carried out by the Risk Management team of the AMC. The credit evaluation includes a study of the operating environment of the issuer, the short as well as long-term financial health of the issuer. The AMC may consider the ratings of such Rating Agencies as approved by SEBI to carry out the functioning of rating agencies.

The scheme may also invest in Units issued by InvITs after doing due research on the same. The scheme may also invest in preference shares.

Further, the Scheme may invest in other schemes managed by the AMC or in the Schemes of any other Mutual Funds, provided it is in conformity with the prevailing Regulations. As per the Regulations, no investment management fees will be charged for such investments.

The Scheme may use derivative instruments like Interest Rate Swaps, Interest Rate Futures, Forward Rate Agreements or other derivative instruments for the purpose of hedging, portfolio balancing and other purposes, as permitted under the Regulations. Hedging using Interest Rate Futures could be perfect or imperfect, subject to applicable regulations. Usage of derivatives may expose the Scheme to certain risks inherent to such derivatives. It may also invest in securitized debt.

The scheme may undertake repo transactions in corporate debt securities in accordance with the directions issued by RBI and SEBI from time to time. Such an investment shall be made subject to the guidelines which may be prescribed.

For the present, the Scheme does not intend to enter into underwriting obligations. However, if the Scheme does enter into an underwriting agreement, it would do so with the prior approval of the Board of the AMC/Trustee.

D. HOW WILL THE SCHEME BENCHMARK ITS PERFORMANCE?

The Scheme performance would be benchmarked against **NIFTY Financial Services TRI**.

Justification for use of benchmark:

The benchmark is designed to reflect the behaviour and performance of the Indian financial market such as banks, financial institutions, housing finance, NBFC, Insurance and other financial services companies. The composition of the benchmark is such that it is most suited for comparing performance of the Scheme. The Trustees reserves the right to change the benchmark in future, if a benchmark better suited to the investment objective of the Scheme is available

The AMC/Trustees reserves the right to change benchmark in future for measuring performance of the scheme and as per the guidelines and directives issued by SEBI from time to time.

E. WHO MANAGES THE SCHEME?

Name of Fund Manager & Managing Scheme Since	Age & Educational Qualifications	Previous Experience	Other Funds Managed
Mr. Trideep Bhattacharya Managing the Scheme since: Not applicable, as the scheme is a new scheme	51 Years B. Tech (IIT), MBA (Finance) & CFA.	Mr. Trideep Bhattacharya has over 15 years' experience as a Portfolio Manager and Research Analyst. Prior to joining Edelweiss, he has worked as Senior Portfolio Manager – Alternate Equities with Axis Asset Management Company Limited, Head of Research with Motilal Oswal Securities Limited and Portfolio Manager with State Street Global Advisors and UBS Global Asset Management Limited.	1. Edelweiss Flexi-Cap Fund 2. Edelweiss Focused Fund 3. Edelweiss Large & Mid Cap Fund 4. Edelweiss ELSS Tax Saver Fund 5. Edelweiss Mid Cap Fund 6. Edelweiss Small Cap Fund 7. Edelweiss Multi Cap Fund 8. Edelweiss Technology Fund 9. Edelweiss Consumption Fund
Mr. Ashwani Agarwalla Managing the Scheme since: Not applicable, as the scheme is a new scheme	47 years MBA, CFA, ICAI (Inter) B. Com (Hons), Calcutta University	Mr. Ashwani Agarwalla, aged 47 years, has a degree in MBA (Finance), CFA, ICAI (INTER) and over 20 years' experience in Equity Investments. He got associated with Edelweiss in June 2022. Prior to joining Edelweiss, he was Senior Research Analyst - Equity Investments with JM Financial Services PMS since August 2021 to May 2022 and prior to that he was Senior Research Analyst – Equity Investments and Co-Fund Manager (Offshore and Overseas) with Baroda Pioneer Mutual Fund since June 2012 to August 2021.	1. Edelweiss ELSS Tax Saver Fund 2. Edelweiss Flexi Cap Fund
Mr. Amit Vora (For Overseas securities) Managing the scheme since: Not applicable since this is a new scheme	47 years B. Com, Mumbai University	Mr. Amit Vora is a Bachelor of Commerce from the University of Mumbai and has more than 18 years of experience in the financial services sector as a Trader. Prior to joining Edelweiss Asset Management Limited he was associated with Antique Stock Broking Ltd., D. E. Shaw India	1. Edelweiss Silver ETF 2. Edelweiss Multi Cap Fund 3. Edelweiss Technology Fund 4. Edelweiss Focused Fund 5. Edelweiss Multi Asset Allocation Fund 6. Edelweiss Arbitrage Fund 7. Edelweiss Business Cycle Fund

Name of Fund Manager & Managing Scheme Since	Age & Educational Qualifications	Previous Experience	Other Funds Managed
		Securities Pvt. Ltd., Derivium Tradition Securities India Pvt. Ltd. and Tower Capital and Securities Pvt. Ltd	8. Edelweiss Consumption Fund 9. Edelweiss MSCI India Domestic & World Healthcare 45 Index Fund 10. Edelweiss Gold ETF

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

List of Existing schemes:

1. Edelweiss Recently Listed IPO Fund
2. Edelweiss Business Cycle Fund
3. Edelweiss Technology Fund
4. Edelweiss Consumption Fund

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

G. HOW HAS THE SCHEME PERFORMED?

This scheme is a new scheme and does not have any performance track record.

H. ADDITIONAL SCHEME RELATED DISCLOSURES

- i. Scheme's portfolio holdings (top 10 holdings by issuer and fund allocation towards various sectors) –
Not applicable since the scheme is a new scheme.
- ii. Name and exposure to Top 7 issuers, stocks, groups and sectors as a percentage of NAV of the scheme –
Not applicable.
- iii. Portfolio Disclosure – Since the Scheme is a new Scheme, portfolio disclosures are not available.
- iv. Portfolio Turnover Rate - Not applicable since the scheme is a new scheme.
- v. Aggregate investment in the Scheme by –
Not applicable since the scheme is a new scheme.

For disclosure w.r.t investments by key personnel and AMC directors including regulatory provisions in this regard kindly refer SAI - Not applicable since the scheme is a new scheme.

- vi. Investments of AMC in the Scheme -

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

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

Part III- OTHER DETAILS

A. COMPUTATION OF NAV

The Net Asset Value (NAV) of the Units will be calculated and updated on every business day and for such other days as may be required for the purpose for transaction of Units on AMFI's website www.amfiindia.com by 10.00 a.m. on the next Business Day. The NAV shall be calculated in accordance with the following formula, or such other formula as may be prescribed by SEBI from time to time:

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

The NAV of the Scheme will be calculated and declared upto Four decimal places & the fourth decimal will be rounded off higher to the next digit if the fifth decimal is or more than 5 i.e., if the NAV is Rs. 10.45347 it will be rounded off to Rs. 10.4535.

Illustration of NAV:

If the net assets of the Scheme, after considering applicable expenses, are Rs.10,45,34345.34 and units outstanding are 10,00,0000, then the NAV per unit will be computed as follows:
 $10,45,34,345.34 / 100,00,000 = \text{Rs. } 10.4534$ per unit (rounded off to four decimals).

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

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

B. NEW FUND OFFER (NFO) EXPENSES

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

C. ANNUAL SCHEME RECURRING EXPENSES

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

The AMC has estimated that upto 2.25% of the daily net assets of the scheme will be charged to the scheme as expenses. Details of the actual TER charged to the scheme after allotment and any change in the current expense ratios would be available on the website of the Mutual Fund on <https://www.edelweissmf.com/statutory/total-expense-ratio-of-mutual-fund-scheme> and the same will be communicated to the investor via SMS / e-mail 3 working days prior to the effective date of change.

The total expenses of the Scheme including the investment management and advisory fee shall not exceed the limits stated in Regulation 52(6) which are as follows:

First Rs. 500 Crores	Next Rs. 250 Crores	Next Rs. 1,250 Crores	Next Rs. 3,000 Crores	Next Rs. 5,000 Crores	Next Rs. 40,000 Crores	Balance
2.25%	2.00%	1.75%	1.60%	1.50%	TER reduction of 0.05% for every increase of Rs. 5,000 crores of daily net assets or part thereof.	1.05%

Expense Head	% of daily Net Assets
Investment Management and Advisory Fees	
Trustee fee	
Audit fees	
Custodian fees	
RTA Fees	
Marketing & Selling expense incl. agent commission	
Cost related to investor communications	
Cost of fund transfer from location to location	
Cost of providing account statements and dividend redemption cheques and warrants	
Costs of statutory Advertisements	
Cost towards investor education & awareness (at least 2 bps)	
Brokerage & transaction cost over and above 12 bps [^]	
Service tax on expenses other than investment and advisory fees	
Service tax on brokerage and transaction cost	
Other Expenses*	
Maximum total expense ratio (TER) permissible under Regulation 52 (6) (c)	Up to 2.25%
Additional expenses under Regulation 52 (6A) (c)	Up to 0.05%
^Brokerage and transaction cost incurred for the purpose of execution of trade may be capitalized to the extent of 12bps. Any payment towards brokerage and transaction cost, over and above the said 12 bps may be charged to the scheme within the maximum limit of Total Expense Ratio as prescribed under Regulation 52 of the SEBI Regulations.	
*Subject to the Regulations and as permitted under Regulation 52 of SEBI (MF) Regulations, 1996, any other expenses which are directly attributable to the Scheme may be charged with the approval of the Trustee within the overall limits as specified in the Regulations.	

Additional Expenses under Regulation 52 (6A):

1. The AMC may charge additional expenses, incurred towards different heads mentioned under regulations 52(2) and 52(4), not exceeding 0.05 per cent of daily net assets of the Scheme. However, such additional expenses will not be charged if exit load is not levied/ not applicable to the Scheme.
2. Brokerage and transactions costs incurred for the purpose of execution of trades and are included in the cost of investments shall be charged to the Scheme in addition to the limits on total expenses prescribed

under Regulation 52(6) and will not exceed 0.12% in case of cash market transactions and 0.05% for derivatives transactions.

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

Goods and Services Tax (GST):

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

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

Notes:

- a. The Direct Plan and Options thereunder shall have a lower expense ratio excluding distribution expenses, commission, etc. and no commission for distribution of Units will be paid / charged under Direct Plan of the Scheme.
- b. Maximum Permissible expense: The maximum Total Expense Ratio (TER) that can be charged to the Scheme will be subject to such limits as prescribed under the SEBI (MF) Regulations. The said maximum TER shall either be apportioned under various expense heads as enumerated in the table above, without any sub limit or allocated to any of the said expense head(s) at the discretion of AMC. Also, the types of expenses charged shall be as per the SEBI (MF) Regulations.
- c. Investor Education and Awareness: If the scheme invests less than 80% in the underlying domestic fund, at least 2 bps shall be set apart on daily net assets within the maximum permissible limit of TER for investor education and awareness initiatives. Pursuant to provision no. 10.1.16 (a) (ii) of para 10.1 under Chapter 10 of SEBI Master Circular for Mutual Funds, Fund of Funds (FoFs) investing more than 80% of its NAV in the underlying domestic funds shall not be required to set aside 2bps of the daily net assets towards investor education and awareness initiatives.

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

Any change in the current expense ratios will be updated on the website viz. www.edelweissmf.com and the same will be communicated to the investor via SMS / e-mail 3 working days prior to the effective date of change.

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

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

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

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

TER for the Segregated Portfolio, please refer SAI.

D. LOAD STRUCTURE

Exit Load is an amount which is paid by the investor to redeem the units from the scheme. Load amounts are variable and are subject to change from time to time. For the current applicable structure, investors may refer the website of the AMC www.edelweissmf.com or call at 1800 425 0090 (MTNL/BSNL) and non-toll-free number +91 40 23001181 or may contact their distributor.

Applicable Load Structure:

Type of Load	Load chargeable (as %age of NAV)
Exit*	<ul style="list-style-type: none"> - If the units are redeemed /switched out on or before 90 days from the date of allotment – 1% of the applicable NAV. - If the units are redeemed /switched out after 90 days from the date of allotment – NIL.

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

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

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

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

Please Note that:

- No Exit Load will be applicable for inter Scheme switches as well as special products under the Scheme such as switch-outs/systematic transfer between the schemes of Edelweiss Mutual Fund.
- No exit load shall be levied in case of switch of units from Direct Plan to - Regular Plan and vice versa. However, after the switch, exit load under the Scheme prevailing on the date of switch shall apply for subsequent redemptions/switch out from Edelweiss Financial Services Fund.
- Bonus Units and Units issued on reinvestment of IDCWs shall not be subject to exit load.

- The normal load structure will be applicable in case of Special Products (SIP/STP/SWP) unless otherwise specified.
- The AMC shall ensure the repurchase price will not be lower than 95% of the Applicable NAV.
- For any change in load structure, the AMC will issue an addendum and display it on the website/Investor Service Centres.

Investors may note that the Trustee has the right to modify the existing load structure, subject to a maximum as prescribed under the SEBI (MF) Regulations. Any imposition or enhancement in the load shall be applicable on prospective investments only. At the time of changing the load structure, the AMC shall consider the following measures to avoid complaints from investors about investment in the schemes without knowing the loads:

- (i) Addendum detailing the changes will be attached to the SID and Key Information Memorandum (KIM). The addendum shall be circulated to all the distributors/brokers so that the same can be attached to SID and KIM already in stock.
- (ii) Arrangements will be made to display the addendum to the SID in the form of a notice in all the ISCs/offices of the AMC/Registrar.

Investors are advised to contact any of the Investor Service Centres or the AMC to know the latest position on Exit Load structure prior to investing in the Scheme.

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

Section II

I. Introduction

A. Definitions/interpretation

For detailed description please refer -

https://www.edelweissmf.com/Files/SID%20/%20KIM%20/%20SAI%20related%20Disclosure/Published/Definition_05072024_102609_AM.pdf

B. Risk factors

Scheme Specific Risk Factors

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

1. Risks Associated with investing in Equity & Equity related instruments

- Investment Risk - The value of the Scheme's investments may be affected generally by factors affecting securities markets, such as price and volume volatility in the capital markets, etc. Investments in equity and equity related securities involve a degree of risk and investors should not invest in the Scheme unless they can afford to take the risk of losing their investment.
- Settlement Risk - Settlement periods and transfer procedures may restrict the liquidity of the investments made by the Scheme. The Scheme may face liquidity risk or execution risk or redemption risk or the risk of NAV going below par.
- Valuation Risk - The liquidity and valuation of the Scheme's investments due to its holdings of unlisted securities may be affected if they have to be sold prior to the target date for disinvestment.
- Liquidity Risk - The liquidity of the Scheme's investments may be inherently restricted by trading volumes, transfer procedures and settlement periods. From time to time, the Scheme will invest in certain securities of certain companies, industries, sectors, etc. based on certain investment parameters as adopted internally by AMC. While at all times the AMC will endeavour that excessive holding/investment in certain securities of industries, sectors, etc. by the Scheme(s) are avoided, the funds invested by the Scheme in certain securities of industries, sectors, etc. may acquire a substantial portion of the Scheme's investment portfolio and collectively may constitute a risk associated with non-diversification and thus could affect the value of investments.
- Other Risk - At times, taking benefit of investing in Special Situations may involve certain risks like the promoter may choose not to accept the discovered prices or the Regulatory hurdles may delay any specific corporate action.
- Price Risk - The price of equity and equity related securities may go up or down depending on a variety of factors and hence investors may note that AMC/Fund Manager's investment decisions may not be always profitable. Although it is intended to generate capital appreciation and maximize the returns by actively investing in equity securities and utilising debt and money market instruments as a defensive investment strategy.

2. Risk Associated with the Scheme's strategy:

The Scheme will invest at least 80% of its net assets in equity / equity related instruments of companies selected on the basis of financial services theme. The scheme is thematic in nature, hence will be affected by the risks associated with the theme/sector. This will limit the capability of the scheme to invest in other sectors/themes. The Scheme would invest in equity and equity related securities of companies engaged in the particular sector / theme and hence concentration risk is expected to be high. Also, as with all equity investing, there is a risk that companies in that specific sector / theme will not achieve its expected earnings results, or that an unexpected change in the market or within the company will occur, both of which may adversely affect investment results. Owing to high concentration risk for thematic / sectorial scheme, risk of capital loss is highest. There is an element of unpredictable market cycles that could run for extended periods. Loss of value due to macro economic changes, obsolescence, or regulatory changes coupled with structural rigidity of the scheme can lead to permanent loss of capital.

3. Risk factors associated with investing in Debt and Money Market Instruments:

Risks associated with debt /money market instruments are as under:

Interest rate Risk: Price of a fixed income instrument generally falls when the interest rates move up and vice-versa. The extent of fall or rise in the prices depends upon the coupon and maturity of the security. It also depends upon the yield level at which the security is being traded. The NAV of the Scheme is expected to increase from a fall in interest rates while it would be adversely affected by an increase in the level of interest rates.

Spread Risk: In a floating rate security, the coupon is expressed in terms of a spread or mark up over the benchmark rate. In the life of the security this spread may move adversely leading to loss in value of the portfolio. The yield of the underlying benchmark might not change, but the spread of the security over the underlying benchmark might increase leading to loss in value of the security.

Credit risk or default Risk: Credit risk is the risk that the issuer of a debenture/ bond or a money market instrument may default on interest and/or principal payment obligations. Even when there is no default, the price of a security may change with expected changes in the credit rating of the issuer. It is to be noted here that a Government Security is a sovereign security and is the safest. Corporate bonds carry a higher amount of credit risk than Government Securities. Within corporate bonds also there are different levels of safety, and a bond rated higher by a particular rating agency is safer than a bond rated lower by the same rating agency.

Liquidity & Settlement Risk: The liquidity of a fixed income security may change, depending on market conditions leading to changes in the liquidity premium attached to the price of such securities. At the time of selling the security, the security can become illiquid, leading to loss in value of the portfolio. Different segments of the financial markets have different settlement cycle/periods, and such settlement cycle/periods may be impacted by unforeseen circumstances, leading to Settlement Risk. This can adversely affect the ability of the Fund to swiftly execute trading strategies which can lead to adverse movements in NAV.

Reinvestment Risk: Interest rates may vary from time to time. The rate at which intermediate cash flows are reinvested may differ from the original interest rates on the security, which can affect the total earnings from the security.

Prepayment Risk: The Scheme may receive payment of monthly cashflows earlier than scheduled, which may result in reinvestment risk.

Market Risk: Lower rated or unrated securities are more likely to react to developments affecting the market as they tend to be more sensitive to changes in economic conditions than higher rated securities.

4. Risks associated with investing in Tri Party Repo through CCIL (TREPS): Risk of exposure in the Tri-party Repo settlement Segment provided by CCIL emanates mainly on two counts –

- Risk of exposure in the Triparty Repo settlement Segment provided by CCIL emanates mainly on two counts
Risk of failure by a lender to meet its obligations to make funds available or by a borrower to accept funds by providing adequate security at the settlement of the original trade of lending and borrowing under Triparty Repo transaction.
- Risk of default by a borrower in repayment.

5. Risk factors associated with Derivatives:

i) General Risk Factors associated with derivatives:

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

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

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

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

6. Risks Associated with Stock Lending & Short Selling:

- i) **Risks associated With Stock Lending:** The risks in lending portfolio securities, as with other extensions of credit, consist of the failure of another party, in this case the approved intermediary, to comply with the terms of agreement entered into between the lender of securities i.e. the Scheme and the approved intermediary. Such failure to comply can result in the possible loss of rights in the collateral put up by the borrower of the securities, the inability of the approved intermediary to return the securities deposited by the lender and the possible loss of any corporate benefits accruing to the lender from the securities deposited with the approved intermediary. It may be noted that this activity would have the inherent probability of collateral value drastically falling in times of strong downward market trends, rendering the value of collateral inadequate until such time as that diminution in value is replenished by additional security. It is also possible that the borrowing party and/or the approved intermediary may suddenly suffer severe business setback and become unable to honour its commitments. This, along with a simultaneous fall in value of collateral would render potential loss to the Scheme. Besides, there can be temporary illiquidity of the securities that are lent out and the Scheme will not be able to sell such lent-out securities until they are returned. There is also a possibility of opportunity loss.
- ii) **Risks associated with short selling:** Scheme may enter into short selling transactions, subject to SEBI and RBI regulations in the matter. This will be done if the fund management team is of the view that there exists an opportunity to make trading gains. Calls for short selling will be taken after considering the liquidity, price movement & volatility of the security by the fund management team. There can be a loss in such a transaction if the price of the security goes up instead of falling down.

7. Risk Factors Associated with Investments in REITs and InvITs:

- **Market Risk:** REITs and InvITs are volatile and prone to price fluctuations on a daily basis owing to market movements. Investors may note that AMC/Fund Manager's investment decisions may not always be profitable, as actual market movements may be at variance with the anticipated trends. The NAV of the Scheme is vulnerable to movements in the prices of securities invested by the scheme, due to various market related factors like changes in the general market conditions, factors and forces affecting capital market, level of interest rates, trading volumes, settlement periods and transfer procedures.
- **Liquidity Risk:** As the liquidity of the investments made by the Scheme(s) could, at times, be restricted by trading volumes and settlement periods, the time taken by the Mutual Fund for liquidating the investments in the scheme may be high in the event of immediate redemption requirement. Investment in such securities may lead to increase in the scheme portfolio risk.
- **Reinvestment Risk:** Investments in REITs & InvITs may carry reinvestment risk as there could be repatriation of funds by the Trusts in form of buyback of units or dividend pay-outs, etc. Consequently, the proceeds may get invested in assets providing lower returns. The above are some of the common risks associated with investments in REITs & InvITs. There can be no assurance that a Scheme's investment objectives will be achieved, or that there will be no loss of capital. Investment results may vary substantially on a monthly, quarterly or annual basis.

8. Risk factors associated with Repo transactions in Corporate Debt:

- i) **Lending transactions:** The scheme may be exposed to counter party risk in case of repo lending transactions in the event of the counterparty failing to honour the repurchase agreement. However, in repo lending transactions, the collateral may be sold, and a loss is realized only if the sale price is less than the repo amount. The risk may be further mitigated through over-collateralization (the value of the collateral being more than the repo amount). Further, the liquidation of underlying securities in case of counterparty default would depend on liquidity of the securities and market conditions at that time. It is endeavoured to mitigate the risk by following an appropriate counterparty selection process, which includes their credit profile evaluation and over-collateralization to cushion the impact of market risk on sale of underlying security.
- ii) **Borrowing transactions:** In the event of the scheme being unable to pay back the money to the counterparty as contracted, the counter party may dispose of the assets (as they have sufficient margin). This risk is normally mitigated by better cash flow planning to take care of such repayments. Further, there is also a Credit Risk that the Counterparty may fail to return the security or Interest received on the due date. It is endeavoured to mitigate the risk by following an appropriate counterparty selection process, which includes their credit profile evaluation.

9. Risk Factors Associated with Investments in Foreign Securities

- Within the investment objective of the Scheme, the Scheme will be investing in the overseas markets including Exchange Traded funds which carry risks related to fluctuations in the foreign exchange rates, the nature of the securities market of the country, restrictions on repatriation of capital due to exchange controls and the political environment. Further the repatriation of capital to India may also be hampered by changes in regulations concerning exchange controls or political circumstances. The Scheme's NAV may also be affected by a fluctuation in the general and specific level of interest rates internationally, or the change in the credit profiles of the issuer.
- The liquidity of this scheme will be affected if there is a non-business day of the underlying fund/s. This scheme shall have non-business days on all the days on which the underlying scheme has non-business days.
- In case of unforeseen events like system breakdown, natural calamities etc. delaying the NAV of the underlying scheme, the NAV of this scheme may also be delayed, and the AMC shall suitably intimate AMFI / SEBI in this regard.
- In addition, country risks would include events such as introduction of extraordinary exchange controls, economic deterioration, bi-lateral conflict leading to immobilisation of overseas financial assets and the prevalent tax laws of the respective jurisdictions for the execution of trades or otherwise.
- Risks arising from exhaustion of overseas limits as per applicable SEBI and RBI circulars: The schemes capability to invest in overseas securities is subject to the limits assigned by the SEBI & RBI from time to time basis. In case of exhaustion of the limits to invest in overseas securities is exhausted either at an individual Mutual Fund level or at Industry level or otherwise as restricted by SEBI or RBI, the scheme may not be able to allocate and invest in overseas securities and the AMC will suitably reallocate the proceeds to other investments as permissible under the asset allocation specified in the scheme document.

10. Risks associated with writing covered call options for equity shares

- Writing call options are highly specialized activities and entail higher than ordinary investment risks. In such investment strategy, the profits from call option writing is capped at the option premium, however the

downside depends upon the increase in value of the underlying equity shares. This downside risk is reduced by writing covered call options.

- The Scheme may write covered call option only in case it has adequate number of underlying equity shares as per regulatory requirement. This would lead to setting aside a portion of investment in underlying equity shares. If covered call options are sold to the maximum extent allowed by regulatory authority, the scheme may not be able to sell the underlying equity shares immediately if the view changes to sell and exit the stock. The covered call options need to be unwound before the stock positions can be liquidated. This may lead to a loss of opportunity, or can cause exit issues if the strike price at which the call option contracts have been written become illiquid. Hence, the scheme may not be able to sell the underlying equity shares, which can lead to temporary illiquidity of the underlying equity shares and result in loss of opportunity.
- The writing of covered call option would lead to loss of opportunity due to appreciation in value of the underlying equity shares. Hence, when the appreciation in equity share price is more than the option premium received the scheme would be at a loss.
- The total gross exposure related to option premium paid and received must not exceed the regulatory limits of the net assets of the scheme. This may restrict the ability of Scheme to buy any options.

11. Risks Associated with segregated portfolio

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

12. Investment in Securitized Debt:

A securitization transaction involves true sale of cash generating assets & receivables by the originator (a bank, non-banking finance company, housing finance company, or a manufacturing/service company) to a Special Purpose Vehicle (SPV), typically set up in the form of a trust. Investors are issued rated Pass Through Certificates (PTCs), the proceeds of which are paid as consideration to the originator. In this manner, the originator, by transferring his cash generating asset(s) to an SPV, receives consideration from investors upfront. Investors get paid from the periodic distribution of cash generated by the underlying asset(s). Typically, the transaction is provided with some sort of credit enhancement (as stipulated by the rating agency for a target rating). This mechanism attempts to protect investors against potential delay in cash flows from assets as well as potential defaults by trenching risks by structuring cash flows in different forms. Generally available asset classes for securitization in India are:

- Commercial vehicles
- Auto and two wheeler pools
- Mortgage pools (residential housing loans)
- Personal loans

- Corporate loans/receivables
- Commercial Mortgage-backed securities

Investment / Risk Mitigation Strategy:

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

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

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

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

Track record:

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

Willingness to pay through credit enhancement facilities etc:

Credit enhancement is provided by the originator, as indicated by rating agencies, so as to adequately cover delinquencies and defaults and acts as a risk mitigation measure. The size of the credit enhancement as indicated by the rating agency depends on the originator's track record, past delinquencies, pattern of the portfolio & characteristics of the pool vis-a-vis of the portfolio, nature of the asset class.

Ability to pay:

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

Business Risk Assessment:

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

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

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

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

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

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

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

4. The level of diversification with respect to the underlying assets, and risk mitigation measures for less diversified investments: Diversification of underlying assets is achieved through a) prudent mix of asset categories - i.e. cars (new, used), commercial vehicles, construction equipment, unsecured loans to individuals or small & medium enterprises b) total number of contracts in a pool c) average ticket size of loans and d) geographical distribution. Risk mitigation measures for less diversified investments in pools is accomplished through the size of credit enhancement, seasoning or loan to value ratios.

Illustrative framework, which will be applied while evaluating investment decision relating to a pool securitization transaction:

Characteristics	Mortgage loan	Commercial Vehicle and Constructions Equipment	Car	2 Wheelers	Micro Finance Pool	Personal Loans	Single Sell Downs	Others
Approximate Average maturity (in Months)	NA	12-60 Months	12-60 months	8-40 Months	NA	NA	Refer Note A	Refer Note B
Collateral margin	NA	5%-20%	4-15%	4-15%	NA	NA		

(including cash, guarantees, excess interest spread, subordinate tranche								
Average Loan to Value Ratio	NA	80-95%	70-90%	70-90%	NA	NA		
Average seasoning of the Pool	NA	3-8 months	3-8 months	2-5 months	NA	NA		
Maximum single exposure range	NA	3-7%	NA (Retail Pool)	NA (Retail Pool)	NA	NA		
Average single exposure range %	NA	1-5%	0-1%	0-1%	NA	NA		

NA - Not Applicable Information in the table above is based on current scenario and is subject to change depending upon the change in related factors.

Notes:

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

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

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

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

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

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

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

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

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

13. Investments in the Schemes of Mutual Fund

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

Derivative Instrument like Interest Rate Swaps, Forward Rate Agreement and such other derivative instruments as may be permitted under the Regulations.

Any other domestic equity and equity related instruments / debt securities as permitted by RBI/SEBI/ such other Regulatory Authority from time to time.

The above-mentioned securities could be listed, secured, unsecured, rated or unrated and may be acquired through Primary, secondary market offerings, private placements, rights offer etc. Further, investments in debentures, bonds and other fixed income securities will usually be in instruments, which have been assigned investment grade ratings by an approved rating agency. In cases where the debt instrument is unrated, specific approval from the Board of the Asset Management Company and the Board of Trustees shall be obtained. However, the same shall be subject to limitations as contained in clause 1 and 1A, of Schedule VII to SEBI (Mutual Funds) Regulations, 1996.

14. Risks Associated with fixed income Derivatives:

The Scheme may invest in fixed income derivatives for swap of fixed rate debt instruments swapped to floating rate or floating rate debt instruments swapped to fixed rate, hedging and portfolio rebalancing or any other

purposes as may be permitted under regulatory guidelines. The Scheme may use derivative instruments like Interest Rate Swaps, Forward Rate Agreements or other derivative as may be permitted by SEBI / RBI / such other Regulatory Authority from time to time. The use of derivatives may expose the Scheme to a higher degree of risk. In particular, derivative contracts can be highly volatile, and the amount of initial margin is generally small relative to the size of the contract so that transactions may be leveraged in terms of market exposure. A relatively small market movement may have a potentially larger impact on derivatives than on standard bonds or equities. Leveraged derivative positions can therefore increase Scheme volatility. Derivative products are leveraged instruments and can provide disproportionate gains as well as disproportionate losses to the investor. Execution of such strategies depends upon the ability of the fund manager to identify such opportunities. Identification and execution of the strategies to be pursued by the fund manager involve uncertainty and decision of fund manager may not always be profitable. No assurance can be given that the fund manager will be able to identify or execute such strategies. The risks associated with the use of derivatives are different from or possibly greater than, the risks associated with investing directly in securities and other traditional investments. Derivatives require the maintenance of adequate controls to monitor the transactions and the embedded market risks that they add to the portfolio. Besides the price of the underlying asset, the volatility, tenor and interest rates affect the pricing of derivatives. Identification and execution of the strategies to be pursued involve uncertainty and decision of the Investment Manager may not always be profitable. No assurance can be given that the Investment Manager will be able to identify or execute such strategies. Other risks in using derivatives include but are not limited to:

a) Counterparty Risk - this occurs when a counterparty fails to abide by its contractual obligations and therefore, the Schemes are compelled to negotiate with another counter party, at the then prevailing (possibly unfavourable) market price. For exchange traded derivatives, the risk is mitigated as the exchange provides the guaranteed settlement but one takes the performance risk on the exchange.

b) Market Liquidity risk – this occurs where the derivatives cannot be transacted due to limited trading volumes and/or the transaction is completed with a severe price impact. c) Model Risk - the risk of mispricing or improper valuation of derivatives d) Basis Risk arises due to a difference in the price movement of the derivative vis-à-vis that of the security being hedged.

15. Risk associated with investing in underlying ETFs:

- i. In addition to the recurring expenses of the Scheme, the Unit Holders shall also bear the applicable expenses of the Underlying ETF. Therefore, the returns that the Unit Holder of the Scheme may receive may be impacted or may, at times, be lower than the returns that a Unit Holder, who is directly investing in the same Underlying ETF, could obtain.
- ii. **Index-Related Risk.** There is no guarantee that the underlying ETF's investment results will have a high degree of correlation to those of the Underlying Index or that the underlying ETF will achieve its investment objective. Market disruptions and regulatory restrictions could have an adverse effect on the underlying ETF's ability to adjust its exposure to the required levels in order to track the Underlying Index. Errors in index data, index computations or the construction of the Underlying Index in accordance with its methodology may occur from time to time and may not be identified and corrected by the Index Provider for a period of time or at all, which may have an adverse impact on the underlying ETF. Unusual market conditions may cause the Index Provider to postpone a scheduled rebalance, which could cause the Underlying Index to vary from its normal or expected composition

- iii. **Passive Investment Risk.** The underlying ETF is not actively managed, and the fund manager generally does not attempt to take defensive positions under any market conditions, including declining markets
- iv. **Tracking Error Risk.** The underlying ETF may be subject to tracking error, which is the divergence of its performance from that of the Underlying Index. Tracking error may occur because of differences between the securities and other instruments held in the ETF portfolio and those included in the Underlying Index, pricing differences (including, as applicable, differences between a security's price at the local market close and the ETF's valuation of a security at the time of calculation of the Fund's NAV), transaction costs incurred by the ETF, the holding of uninvested cash, differences in timing of the accrual of or the valuation of dividends or interest, the requirements to maintain pass through tax treatment, portfolio transactions carried out to minimize the distribution of capital gains to shareholders, acceptance of custom baskets, changes to the Underlying Index or the costs to the ETF of complying with various new or existing regulatory requirements. This risk may be heightened during times of increased market volatility or other unusual market conditions. Tracking error also may result because the ETF incurs fees and expenses, while the Underlying Index does not.

For further details please refer SAI.

C. RISK MANAGEMENT STRATEGIES

The Fund has designed a detailed process to identify, measure, monitor and manage the portfolio risk. The aim is not to eliminate the risk completely but to have a structured mechanism towards risk management thereby maximizing potential opportunities and minimize the adverse effects of risk. Few of the key risks identified are:

Risk associated with Equity and equity related instruments of underlying scheme:

Risk & Description specific to the Scheme	Risk mitigants / Management Strategy
Market Risk The value of the Scheme's investments, may be affected generally by factors affecting securities markets, such as price and volume, volatility in the capital markets, interest rates, currency exchange rates, changes in policies of the Government, taxation laws or any other appropriate authority policies and other political and economic developments which may have an adverse bearing on individual securities, a specific sector or all sectors including equity and debt markets.	Market risk is a risk which is inherent to an equity scheme. Understand the working of the markets and respond effectively to market movements. The scheme may use derivatives to limit this risk.
Concentration risk Risk arising due to over exposure in few securities	Investing across multiple companies and sectors adhering to the cap as per regulatory limit. Flexibility to invest in other companies / sectors in case of over exposure.
Derivatives Risk Various inherent risks arising because of investing in derivatives.	The investment managers will invest only in exchange traded derivatives (settlement guaranteed) and the investment shall be in line with guidelines and

	regulatory limits as specified by regulators & scheme documents.
Liquidity risk Risk arising due to inefficient Asset Liability Management, resulting in high impact costs	Control portfolio liquidity at portfolio construction stage. Having optimum mix of cash & cash equivalents along with the money market instruments in the portfolio as defined in asset allocations. The fund will try to maintain a proper asset-liability match to ensure redemption payments are made on time and not affected by illiquidity of the underlying stocks.

Risk associated with Debt and money market instruments:

Risk & Description specific to the Scheme	Risk mitigants / Management Strategy
Market Risk Changes in interest rates may affect the Scheme's Net Asset Value as the prices of securities generally increase as interest rates decline and generally decrease as interest rates rise. Prices of long-term securities generally fluctuate more in response to interest rate changes than do short-term securities. Indian debt markets can be volatile leading to the possibility of price movements up or down in fixed income securities and thereby to possible movements in the NAV.	Fund Managers will periodically monitor the portfolio structure with respect to the existing interest rate scenario. Exposure to Debt and Money market instruments will be in the form of TREPs and other liquid assets to the extent permissible.
Concentration risk Risk arising due to over exposure in few securities	Investing across a spectrum of issuers and keeping flexibility to invest across tenors.
Liquidity risk The primary measure of liquidity risk is the spread between the bid price and the offer price quoted by a dealer. Liquidity risk is today characteristic of the Indian fixed income market.	The fund will endeavour to minimise liquidity risk by investing in securities having a liquid market. Exposure to Debt and Money market instruments will be in the form of TREPs and other liquid assets.
Credit Risk The value of a fixed income security will fluctuate depending upon the changes in the perceived level of credit risk as well as any actual event of default.	Detailed evaluation of issuers will be done. Investments will be done in high credit quality securities. Exposure to Debt and Money market instruments will be in the form of TREPs and other liquid assets.
Interest rate risk Price volatility due to movement in interest rates	Control the portfolio duration and periodically evaluate the portfolio structure with respect to existing interest rate scenario
Reinvestment Risk The rate at which interim cash flows can be reinvested may be lower than that originally assumed.	Reinvestment risks will be limited to the extent of coupons received on debt instruments, which will be a very small portion of the portfolio value. Exposure to Debt and Money market instruments will be in the form of TREPs and other liquid assets.

Risk associated with the scheme:

<p>The Scheme may participate as a lender in the SLB market and lend securities held in the portfolio for earning fees from such lending to enhance revenue of the Scheme. The key risk to the Scheme is creation of temporary illiquidity due to the inability to sell such lent securities, till the time such securities are returned on the contractual settlement date or on exercise of early recall.</p>	<p>The AMC will ensure adherence to the limits assigned for stock lending and will ensure that the liquidity Risk is managed actively within the portfolio liquidity limits by maintaining proper asset-liability match to ensure payout of the obligations. Also to ensure that the counterparty risk is limited the AMC will participate in stock lending only through exchange mechanism where the settlement is guaranteed.</p>
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For further details please refer SAI.

II. Information about the Scheme:

A. Where will the scheme invest?

1. Equity and Equity related instruments:

The Scheme will invest in Equity and Equity related instruments inclusive of convertible debentures, equity warrants, convertible preference shares, equity derivatives, units of REITs etc.

2. Debt and Money Market securities:

The Scheme shall invest in a range of Debt & Money Market Instruments. Some of these instruments are:

- a. Securities created and issued by Governments of India and/or repos/ reverse repos in such Government Securities as may be permitted by RBI (including but not limited to coupon bearing bonds, zero coupon bonds and treasury bills).
- b. Securities guaranteed by the Central and State Governments (including but not limited to coupon bearing bonds, zero coupon bonds and treasury bills).
- c. Corporate debt securities and repo in corporate debt Securities (of both public and private sector undertakings) including Bonds, Debentures, Notes, etc in line with paragraph 12.18 of the Master Circular for Mutual Funds dated June 27, 2024, read with SEBI circular no. SEBI/HO/IMD/IMD PoD-2/P/CIR/2023/85 dated June 8, 2023 and SEBI circular no. SEBI/HO/IMD/IMD PoD-2/P/CIR/2023/87 dated June 13, 2023.
- d. Money Market instruments includes commercial papers, commercial bills, treasury bills, Tri-party repo, 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.
- e. Fixed Income Securities of domestic Government agencies and statutory bodies, which may or may not carry a Central/State Government guarantee.
- f. Certificate of Deposits (CDs).
- g. Commercial Paper (CPs).
- h. Securitized Debt Obligations.

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

3. Derivative Instruments:

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

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

4. Units of Infrastructure Investment Trusts (InvITs) \:

In accordance with clause 12.21 of the Master Circular for Mutual Funds dated June 27, 2024 and amendments thereto from time to time, the Scheme may invest in units of Infrastructure Investment Trusts (InvITs) within the stipulated investment limits.

5. Schemes managed by the AMC or in the schemes of any other mutual fund:

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

6. Overseas Securities:

In accordance with clause 12.19 of the Master Circular for Mutual Funds dated June 27, 2024 the following conditions shall apply to the Scheme's participation in overseas investments. Please note that the investment restrictions applicable to the Scheme's participation in overseas investments will be as prescribed or varied by SEBI or by the Trustee (subject to SEBI requirements) from time to time. The SEBI Regulations pertaining to investment in ADRs / GDRs / foreign Securities and overseas ETFs by mutual funds have now been decided as follows: The aggregate ceiling for overseas investments is USD 7 billion as per the above SEBI circulars. Within the overall limit of USD 7 billion, mutual funds can make overseas investments subject to a maximum of USD 1

billion per mutual fund. The overall ceiling for investment in overseas ETFs that invest in securities is US\$ 1 billion subject to a maximum of US\$ 300 million per mutual fund. In accordance with the aforesaid SEBI circular, permissible overseas investments are:

- ADRs / GDRs issued by Indian or foreign companies.
- Equity of overseas companies listed on recognized stock exchanges overseas.
- Initial and follow-on public offerings for listing at recognized stock exchanges overseas.
- Foreign Debt Securities in countries with fully convertible currencies, short term as well as long term debt instruments with rating not below investment grade by accredited / registered credit rating agencies.
- Money market instruments rated not below investment grade.
- Repurchase agreements in the form of investment, where the counterparty is rated not below investment grade; repurchase agreements should not, however, involve any borrowing of funds by mutual funds.
- Government Securities where the countries are rated not below investment grade.
- Derivatives traded on recognized stock exchanges overseas only for hedging and efficient portfolio management.
- Short term deposits with banks overseas where the issuer is rated not below investment grade.
- Units / Securities issued by overseas mutual funds or unit trusts registered with overseas regulators and investing in (a) aforesaid Securities, (b) Real Estate Investment Trusts (REITs) listed in recognized stock exchanges overseas or (c) unlisted (not exceeding 10% of their net assets). The exposure of the Underlying Fund in India will not be gained through participatory notes. However, participatory notes which have non-Indian securities as underlying are permitted.

A. What are the investment restrictions?

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

1. All the investments by Scheme shall be made only in listed equity shares and equity related securities.
2. The Scheme being sectoral in nature, the upper ceiling on investments made will be in accordance with their weightage in the Benchmark Index or 10% of the NAV of the Scheme in equity related instruments (including REITs), whichever is higher.
3. The Scheme shall adhere to following limits for investments in Debt and Money Market Instruments issued by a single issuer:

Credit Rating	Maximum Limit (% of net assets)
AAA	10
AA (including AA+ and AA-)	8
A (including A+) & below	6

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

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

4. No Mutual Fund under all its schemes should own more than 10% of any company's paid-up capital carrying voting rights or 10% of units of REITs issued by a single issuer, as the case may be.

5. Investment in unrated debt and money market instruments (other than government securities, treasury bills, derivative products such as Interest Rate Swaps (IRS), Interest Rate Futures (IRF), etc.) by the Scheme shall not exceed 5% of the net assets of the Scheme. However, all such investments shall be made with the prior approval of the Board of AMC and Trustees.

6. The Scheme shall not invest in unlisted debt instruments including commercial papers (CPs), other than (a) government securities, (b) other money market instruments and (c) derivative products such as Interest Rate Swaps (IRS), Interest Rate Futures (IRF), etc. which are used by mutual funds for hedging. However, mutual fund schemes may invest in unlisted Non-Convertible Debentures (NCDs) not exceeding 10% of the debt portfolio of the scheme subject to the condition that such unlisted NCDs have a simple structure (i.e. with fixed and uniform coupon, fixed maturity period, without any options, fully paid up upfront, without any credit enhancements or structured obligations) and are rated and secured with coupon payment frequency on monthly basis. Provided further that the Scheme shall comply with the norms under this clause within the time and in the manner as may be specified by the Board.

7. All investments by the Scheme in CPs would be made only in CPs which are listed or to be listed.

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

9. Investment by the Scheme 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. Further, the investment in debt instruments having credit enhancements should be sufficiently covered to address the market volatility and reduce the inefficiencies of invoking of the pledge or cover, whenever required, without impacting the interest of the investors. In case of fall in the value of the cover below the specified limit, AMCs will initiate necessary steps to ensure protection of the interest of the investors.

10. The Scheme may invest in debt instruments with special features viz. subordination to equity (absorbs losses before equity capital) and /or convertible to equity upon trigger of a pre-specified event for loss absorption including Additional Tier 1 bonds and Tier 2 bonds issued under Basel III framework subject to following prudential limits as prescribed under clause 12.2 of the Master Circular for Mutual Funds dated June 27, 2024 or such other circular issued by SEBI from time to time:
 - i. No Mutual Fund under all its schemes shall own more than 10% of such instruments issued by a single issuer.
 - ii. A Mutual Fund scheme shall not invest –
 - a) more than 10% of its NAV of the debt portfolio of the scheme in such instruments; and
 - b) more than 5% of its NAV of the debt portfolio of the scheme in such instruments issued by a single issuer.

(The above investment limit for the scheme shall be within the overall limit for debt instruments issued by a single issuer, as specified at clause 1 of the Seventh Schedule of SEBI (Mutual Fund) regulations, 1996, and other prudential limits with respect to the debt instruments.)

11. Transfer of investments from one scheme to another scheme in the Mutual Fund is permitted provided:
 - Such transfers are done at the prevailing market price for quoted instruments on spot basis (spot basis shall have the same meaning as specified by a Stock Exchange for spot transactions); and
 - The securities so transferred shall be in conformity with the investment objective of the Scheme to which such transfer has been made.
 - Transfer of investments from one scheme to another scheme in the Mutual Fund is permitted provided the same are in line with clause 12.30 of the Master Circular for Mutual Funds dated June 27, 2024.
12. The Scheme may invest in other Schemes of the AMC or any other Mutual Fund without charging any fees, provided the aggregate inter-Scheme investment made by all the Schemes under the same management or in Schemes under management of any other Asset Management Company shall not exceed 5% of the Net Asset Value of the Fund. No investment management fees shall be charged for investing in other schemes of the fund or in the schemes of any other Mutual Fund.
13. 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 that the Mutual Fund may engage in short selling of securities in accordance with the framework relating to short selling and securities lending and borrowing specified by the Board. Provided further that sale of government security already contracted for purchase shall be permitted in accordance with the guidelines issued by the Reserve Bank of India in this regard. Further, the Mutual Fund may enter into derivatives transactions in a recognized stock exchange, subject to the framework specified by the Board.
14. The Fund shall get the securities purchased or transferred in the name of the Fund on account of the concerned Scheme, wherever investments are intended to be of a long-term nature.
15. The Scheme shall not make any investment in any fund of funds scheme.
16. The Scheme shall not make any investment in:
 - Any unlisted security of an associate or group company of the Sponsor; or
 - Any security issued by way of private placement by an associate or group company of the Sponsor; or
 - The listed securities of group companies of the Sponsor, which is in excess of 25% of the net assets of the Scheme of the Mutual Fund.
17. No loans for any purpose shall be advanced by the Scheme.
18. The Fund shall not borrow except to meet temporary liquidity needs of the Fund for the purpose of repurchase / redemption of Units or payment of interest and IDCW to the Unit holders. Provided that the Fund shall not borrow more than 20% of the net assets of the Scheme and the duration of the borrowing shall not exceed a period of 6 months.

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

Further in line with Paragraph 12.16 of the Master Circular for Mutual Funds dated June 27, 2024:

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

Further as per clause 12.16.1.9 of the Master Circular for Mutual Funds dated June 27, 2024, it is clarified that the said limits shall not apply to term deposits placed as margins for trading in cash and derivatives market.

The investments in short term deposits of scheduled commercial banks will be reported to the Board of Trustees along with the reasons for the investment which, interalia, would include comparison with the interest rates offered by other scheduled commercial banks. Further, the AMC shall ensure that the reasons for such investments are recorded in the manner prescribed in clause 12.23 of the Master Circular for Mutual Funds dated June 27, 2024.

20. Investments in derivatives shall be in lines with the norms/restrictions specified in clause 12.25 of the Master Circular for Mutual Funds dated June 27, 2024.

21. The Scheme may invest in the units of InvITs subject to the following:

- a) The Fund under all its schemes shall own not more than 10% of units issued by a single issuer of InvITs; and
- b) The Scheme shall not invest:
 - i. more than 10% of its net assets in the units of InvITs; and
 - ii. more than 5% of its net assets in the units of InvITs issued by a single issuer.

22. Investment restrictions in relation to repo in corporate debt securities:

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

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

In terms of SEBI circular SEBI/HO/IMD/PoD2/P/CIR/2025/92 dated June 26, 2025 any passive breaches of the limits mentioned above due to various reasons such as corporate action, substantial rise/ fall in the price of an underlying scrip, maturity of any underlying security, large redemptions, etc., which may not be out of omission and commission of AMCs shall be rebalanced in line with Paragraph 2.9 of the SEBI Master Circular for Mutual Funds dated June 27, 2024.

Investments Limitations and Restrictions in Derivatives:

In accordance with clause 7.5 of the Master Circular for Mutual Funds dated June 27, 2024 permitted mutual funds to participate in derivatives trading. The following conditions shall apply to the Scheme's participation in the derivatives market. Please note that the investment restrictions applicable to the Scheme's participation in the derivatives market will be as prescribed or varied by SEBI or by the Trustees (subject to SEBI requirements) from time to time.

Position limit for the Fund in index options contracts:

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

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

Position limit for the Fund in index futures contracts:

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

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

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

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

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

Position limit for the Fund for stock based derivative contracts:

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

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

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

Position limit for the Scheme:

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

- For stock option and stock futures contracts, the gross open position across all derivative contracts on a particular underlying stock of the Scheme shall not exceed the higher of:
 - i. 1% of the free float market capitalisation (in terms of number of shares) OR
 - ii. 5% of the open interest in the derivative contracts on a particular underlying stock (in terms of number of contracts (Shares)).
- For index-based contracts, the Fund shall disclose the total open interest held by its Scheme or all Schemes put together in a particular underlying index, if such open interest equals to or exceeds 15% of the open interest of all derivative contracts on that underlying index.

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

Exposure Limit:

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

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

6. Exposure due to derivative positions taken for hedging purposes in excess of the underlying position against which the hedging position has been taken, shall be included while calculating cumulative gross exposure.

7. Each position taken in derivatives shall have an associated exposure as defined under. Exposure is the maximum possible loss that may occur on a position. However, certain derivative positions may theoretically have unlimited possible loss. Exposure in derivative positions shall be computed as follows:

Position	Exposure
Long Future	Futures Price * Lot Size * Number of Contracts
Short Future	Futures Price * Lot Size * Number of Contracts
Option bought	Option Premium Paid * Lot Size * Number of Contracts.

Investment Restrictions pertaining to Debt Derivatives:

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

Interest Rate Swaps (IRS)

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

Forward Rate Agreement (FRA)

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

Example of a derivatives transaction -

Basic Structure of a Swap Bank

A has a six-month V 10 crore liability, currently being deployed in call. Bank B has a V 10 crore, six-month asset, being funded through call. Both banks are running an interest rate risk.

To hedge this interest rate risk, they can enter into a six-month MIBOR swap. Through this swap, A will receive a fixed pre-agreed rate (say 7%) and pay "call" on the NSE MIBOR ("benchmark rate"). Bank A paying at "call" on the benchmark rate will hedge the interest rate risk of lending in call. Bank B will pay 7% and receive interest at the benchmark rate. Bank A receiving of "call" on the benchmark rate will hedge its interest rate risk arising from its call borrowing.

The mechanism is as follows: -

- Assume the swap is for V 10 crore March 1, 2005 to September 1, 2005. A is a fixed rate receiver at 7% and B is a floating rate receiver at the overnight compounded rate.
- On March 1, 2005, A and B will exchange only an agreement of having entered this swap. This documentation would be based on an International Swaps and Derivatives Association (ISDA) template.

- On a daily basis, the benchmark rate fixed by NSE will be tracked by them. On September 1, 2005 they will calculate the following:
- A is entitled to receive interest on R 10 crore at 7% for 184 days i.e. V 35.28 lakh, (this amount is known at the time the swap was concluded) and will pay the compounded benchmark rate.
- B is entitled to receive daily compounded call rate for 184 days and pay 7% fixed.
- On September 1, 2005, if the total interest on the daily overnight compounded benchmark rate is higher than V 35.28 lakhs, A will pay B the difference. If the daily compounded benchmark rate is lower, then B will pay A the difference.
- Effectively, Bank A earns interest at the rate of 7% p.a. for six months without lending money for six months fixed, while Bank B pays interest @ 7% p.a. for six months on V 10 crore, without borrowing for six months fixed.

As per the above-mentioned RBI circulars, mutual funds are permitted to do interest rate swaps / forward rate agreements for hedging purposes only. Accordingly, the AMC would undertake the same for similar purposes only. IRS and FRAs also have inherent credit and settlement risks. However, these risks are reduced as they are limited to the interest streams and not the notional principal amounts.

Investments in derivatives will be in accordance with the SEBI Regulations / guidelines and presently derivatives shall be used for hedging and / or portfolio balancing purposes, as permitted under the Regulations. The circumstances under which such transactions would be entered into would be when, using the IRS route, it is possible to generate better returns / meet the objective of the Scheme at a lower cost. For example, if buying a two-year MIBOR based instrument and receiving the two-year swap rate yields better return than buying the two-year AAA corporate instrument, the Scheme would endeavour to do that. Alternatively, the Scheme would also look to hedge existing fixed rate positions if the view on interest rates is that they are likely to rise in the future.

The Trustee may alter the above restrictions from time to time to the extent that changes in the Regulations may allow and as deemed fit in the general interest of the Unit Holders.

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

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

B. Fundamental Attributes

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

(i) Type of a scheme - An open-ended equity scheme investing in the financial services sector.

(ii) Investment Objective

Main Objective - Please refer “**Investment Objective**” section.

Please refer to Section – **Part I - ‘Highlights/Summary of the Scheme - Investment objective’**

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

(iii) Terms of Issue

a) Liquidity Provisions:

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

As per SEBI Regulations, the Mutual Fund shall dispatch Redemption proceeds within three Working Days from the date of receipt of valid redemption or repurchase request. In case the Redemption proceeds are not made within three Working Days of the date of redemption or repurchase, interest will be paid @ 15% per annum or such other rate from the 4th Business Day onwards, as may be prescribed by SEBI from time to time.

b) Aggregate fees and expenses charged to the Scheme:

The aggregate fees and expenses charged to the Scheme will be in line with the limits defined in the SEBI Regulations as amended from time to time. Please refer to section ‘**Part III- OTHER DETAILS - C. ANNUAL SCHEME RECURRING EXPENSES** for details.

c) Any Safety Net or Guarantee Provided:

The Scheme does not provide any safety net or guarantee.

Changes in Fundamental Attributes:

In accordance with Regulation 18(15A) of the SEBI (MF) Regulations and Clause 1.14.1.4 of SEBI Master Circular for Mutual Funds dated June 27, 2024, the Trustee shall ensure that no change in the fundamental attributes of the Scheme and the Plan(s) / Option(s) thereunder or the trust or fee and expenses payable or any other change which would modify the Scheme and the Plan(s) / Option(s) thereunder and affect the interests of Unit holders is carried out unless:

1. The Trustees have taken/received comments from SEBI in this regard before carrying out such changes.
2. An addendum to the existing SID shall be issued and displayed on AMC website immediately.
3. A written communication about the proposed change is sent to each Unit holder and an public notice / advertisement is given in one English daily newspaper having nationwide circulation as well as in a newspaper published in the language of the region where the Head Office of the Mutual Fund is situated;

4. The Unit holders are given an option for a period of 30 days to exit at the prevailing Net Asset Value without any exit load; and
5. The SID shall be revised and updated immediately after completion of duration of the exit option (not less than 30 days from the notice date).

C. Index methodology - Not Applicable.

D. Principles of incentive structure for market makers (for ETFs) - Not Applicable.

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

F. Other Scheme Specific Disclosures:

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

	<p>In case Unit holders do not provide their demat account details or the demat details provided in the application form are incomplete / incorrect or do not match with the details with the Depository records, the Units will be allotted in account statement mode provided the application is otherwise complete in all respect and accordingly an account statement shall be sent to them.</p> <p>In case of Investors investing through SIP facility and opting to hold the Units in Demat form, the units will be allotted based on the Applicable Net Asset Value (NAV) and the same will be credited to investor's Demat Account on weekly basis on realization of funds.</p> <p>The AMC shall issue units in dematerialized form to a unit holder in a scheme within two Working Days of the receipt of request from the unit holder.</p>
Minimum Target amount	<p>The Mutual Fund seeks to collect a minimum subscription amount of Rs. 10 crore (ten crores) in the Scheme during the NFO period.</p> <p>This is the minimum amount required to operate the Scheme and if this is not collected during the NFO period of the Scheme, then all the investors would be refunded the amount invested without any return. However, if AMC fails to refund the amount within 5 Business Days from the date of closure of the NFO Period, interest as specified by SEBI (currently 15% p.a.) will be paid to the investors from the expiry of fifth business day of the closure of the subscription period.</p>
Maximum Amount to be raised (if any)	<p>There will be no upper limit on the total corpus collected under the Scheme during the NFO Period.</p>
Dividend Policy (IDCW)	<p>IDCW Distribution Procedure:</p> <p>SEBI Circular lays down the procedure for Declaration of IDCW which clearly says that quantum of IDCW and record date shall be fixed by the Board of Trustees and AMC shall issue a notice to the public communicating the decision about IDCW including the record date, within one calendar day of the decision made by the Board of Trustees in their meeting. Record date shall be the date that will be considered for the purpose of determining the eligibility of investors whose name appears on the register of Unit holders. Record date shall be five calendar days from the issue of notice. The Trusteeship Company reserves the right to declare IDCW on a regular basis. The Fund does not guarantee or assure declaration or payment of IDCW. Although the Trustees have intention to declare IDCW under IDCW Option, such declaration of IDCW if any, is subject to Scheme's performance & the availability & adequacy of distributable surplus in the Scheme at the time of declaration of such IDCW.</p> <p>Investors should note that, when the Mutual Fund declares a IDCW under the Scheme, the dividend payments shall be dispatched within seven</p>

	<p>working days of the record date. The requirement of giving notice & the above laid procedure shall not be compulsory for Scheme/plan/option having frequency of IDCW distribution from daily upto monthly IDCW. Further, investors are requested to note that the amounts can be distributed out of the investors capital (Equilization Reserve), which is part of sales price that represents realized gains.</p> <p>• Effect of IDCWs:</p> <p>When IDCWs are declared and paid under the Scheme, the net assets attributable to Unit holders in the IDCW Option will stand reduced by the IDCW amount subject to TDS and statutory levy if any. The NAV of the Unit holders in the Growth Option will remain unaffected by the payment of IDCW. Even though the asset portfolio will be un-segregated, the NAVs of the Growth Option and IDCW Option will be distinctly different after declaration of the first IDCW to the extent of distributed income, tax and statutory levy paid thereon, where applicable, and expenses relating to the distribution of IDCWs.</p> <p>• Mode of Payment of IDCWs:</p> <p>The Scheme proposes to pay IDCW by Direct Credit or through RTGS or NEFT or any other EFT means. RBI offers the facility of EFT for facilitating better customer service by direct credit of IDCW amount to a Unit holder's bank account through electronic credit which avoids loss of IDCW in transit or fraudulent encashment. The Mutual Fund will endeavour to offer this facility for payment of IDCW/repurchase proceeds to the Unit holders residing in any of the cities where such a Bank facility is available.</p> <p>The Fund is arranging with selected bankers to enable direct credits into the bank accounts of the investors at these banks. If an investor has an account with a bank with which the Fund will tie up for direct credit, the IDCW amount will be credited directly to the bank account, under intimation to the Unit holder by email/SMS/post. The Mutual Fund, on a best effort basis, and after scrutinising the names of the banks where Unit holders have their accounts, will enable direct credit/RTGS/NEFT/ to the Unit holders' bank accounts.</p> <p>While the preferred mode of payment is through EFT route, the AMC is at the sole discretion to pay IDCW by any other means (including at par cheques and demand drafts, where the EFT facility is not available in a particular city or Bank or as the Trusteeship Company or the AMC deems fit in the interest of investors.)</p> <p>All the IDCW payments shall be in accordance and compliance with SEBI Regulations, as amended from time to time.</p> <p>If Unit holders have opted for IDCW Payout Option, if the IDCW amount payable to such Unit holders (net of tax deducted at source, wherever applicable) is less than or equal to Rs. 100, following treatment shall be:</p>
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	<p>a. Where the option to pay out IDCW is available in electronic mode: The IDCW shall be paid to the Unit holders. However, if the payment through electronic mode is unsuccessful, the AMC shall issue dividend warrant for such amount; and</p> <p>b. Where the option to payout IDCW is not available in electronic mode: The IDCW shall be mandatorily reinvested in the respective Scheme/Plan by issuing additional Units at the applicable ex-dividend NAV.</p>
<p>Allotment</p>	<p>Allotment will be completed after due reconciliation of receipt of funds for all valid applications within 5 Business Days from the closure of the NFO period. Allotment to NRIs/FPIs will be subject to RBI approval, if required. Subject to the SEBI (MF) Regulations, the Trustee may reject any application received in case the application is found invalid/incomplete or for any other reason in the Trustee's sole discretion. For investors who have given demat account details, the Units will be credited to the investor's demat account after due verification and confirmation from NSDL/CDSL of the demat account details.</p> <ul style="list-style-type: none"> • Allotment Confirmation/Account Statement (for non-demut account holders): An Allotment Confirmation/Account statement will be sent by way of SMS and/or email and/or ordinary post, to each Unit Holder who has not provided his demat account details in the application form for subscription during the NFO. The Allotment Confirmation/Account statement, stating the number of Units allotted to the Unit Holder will be sent not later than 5 Business Days from the close of the NFO Period of the Scheme. The Account Statement shall be non-transferable. • Dispatch of Account Statements to NRIs/FPIs will be subject to RBI approval, if required. • Allotment Advice/Holding Statement (demut account holders): For investors who have given valid demat account details at the time of NFO, Units issued by the AMC shall be credited by the Registrar to the investor's beneficiary account with the DP as per information provided in the Application Form. The AMC shall issue to such investor, units in dematerialized form as soon as possible but not later than five working days from the date of closure of the initial subscription list or from the date of receipt of the application. Such investors will receive the holding statement directly from their depository participant (DP) at such a frequency as may be defined in the Depository Act or Regulations or on specific request. • Consolidated Account Statement (for non-demut account holders) for ongoing transactions: CAS shall also be sent to the Unit holder in whose folio transactions have taken place during that month, on or before 15th of the succeeding month. In the event the account has more than one

	<p>registered Unit holder, the first named Unit holder shall receive the CAS. In case of specific request received from investors, Mutual Fund will provide an account statement to the investors within 5 Business Days from the receipt of such request.</p> <p>The Mutual Fund reserves the right to recover from an investor any loss caused to the Scheme on account of dishonor of cheques issued by him/her/it for purchase of Units.</p>
Refund	Refund of subscription money to applicants in the case of minimum subscription amount not being raised or applications rejected for any other reason whatsoever, will be made within 5 Business Days from the date of closure of the NFO period & all refund orders will be sent by registered post or in such other manner as permitted under Regulations. Investors should note that no interest will be payable on any subscription money so refunded within 5 Business Days. If the Mutual Fund refunds the amount after 5 Business Days, interest at the rate of 15% p.a. will be paid to the applicant and borne by the AMC for the period from the day following the date of expiry of 5 Business Days until the actual date of the refund. Refund orders will be marked "A/c. Payee only" and drawn in the name of the applicant in the case of a sole applicant and in the name of the first applicant in all other cases. In both cases, the bank name and bank account number, as specified in the application, will be mentioned in the refund order. The bank and/or collection charges, if any, will be borne by the applicant.
Who can invest This is an indicative list and investors shall consult their financial advisor to ascertain whether the scheme is suitable to their risk profile.	<p>The following persons are eligible and may apply for subscription to the Units of the Scheme of the Fund (subject, wherever relevant, to purchase of units of Mutual Funds being permitted and duly authorized under their respective constitutions, charter documents, corporate / other authorizations and relevant statutory provisions, etc.):</p> <ol style="list-style-type: none"> 1. Resident adult Indian individuals either singly or jointly (not exceeding three), or on an Anyone or Survivor basis; 2. Karta of Hindu Undivided Family (HUF in the name of Karta); 3. Partnership Firms in the name of any one of the partner (constituted under the Indian partnership law) & Limited Liability Partnerships (LLP); 4. Minors (Resident or NRI) through parent / legal guardian; 5. Schemes of Mutual Funds registered with SEBI, including schemes of Edelweiss Mutual Fund, subject to the conditions and limits prescribed by SEBI Regulations and the respective Scheme Information Documents; 6. Companies, Bodies Corporate, Public-Sector Undertakings (PSU), Association of Persons (AOP) or bodies of individuals (BOI) and societies registered under the Societies Registration Act, 1860 (so long as the purchase of units is permitted under the respective constitutions); 7. Banks, including Scheduled Bank, Regional Rural Bank, Co-Operative

	<p>Bank etc. & Financial Institutions;</p> <ol style="list-style-type: none"> 8. Special Purpose Vehicles (SPV) approved by appropriate authority; 9. Religious and Charitable Trusts, Wakfs or endowments of private trusts and Private trusts (subject to receipt of necessary approvals as required & who are authorised to invest in Mutual Fund schemes under their trust deeds); 10. Non-Resident Indians (NRIs) / Persons of Indian origin residing abroad (PIO) on repatriation or non-repatriation basis; 11. Foreign Institutional Investors (FIIs) registered with SEBI on fully repatriation basis; 12. Foreign Portfolio Investors (FPIs) subject to the applicable Regulations; 13. Provident / Pension / Gratuity / superannuation, such other retirement and employee benefit and such other funds to the extent they are permitted to invest; 14. Army, Air Force, Navy and other para-military units and bodies created by such institutions; 15. Scientific and Industrial Research Organisations; 16. Multilateral Funding Agencies / Bodies Corporate incorporated outside India with the permission of Government of India / Reserve Bank of India; 17. Trustee, the AMC, their Shareholders or Sponsor, their associates, affiliates, group companies may subscribe to Units under the Scheme; 18. Overseas financial organizations which have entered into an arrangement for investment in India, inter-alia with a mutual fund registered with SEBI and which arrangement is approved by Government of India. 19. Insurers, insurance companies / corporations registered with the Insurance Regulatory Development Authority (subject to IRDA Circular (Ref: IRDA/F&I/INV/CIR/074/03/2014) dated March 3, 2014 20. Any other category of individuals / institutions / body corporate etc., so long as wherever applicable they are in conformity with SEBI Regulations/other applicable Regulations/the constituent documents of the applicants.
	<p>Notes:</p> <ol style="list-style-type: none"> 1. Returned cheques are not liable to be presented again for collection, and the accompanying application forms are liable to be rejected. In case the returned cheques are presented again, the necessary charges, if any, are liable to be debited to the investor. 2. It is expressly understood that at the time of investment, the investor/Unit holder has the express authority to invest in Units of the Scheme and AMC / Trustees / Mutual Fund will not be responsible if such investment is ultravires the relevant constitution. Subject to the Regulations, the Trustee may reject any application received in case the application is found invalid/ incomplete or for any other reason in

	<p>the Trustee's sole discretion.</p> <p>3. Non-Resident Indians (NRIs) and Persons of Indian Origin (PIOs) residing abroad/ Overseas Citizens of India (OCI) / Foreign Portfolio Investors (FPIs) have been granted a general permission by Reserve Bank of India under Schedule 5 of the Foreign Exchange Management (Transfer or Issue of Security by a Person Resident Outside India) Regulations, 2000 for investing in / redeeming units of the mutual funds subject to conditions set out in the aforesaid regulations. If a person who is a resident Indian at the time of subscription becomes a resident outside India subsequently, he/she shall have the option to either be paid repurchase value of Units or continue into the Scheme if he/she so desires and is otherwise eligible.</p> <p>However, the AMC shall not be liable to pay interest or any compensation, arising on account of taxation law or otherwise, on redemption, IDCW or otherwise, to such a person during the period it takes for the Fund to record change in residential status, bank mandates, and change in address due to change in tax status on account of change in residential status.</p> <p>Notwithstanding the aforesaid, the Trustee reserves the right to close the Unit holder's account and to pay the repurchase value of Units, subsequent to his becoming a person resident outside India, should the reasons of cost, interest of other Unit holders and any other circumstances make it necessary for the Fund to do so.</p> <p>4. Investors desiring to invest / transact in the Scheme are required to comply with the KYC norms applicable from time to time. Under the KYC norms, Investors are required to provide prescribed documents for establishing their identity and address such as copy of the Passport/PAN Card/Memorandum and Articles of Association/by-laws/Trust Deed/Partnership Deed/ Certificate of Registration along with the proof of authorization to invest, as applicable, to the KYC Registration Agency (KRA) registered with SEBI.</p> <p>5. The Government of India has authorized the Central Registry of Securitization and Asset Reconstruction and Security Interest of India (CERSAI, an independent body), to perform the function of Central KYC Records including receiving, storing, safeguarding and retrieving KYC records in digital form. Accordingly, in line with SEBI circular nos. CIR/MIRSD/66/2016 dated July 21, 2016 and CIR/MIRSD/120/2016 dated November 10, 2016 on Operationalisation of Central KYC (CKYC), read with AMFI Best Practice Guidelines circular no. 68/2016-17 dated December 22, 2016, new individual investors investing into the Fund are requested to comply with the CKYC norms.</p> <p>6. It is compulsory for investors to give certain mandatory disclosures while applying in the Scheme like bank details & PAN/PEKRN copy etc. For details please refer SAI.</p>
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7. The Trustee may also periodically add and review the persons eligible for making application for purchase of Units under the Scheme.
8. The Fund / AMC / Trustees / other intermediaries will rely on the declarations/affirmations provided by the Investor(s) in the Application/ Transaction Form(s) and the documents furnished to the KRA that the Investor(s) is permitted/ authorised by the constitution document/ their Board of Directors etc. to make the investment / transact. Further, the Investor shall be liable to indemnify the Fund / AMC / Trustee / other intermediaries in case of any dispute regarding the eligibility, validity and authorization of the transactions and / or the applicant who has applied on behalf of the Investors. The Fund / AMC / Trustee reserves the right to call for such other information and documents as may be required by it in connection with the investments made by the investor.

Investors are requested to view full details on eligibility /non-eligibility for investment in the Scheme mentioned in the SAI under the head “Who Can Invest” & also note that this is an indicative list and you are requested to consult your financial advisor to ascertain whether the Scheme is suitable to your risk profile.

Foreign Account Tax Compliance Act (commonly known as “FATCA”):

The Foreign Account Tax Compliance Act is a United States (US) federal law, aimed at prevention of tax evasion by US Citizens and Residents (“US Persons”) through use of offshore accounts. The Government of India and the US have reached an agreement in substance on the terms of an Inter-Governmental Agreement (“IGA”) to implement the FATCA provisions, which have become globally applicable from July 1, 2014.

Edelweiss Mutual Fund (“the Fund”)/ Edelweiss Asset Management Limited (“the AMC”) is classified as a FFI under the FATCA provisions, in which case the Fund / AMC is required, from time to time, to:

- i. undertake necessary due diligence process by collecting information/documentary evidence of the US/non-US status of the investors;
- ii. disclose/report information as far as may be legally permitted about the holdings/investment returns pertaining to reportable accounts to the US Internal Revenue Service and/or such Indian authorities as may be specified under FATCA or other applicable laws and
- iii. carry out such other activities as prescribed under the FATCA provisions, as amended from time to time.

FATCA due diligence will have to be directed at each investor/unit holder (including joint investors) and on being identified as a reportable person/specified US person, all the folios will be reported. Further, in case

	<p>of folio with joint investors, the entire account value of investment portfolio will be attributable under each such reportable person. Investors/Unit holders would therefore be required to furnish such information to the Fund/AMC, from time to time, in order to comply with the reporting requirements stated in the IGA and or circulars/guidelines issued by SEBI/AMFI in this regard.</p> <p>The impact of FATCA is relevant not only at the point of on-boarding of the investors but also throughout the life cycle of the investor account / folio with the Fund. Hence investor(s) should immediately intimate the Fund/AMC, in case of any change in the FATCA related information provided by them at the time of initial subscription.</p> <p>The Fund/AMC reserves the right to reject any application or compulsorily redeem the units held directly or beneficially in case the applicant/investor fails to furnish the relevant information and/or documentation or is found to be holding units in contravention of the FATCA provisions.</p> <p>Further, in accordance with the regulatory requirements relating to FATCA/CRS read along with SEBI Circular no. CIR/MIRSD/2/2015 dated August 26, 2015 and AMFI Best practices guidelines circular no. 63/2015-16 dated September 18, 2015 regarding uniform implementation of FATCA/CRS requirements, investors are requested to ensure the following:</p> <ul style="list-style-type: none"> With effect from November 1, 2015 all investors have to mandatorily provide the details and declaration pertaining to FATCA/CRS for all new accounts opened, failing which the application shall be liable to be rejected. For accounts opened between July 1, 2014 and October 31, 2015 and certain pre - existing accounts opened till June 30, 2014, the AMC shall reach out to the investors to seek the requisite information/declaration which has to be submitted by the investors before December 31, 2015. In case the information/declaration is not received from the investor on or before December 31, 2015, the account shall be treated as reportable account. <p>Ultimate Beneficial Ownership: In accordance with SEBI Circular no. CIR/MIRSD/2/2013 dated January 24, 2013 and AMFI Best practices guidelines circular no. 62/2015-16 dated September 18, 2015, Investors may note the following:</p> <ul style="list-style-type: none"> With effect from November 1, 2015, it is mandatory for new investors to provide beneficial ownership details as part of account opening documentation failing which the AMC shall reject the application.
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	<ul style="list-style-type: none"> With effect from January 1, 2016 it is mandatory for existing investors/unit holders to provide beneficial ownership details, failing which the AMC may reject the transaction for additional subscription (including switches).
Who cannot invest	<p>The following persons/entities cannot invest in the Scheme:</p> <ol style="list-style-type: none"> Overseas Corporate Bodies pursuant to RBI A.P. (DIR Series) Circular No. 14 dated September 16, 2003 Non-Resident Indians residing in the Financial Action Task Force (FATF) declared Non-Compliant Countries or Territories (NCCTs) United States Person (US Person*) as defined under the extant laws of the United States of America, except where such US Person is an NRI / PIO, he/she shall be permitted to make an investment in the Scheme, when present in India, as lump-sum subscription, switch transaction and systematic transactions (including SIP/STP/SWP) only through physical form and upon submission of such additional documents/undertakings, as may be stipulated by the AMC/Trustee from time to time and subject to compliance with all applicable laws and regulations prior to investing in the Scheme(s). Persons residing in Canada. The Fund reserves the right to include / exclude new / existing categories of investors to invest in the Scheme from time to time. In case the application is found invalid / incomplete or for any other reason Trustee feels that the application is incomplete, the Trustee at its sole discretion may reject the application, subject to SEBI Regulations and other prevailing statutory regulations, if any. <p><i>*The term "U.S. Person" means any person that is a U.S. person within the meaning of Regulations under the Securities Act of 1933 of U.S. or as defined by the U.S. Commodity Futures Trading Commission or as per such further amended definitions, interpretations, legislations, rules etc, as may be in force from time to time.</i></p>
How to Apply and other details?	<ol style="list-style-type: none"> Application form shall be available from either the Investor Service Centers (ISCs)/Official Points of Acceptance (OPAs) of AMC or may be downloaded from the website of AMC (www.edelweissmf.com). Please refer to the SAI and Application form for further details and the instructions. List of official points of acceptance, collecting banker details etc. shall be available at List of ISCs, OPAs & Collecting Banker details_04062024_031225_PM.pdf (edelweissmf.com) Details of the Registrar and Transfer Agent (R&T), official points of acceptance, collecting banker details etc. are available on back cover page. Investors are requested to note that with a view to increase the network and enhance the service levels for investors, Edelweiss Mutual Fund is extending the facility to allow financial transactions i.e. Subscription/ Redemption/ Switch/ SIP/ STP

	<p>through Cybrilla platform as one of its official point of acceptance), excluding Exchange Traded Fund [ETFs]. The provision of this facility shall be subject to the terms and conditions specified and guidelines issued by SEBI.</p> <p>It is mandatory for every applicant to provide the name of the bank, branch, address, account type and number as per requirements laid down by SEBI and any other requirements stated in the Application Form. Applications without these details will be treated as incomplete. Such incomplete applications will be rejected. The Registrar/AMC may ask the investor to provide a blank cancelled cheque or its photocopy for the purpose of verifying the bank account number.</p>
The policy regarding reissue of repurchased units, including the maximum extent, the manner of reissue, the entity (the scheme or the AMC) involved in the same.	Not Applicable.
Restrictions, if any, on the right to freely retain or dispose off units being offered.	<p>The Units of the Scheme will mandatory required to be held in electronic (demat) mode which are freely transferable.</p> <p>Paragraph 1.12 of SEBI Master Circular dated June 27, 2024 has laid down the following conditions, in case the AMC wish to impose restrictions on redemption:</p> <p>a) Restrictions may be imposed when there are circumstances leading to a systematic crisis or event that severely constricts market liquidity or the efficient functioning of market such as:</p> <ul style="list-style-type: none"> i. Liquidity issues ii. Market failures, exchange closure iii. Operational issues <p>b) Restriction on redemption may be imposed for a specified period of time not exceeding 10 working days in any 90 days period.</p> <p>c) Any imposition of restriction would require specific approval of Board of AMCs and Trustee and the same should be informed to SEBI immediately.</p> <p>d) When restriction on redemption is imposed, the following procedure shall be applied:</p> <ul style="list-style-type: none"> I. No redemption request upto INR 2 lakh shall be subject to such restriction. II. When redemption request are above INR 2 lakhs, AMCs shall redeem the first INR 2 lakh without such restriction and remaining part over and above INR 2 lakh shall be subject to such restriction.

	<p>If the restriction on redemption will be made applicable in accordance with SEBI Regulation, the provision of redemption in 'creation size' will not be applicable.</p> <p>For details, please refer to paragraph on "Right to limit redemption, "suspension of purchase and / or redemption of Units" & paragraph on "Lien & pledge" under SAI.</p>
Cut off timing for subscriptions/ redemptions/ switches This is the time before which your application (complete in all respects) should reach the official points of acceptance	<p>Investors will get the Units on the basis of NAV & the time at which they apply. NAV is the Net Asset Value per Unit at the close of the Business Day on which the application for subscription/redemption/switch is received at the Designated Investor Service Centre subject to its being complete in all respects and received prior to the cut-off timings on that Business Day.</p> <p>The AMC will calculate on every Business Day and the same will be declared/disclosed and uploaded on the AMFI website i.e., www.amfiindia.com and on Edelweiss Mutual Fund's website i.e. www.edelweissmf.com by 10:00 a.m. on the next Business Day.</p> <p>For Purchase of any amount:</p> <ul style="list-style-type: none"> • In respect of valid applications received upto 3:00 p.m. and where the funds for the entire amount are available for utilization before the cut-off time i.e. 3:00 p.m. - the closing NAV of the day shall be applicable. • In respect of valid applications received after 3:00 p.m. and where the funds for the entire amount are available for utilization on the same day or before the cut-off time of the next business day - the closing NAV of the next Business Day shall be applicable. <p>Irrespective of the time of receipt of application, where the funds for the entire amount are available for utilization before the cut-off time on any subsequent Business Day - the closing NAV of such subsequent Business Day shall be applicable.</p> <p>For Redemption:</p> <ol style="list-style-type: none"> Where the application is received up to 3:00 p.m. on a Business Day - Closing NAV of the day of receipt of application; and Where the application is received after 3:00 p.m. on a Business Day - Closing NAV of the next Business Day. <p>Note: In case of applications received on a Non-Business Day the closing NAV of the next Business Day shall be applicable.</p> <p>For Switches:</p> <p>Valid applications for 'Switch-out' shall be treated as applications for Redemption and valid applications for 'Switch-in' shall be treated as applications for Purchase, and the provisions of the cut-off time and the</p>

	<p>Applicable NAV mentioned above as applicable to purchase and redemption shall be applied respectively to the 'Switch-in' and 'Switch-out' applications.</p> <p>For Switch-ins of any amount: In case of switch from one scheme to another scheme received before cut-off i.e. upto 3:00 p.m. having business day for both the schemes, closing NAV of the Business Day shall be applicable for switch-out scheme and for Switch-in scheme, the closing NAV of the Business Day shall be applicable, on which funds are available for utilization in the switch-in scheme (allocation shall be in line with the redemption payout).</p> <p>To clarify, for investments through systematic investment systematic investment and trigger routes such as Systematic Investment Plans (SIP), Systematic Transfer Plans (STP), IDCW Transfer, Power SIP, Power STP, Multi SIP, Combo SIP, STeP Facility, Gain Switch Mechanism, Switch on Arbitrage etc. the units will be allotted as per the closing NAV of the day on which the funds are available for utilization by the Target Scheme irrespective of the installment date of the SIP, STP or record date of IDCW etc.</p> <p>The NAV of the Scheme will be calculated and declared by the Fund on every Business Day. The information on NAV may be obtained by the Unit holders, on any day from the office of AMC / the office of the Registrar or any of the other Designated Investor Service Centres or from www.edelweissmf.com & www.amfiindia.com.</p> <p>Investors may also call our Toll free number 1800 425 0090. Callers outside India, mobile users, other landline users may dial. +91-040-23001181. The Toll-Free Number and the Non-Toll-Free Number will be available between 9:00 am to 7:00 pm from Monday to Saturday.</p> <p>For details, please visit AMC website (www.edelweissmf.com)</p>
Minimum amount for purchase/redemption/switches (mention the provisions for ETFs, as may be applicable, for direct subscription/redemption with AMC.)	<p>Minimum Purchase Amount: Minimum of Rs. 100/- and multiples of Re. 1/- thereafter.</p> <p>Minimum additional purchase amount: Rs.100/- and in multiples of Re. 1/-thereafter.</p> <p>Minimum Redemption Amount: There will be no minimum redemption criterion. The Redemption / Switch-out would be permitted to the extent of credit balance in the Unit holder's account of the Plan(s) / Option(s) of the Scheme (subject to release of pledge / lien or other encumbrances).</p> <p>Amount based redemptions will be in multiples of Re. 1.</p>

	<p>In case of Units held in dematerialized mode, the Unit Holder can give a request for Redemption only in number of Units which can be fractional units also. Depository participants of registered Depositories can process only redemption request of units held in demat mode.</p> <p>The AMC/ Trustee reserves the right to change/ modify the terms of minimum redemption amount/switch-out.</p>
Account Statements	<p>The AMC shall send an allotment confirmation specifying the units allotted by way of email and/or SMS within 5 working days of receipt of valid application/transaction to the Unit holders registered e-mail address and/ or mobile number (whether units are held in demat mode or in account statement form).</p> <p>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.</p> <p>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</p> <p>For further details, refer SAI.</p>
Dividend/ IDCW	The payment of dividend/IDCW to the unitholders shall be made within seven Working Days from the record date.
Redemption	<p>The redemption or repurchase proceeds shall be dispatched to the unitholders within three working days from the date of redemption or repurchase.</p> <p>For list of exceptional circumstances refer para 14.1.3 of SEBI Master Circular for Mutual Funds dated June 27, 2024.</p>
Bank Mandate	<p>It is mandatory for every applicant to provide the name of the bank, branch, address, account type and number as per requirements laid down by SEBI and any other requirements stated in the Application Form. Applications without these details will be treated as incomplete. Such incomplete applications will be rejected. The Registrar/AMC may ask the investor to provide a blank cancelled cheque or its photocopy for the purpose of verifying the bank account number.</p> <p>Multiple Bank Account Registration</p>

	<p>The Mutual Fund offers a facility to register multiple bank accounts for payin & payout purposes and designate one of the registered bank accounts as "Default Bank Account". Individuals, HUFs, Sole proprietor firms can register upto five bank accounts and a non-individual investor can register upto ten bank accounts in a folio. This facility can be availed by using a designated "Bank Accounts Registration Form" available at Investor Service Centres and Registrar and Transfer Agent's offices. In case of new investors, the bank account mentioned on the purchase application form, used for opening the folio, will be treated as default bank account till the investor gives a separate request to register multiple bank accounts and change the default bank account to any of other registered bank account. Registered bank accounts may also be used for verification of pay-ins (i.e. receiving of subscription funds) to ensure that a third party payment is not used for mutual fund subscription. Default Bank Account will be used for all IDCW and redemption payouts unless investor specifies one of the existing registered bank account in the redemption request for receiving redemption proceeds. However, in case a Unit holder does not specify the default account, the Mutual Fund reserves the right to designate any of the registered bank accounts as default bank account.</p> <p>Consequent to introduction of "Multiple Bank Accounts Facility", registering a new bank account will require a cooling period of not more than 10 days from the date of receipt of request. In the interim, in case of any IDCW/ redemption/ maturity payout, the same would be credited in the existing registered bank account.</p> <p>Change in Bank Mandate:</p> <p>Change in Bank Mandate: Pursuant to AMFI communication no. 135/BP/26/11-12 dated March 21, 2012, following process changes will be carried out in relation to change in bank mandate:</p> <ol style="list-style-type: none"> 1. In case of standalone change of bank details, documents as enlisted in the SAI should be submitted as a proof of new bank account details. 2. In case of standalone change of bank details, documents as enlisted below should be submitted as a proof of new bank account details: 3. Investors/Unit holders are advised to register multiple bank accounts and choose any of such registered bank accounts for receipt of redemption proceeds; 4. Any unregistered bank account or new bank account forming part of redemption request shall not be entertained or processed; <p>Any change of Bank Mandate request received/processed few days prior to submission of a redemption request or on the same day as a standalone change request or received along with the redemption request, Edelweiss Asset Management Ltd will continue to follow cooling period of 10 calendar days for validation and registration of new bank account and dispatch/credit of redemption proceeds shall be completed in 10 working days from the date of redemption.</p>
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Delay in payment of redemption / repurchase proceeds/dividend	The AMC shall be liable to pay interest to the unitholders at rate as specified (presently @ 15% per annum) vide clause 14.2 of SEBI Master Circular for Mutual Funds dated June 27, 2024 by SEBI for the period of such delay.
Unclaimed Redemption and Income Distribution cum Capital Withdrawal Amount	<p>In terms of paragraph 14.3 of the Master Circular for Mutual Funds dated June 27, 2024, the unclaimed redemption amount and IDCW amounts (the funds) may be deployed by the Mutual Fund in money market instruments and separate plan of liquid scheme / Money Market Mutual Fund scheme floated by Mutual Funds specifically for deployment of the unclaimed amounts only. Investors who claim the unclaimed amounts during a period of three years from the due date shall be paid initial unclaimed amount along-with the income earned on its deployment. Investors, who claim these amounts after 3 years, shall be paid initial unclaimed amount along-with the income earned on its deployment till the end of the third year. After the third year, the income earned on such unclaimed amounts shall be used for the purpose of investor education.</p> <p>The details of such unclaimed redemption/IDCW amounts are made available to investors upon them providing proper credentials, on website of Mutual Funds and AMFI along with the information on the process of claiming the unclaimed amount and the necessary forms / documents required for the same.</p>
Disclosure w.r.t investment by minors	<ol style="list-style-type: none"> 1. The minor unitholder, on attaining majority, shall inform the same to AMC / Mutual Fund / Registrar and submit following documents to change the status of the account (folio) from 'minor' to 'major' to allow him/her to operate the account in his/her own right viz., (a) Duly filled request form for changing the status of the account (folio) from 'minor' to 'major'; (b) updated bank account details including cancelled original cheque leaf of the new account; (c) Signature attestation of the major by a bank manager of Scheduled bank / Bank certificate or Bank letter; (d) KYC acknowledgement letter of major. The guardian cannot undertake (financial/ non-financial transaction including existing Systematic Investment Plan (SIP), Systematic Transfer Plan (STP), Systematic Withdrawal Plan (SWP) after the date of minor attaining majority) till the time the change in the status from 'minor' to 'major' is registered in the account (folio) by the AMC/ Mutual Fund. The AMC/RTA will execute standing instructions like SIP, STP, SWP etc. in a folio of minor only upto the date of minor attaining majority though the instruction may be for the period beyond that date. The above provisions are in line with the Paragraph 17.6 of SEBI Master Circular dated June 27, 2024. 2. Payment for investment by minor in any mode shall be accepted from the bank account of the minor, parent or legal guardian of the minor, or from a joint account of the minor with parent or legal guardian. Irrespective of the source of payment for subscription, all redemption

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

	<p>h) In addition to acceptance of financial transactions via email, scanned copies of signed transaction form /request letters bearing wet signatures of the authorized signatories of the entity, received from the registered MFD of the entity or a third party authorized by the non-individual unitholder may also be accepted subject to fulfillment of the following requirements:</p> <p>(i) Authorization letter from the non-individual unitholder authorizing the MFD/person to send the scanned copies of signed transaction form/request letter on behalf the non-individual investor and</p> <p>(ii) the non-individual unitholder's registered email ID shall also cc'd (copied) in the email sent by the authorized MFD/person sending the scanned copies of the duly signed transaction form/request letter.</p>
Any other disclosure in terms of Consolidated Checklist on Standard Observation	Currently not applicable

III. Other Details

A. In case of Fund of Funds Scheme, Details of Benchmark, Investment Objective, Investment Strategy, TER, AUM, Year wise performance, Top 10 Holding/ link to Top 10 holding of the underlying fund should be provided: Not applicable as this is a new scheme and portfolio has not been constructed.

B. Periodic Disclosures

Monthly Portfolio Disclosure / Half yearly Disclosures: Portfolio / Half yearly Financial Results	<p>The AMC will disclose portfolios (along with ISIN) in user friendly and downloadable spreadsheet format, as on the last day of the half year for all the schemes on its website (www.edelweissmf.com) and on the website of AMFI (www.amfiindia.com) within 10 days from the close of each half year.</p> <p>In case of unitholders whose email addresses are registered, the AMC will send via email half yearly statement of scheme portfolio within 10 days from the close of each half year.</p> <p>The AMC will publish an advertisement every half-year, in the all India edition of at least two daily newspapers, one each in English and Hindi, disclosing the hosting of the half yearly statement of the scheme portfolio on the AMC's website (www.edelweissmf.com) and on the website of AMFI (www.amfiindia.com) and the modes such as SMS, telephone, email or written request (letter) through which an unitholder can submit a request for a physical or electronic copy of the statement of scheme portfolio. The AMC will provide physical copy of the statement of scheme portfolio without any cost, on specific request received from a unitholder.</p> <p>The Fund shall, before the expiry of one month from the close of each half year, (i.e. March 31 and September 30) shall display the unaudited financial results on www.edelweissmf.com and the advertisement in this regards will be published by</p>
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	the Fund in at least one English daily newspaper having nationwide circulation and in a newspaper having wide circulation published in the language of the region where the Head Office of the Fund is situated.
Annual Report	<p>The Scheme wise annual report or an abridged summary thereof shall be provided to all Unit holders 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).</p> <p>The Annual Report or Abridged summary thereof in the format prescribed by SEBI will be hosted within four months from the date of closure of the relevant accounting year (i.e. March 31st each year) on AMC's website (www.edelweissmf.com) and on the website of AMFI (www.amfiindia.com). The Annual Report or Abridged Summary thereof will also be sent by way of e-mail to the Unit holder's registered e-mail address. Unit holders, who have not registered their email address, will have an option of receiving a physical copy of the Annual Report or Abridged summary thereof. The Fund will provide a physical copy of the abridged summary of the Annual Report, without charging any cost, on specific request received from a Unit holder. Physical copies of the report will also be available to the Unit holders at the registered office at all times. The Fund will publish an advertisement every year, in the all India edition of at least two daily newspapers, one each in English and Hindi, disclosing the hosting of the scheme wise annual report on the AMC's website (www.edelweissmf.com) and on the website of AMFI (www.amfiindia.com) and the modes such as SMS, telephone, email or written request (letter) through which a unitholder can submit a request for a physical or electronic copy of the of the scheme wise annual report or abridged summary thereof.</p>
Scheme Summary Document (SSD)	In accordance with Paragraph 1.2 of SEBI Master on Mutual Funds dated June 27, 2024, Scheme summary document for all schemes of Mutual Fund in the requisite format (pdf, spreadsheet and machine readable format) shall be uploaded on a monthly basis i.e. 15th of every month or within 5 Business days from the date of any change or modification in the scheme information on the website of the AMC i.e. https://www.edelweissmf.com/downloads/scheme-summary-document and AMFI i.e. www.amfiindia.com and Registered Stock Exchanges i.e. National Stock Exchange of India Limited and BSE Limited.
Risk-o-meter	<p>In terms of the provision no. 17.4.1 (g) to (k) of para 17.4 under Chapter 17 of SEBI Master Circular for Mutual Funds the following shall be applicable:</p> <p>(a) Risk-o-meter shall be evaluated on a monthly basis and Mutual Funds/AMCs shall disclose the Risk-o-meter along with portfolio disclosure for all their schemes on their respective website and on AMFI website within 10 days from the close of each month.</p> <p>(b) Any change in risk-o-meter shall be communicated by way of Notice cum Addendum and by way of an e-mail or SMS to unitholders of that particular scheme.</p> <p>(c) Mutual Funds shall disclose the risk level of schemes as on March 31 of every year, along with number of times the risk level has changed over the year, on their website and AMFI website.</p>

	<p>(d) Mutual Funds shall publish a table of scheme wise changes in Risk-o-meter in scheme wise Annual Reports and Abridged summary.</p> <p>(e) Risk-o-meter of the fund/s is/are evaluated on monthly basis and any changes to Risk-o-meter are disclosed vide addendum on monthly basis, to view the latest addendum on Risk-o-meter, please visit addenda section on https://www.edelweissmf.com/downloads/notice-cum-addendum.</p>
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C. Transparency/NAV Disclosure

The AMC will calculate and disclose the first NAV within the timelines stipulated under the Regulations from the closure of the New Fund Offer Period. Subsequently, the NAVs of the Scheme will be calculated by the Mutual Fund on each Business Day and will be made available before 10:00 a.m. of the following Business Day. The AMC will prominently disclose the NAVs under a separate head on its website (www.edelweissmf.com) NAV will be updated on the website of the AMC (www.edelweissmf.com) and on the AMFI website www.amfiindia.com.

In case of any delay, the reasons for such delay would be explained to AMFI by the next day. If the NAVs are not available before commencement of working hours on the following day due to any reason, the Fund shall issue a press release providing reasons and explaining when the Fund would be able to publish the NAV.

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

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

D. Transaction charges and stamp duty-

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

Stamp Duty:

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

For further details refer SAI.

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

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

	Resident Investors		Mutual Fund
	Individuals	Domestic Companies / Partnership Firms	
Tax on Dividend	As per applicable slab rates.		NIL
Tax on Capital Gain (Equity Oriented Funds)			
Long Term	12.5% (on gains more than Rs. 125000)		NIL
Short Term	20%		NIL

Tax on Capital Gain (Other than Equity Oriented Funds not being a Specified Mutual Fund*)		
Long Term	12.5%	Nil
Short Term	Applicable Slab Rates	Nil
Tax on Capital Gain (Specified Mutual Fund*)		
Long Term	Deemed short term	Nil
Short Term	Applicable slab rates	Nil

*A Specified Mutual Fund is a mutual fund with not more than 35% of its total proceeds (capital) invested in the equity shares of domestic companies.

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

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

H. List of official points of acceptance:

The details of List of official points of acceptance are available at Edelweiss Common KIM_Forms_June 2025 (SINGLE)_18112025_101841_AM.pdf

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

The details of I. Penalties, Pending Litigation or Proceedings, Findings of Inspections or Investigations are available at [Pending Litigation 04062024 123721 PM 20122024 124416 PM.pdf](#)

Notes:

1. Further any amendments / replacement / re-enactment of SEBI Regulations subsequent to the date of the Document shall prevail over those specified in this Document.
2. The Scheme under this Document was approved by the Directors of Edelweiss Trusteeship Company Limited on June 30, 2025.
3. The Board of the Trustees has ensured that Edelweiss Income Financial Services Fund approved by it, is a new product offered by Edelweiss Mutual Fund and is not a minor modification of the existing Fund.
4. The information contained in this Document regarding taxation is for general information purposes only and is in conformity with the relevant provisions of the Tax Act and has been included relying upon advice provided to the Fund's tax advisor based on the relevant provisions prevailing as at the currently applicable Laws.
5. Any dispute arising out of this issue shall be subject to the exclusive jurisdiction of the Courts in India.

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

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

Sd/-

Place: Mumbai

Date: December 18, 2025

**Radhika Gupta
Managing Director & CEO**

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

EDELWEISS ASSET MANAGEMENT LIMITED - ISC / OPA

Ahmedabad	: 404, Ten-11 4th Floor, Next to Maradia Plaza, Opp. Yes Bank, CG Road, Ahmedabad - 380006. Tel No.: 7400099633/9004461340
Andheri	: Office No 1315, 13th Floor, Hubtown Solaries, N.S. Phadake Marg, Telli Gully, Andheri East, Mumbai - 400069. Tel. No.: 8976860313
Aurangabad	: Office Cyber Mall Business Centre, 5, Saphalya, 138, Samarth Nagar, Aurangabad - 431001, Maharashtra. Tel No.: 8976860316
Bengaluru	: Unit No.803 & 804, 8th Floor, Prestige Meridian-II, No.20, MG Road, Bangalore - 560001. Tel No.: 9136918713
Bhubaneswar	: 202, GBP Business Centre, Plot no-191/A, Kharvela Nagar, Unit-3, Bhubaneswar - 751001. Tel No.: +91 7400113491
Belgaum	: Krish Nest Apartment, 101, A Wing, opposite Professional Courier, Mangalwar Peth, Tilakwadi, Belagavi -590006.. Tel No.: +91 7400228675
Borivali	: 102, 1st floor Aditya Hari Smruti CHS, Near Chamunda Circle, Borivali West, Mumbai - 400092. Tel No.: +91 8433743458
Chandigarh	: SCO. 2467-68, 1st Floor, Sector 22-C, Himalaya Marg, Chandigarh - 160022. Tel. No.: 9136945897
Chennai	: 2nd floor, Sheriff Towers, G. N. Chetty Road, T. Nagar, Chennai - 600017. Tamilnadu. Tel No.: 044 40164707 / 044 40164708
Coimbatore	: 4th floor, Sri Vari Kikani Centre, Vadakovai, Coimbatore, Tamil Nadu - 641002. Tel.No.: 9136933458
Guwahati	: 4th Floor, Ganapati Enclave, G.S Road, Ulubari, Opp. Bora Service, Guwahati - 781007. Tel No.: 7304575822
Hyderabad	: No. 6-3-1085/D/303, 3rd Floor, Dega Towers, Rajbhavan Road, Somajiguda, Hyderabad - 500 082. Mobile: +91 8297033388
Indore	: 115-116, First Floor, Commerce House, 7 Race course road, Indore - 452001, Madhya Pradesh. Mobile: 8433972451
Jaipur	: Office no. 429, 4th floor, Lakshmi Complex, Subhash Marg, C-Scheme, Jaipur, Rajasthan - 302001. Tel No.: 8976764901
Jamshedpur	: 2nd Floor, Tee Kay Corporate Towers, Main Road, Bistupur, Jamshedpur - 831001. Tel No.: 7400198206
Kanpur	: Office No. 202, 203, IIInd Floor, Kan Chambers, 14/113, Civil Lines, Kanpur - 208001. Tel No.: 7304590658, 7304470500
Kochi	: Centre A, 8th Floor, Alappat Heritage Building, MG Road, Kochi - 682035, Kerala. Tel No.: 9136983025
Kolkata	: Srishti Building, 3B, 3rd Floor, 12, ho-chiminh Sarani, Kolkata - 700071. Tel.: 033 40902456/57
Lucknow	: Office No. 2, First Floor, Bhalla Chambers, 10 Park Lane, 5 Park Road, Hazratganj, Lucknow - 226001. Tel No.: 7400103031
Mumbai	: Edelweiss House, Off. C.S.T Road, Kalina, Mumbai - 400 098, Maharashtra. Tel No. : 022 4097 9737
Nashik	: Office No.404, Fourth Floor, Laxmi Enclave Building, Survey no. 659/6/7/13, Plot No. 19, Old Pandit Colony, Sharapur Road, Nashik-422002. Tel.: 9004319883
New Delhi	: 1st floor, Third Hall, Front Block, 56 Janpath, New Delhi-110001. Tel No.: 7718880946/011-42145152
Panjim	: Office Premises No. 201, Level 2, First Floor, Nova Goa Building, Dr. Atmaram Borkar Road, Panaji, Goa - 403001. Tel.No.: +91 7400197823
Patna	: A, B, C - Second Floor, Kedar Bhawan, SP Verma Road, Patna - 800001. Tel No.: +91 8828033458
Pune	: "Kalpavishwa", 502-A, 5th Floor, CTS No. 1194/7, Final Plot No. 551 & 552, Near ICICI Bank, Ghole Road, Pune - 411005. Tel No.: 9136918726, 9028058348
Rajkot	: Unit 602, The City Center, Near Amrapali Under Bridge, Raiya Road, Rajkot - 360007. Tel No.: +91 8433733458
Ranchi	: 402, 4th floor, Panchratna Galleria, Above V2 Mall, Sarjana Chowk, Main Road Ranchi - 834001. Tel No.: +91 95340 09910, 7738069572
Surat	: G-9, C Wing, International Trade Centre (ITC), Majura Gate, Surat - 395002 Tel No. : +91 8655959708
Thane	: Shop No 1, Ground Floor, Jainam Apartment, Off Ghantali Road, Naupada, Thane, Maharashtra - 400602. Tel No. : 8976712130
Vadodara	: Office no. 140 & 141, Emerald One Complex, Jetalpur Road, Near Gujarat Kidney Hospital, Anand Nagar, Alkapuri, Vadodara - 390020. Tel No. : +91 7777027224
Visakhapatnam:	iKushal Spaces, 2nd floor, 48-12-2/SF, SRINAGAR, Revenue Ward 15, Opp to SSR Residency Hotel Small Gate, Visakhapatnam - 530016. Tel No. : +91 7400198085

KFIN TECHNOLOGIES LIMITED - ISC / OPA

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

Agra	: 3rd Floor, 303, Corporate Park, Block no. 109, Sanjay Place, Agra - 282002 (UP). Tel.: 0562-4336303. • Agartala : OLS RMS Chowmuhan, Mantri Bari Road, 1st Floor, Near Jana Sevak Saloon Building, Traffic Point, Tripura West, Agartala 799001. • Ahmedabad : Shop 11 & 12, 3rd Eye near Girish Cold Drinks, C G Road Ahmedabad 380006. Tel.: 9081903022 • Ahmednagar : Baiju Heights, Opposite to Canara bank, Near old Vasant talkies, Market yard road, Ahilyanagar, Ahmednagar Maharashtra - 414001. Tel.: 0241-3556221 • Ajmer : C/O Dani Complex, Behind Chandak Eye Hospital, Agra Gate Circle, P R Marg, Ajmer - 305001 (Rajasthan). Tel.: 0145-4058816
Aligarh	: Sebti Complex Centre Point, Sebti Complex Centre Point, Aligarh - 202001. Tel.: 7518801802, 0571-3297766, 68 • Alwar : 137, Jai Complex, Road No - 2, Alwar 301001. Tel.: 0144-4901131 • Ambala : 6349, 2nd Floor, Nicholson Road, Adjacent Kos Hospital, Ambala Cant, Ambala - 133001. Tel.: 7518801804
Amritsar	: SCO 5, 2nd Floor, District Shopping Complex, Ranjit Avenue, Amritsar, Punjab - 143001. Tel.: 0183-5158158 • Anand : B-42 Vaibhav Commercial Center, Nr Tvs Down Town Show Room, Grid Char Rasta, Anand - 380001. Tel.: 9081903038 • Andheri : Office No 103, 1st Floor, MTR Cabin-1, Vertex, Navkar Complex, M.V. Road, Andheri East, Opp. Andheri Court, Mumbai - 400069. Tel.: 022-46733669 • Asansol : 112/N G. T. Road Bhanga Pachil, G.T Road, Paschim Bardhaman, West Bengal, Asansol - 713303. Tel.: 0341-2220077 • Aurangabad : Ramkunj Niwas, Railway Station Road, Near Osmanpura Circle, Aurangabad - 431005. Tel.: 0240-2343414
Balasore	: 1-B, 1st Floor, Kalinga Hotel Lane, Baleshwar, Baleshwar Sadar, Balasore - 756001. Tel.: 06782-260503 • Bangalore : No 35, Puttanna Road, Basavanagudi, Bangalore - 560004. Tel.: 080-26602852, 080-26609625 • Bareilly : 1st Floor, Rear Sidea -Square Building, 54-Civil Lines, Ayub Khan Chauraha, Bareilly - 243001. Tel.: 7518801806
Baroda	: 1st Floor 125 Kanha Capital, Opp. Express Hotel, R C Dutt Road, Alkapuri Vadodara 390007. Tel.: 0265-2353506, 0265-2353507 • Begusarai : Sri Ram Market, Kali Asthan Chowk, Matihani Road, Begusarai, Bihar - 851101. Tel.: 7518801807/9693344717 • Belgaum : Cts No 3939/ A2 A1, Above Raymonds Show Room, Beside Harsha Appliances, Club Road, Belgaum - 590001. Tel.: 0831-2402544 • Berhampur (Or) : Opp. Divya Nandan Kalyan Mandap, 3rd Lane Dharam Nagar, Near Lohiya Motor, Berhampur (Or) 760001. Tel.: 0680-2228106 • Bhagalpur : 2nd Floor, Chandalok Complex, Ghantaghar, Radha Rani Sinha Road, Bhagalpur - 812001. Tel.: 7518801808
Bharuch	: 123 Nexus business Hub, Near Gangotri Hotel, B/S Rajeshwari Petroleum, Makampur Road, Bharuch - 392001. Tel.: 9081903042 • Bhatinda : Mcb-Z-3-01043, 2nd Floor, Goniana Road, Opposite Nippon India Mutual Fund, Gt Road, Near Hanuman Chowk, Bhatinda - 151001. Tel.: 0164-5006725 • Bhavnagar : Office No. 207, Skyline Square Building, near Sanskar Mandal, Waghawadi Road, Bhavnagar - 364001 Gujarat, India. Tel.: 0278-4052224 • Bhopal : Gurukripa Plaza, Plot No. 48A, Opposite City Hospital, Zone-2, M P nagar, Bhopal - 462011. Tel.: 0755-4092712, 0755-4092715 • Bhubaneswar : A/181 Back Side Of Shivam Honda Show Room, Saheed Nagar, Bhubaneswar - 751007. Tel.: 0674-2548981, 0674-2360334 • Bilaspur : Shop.No.306 3Rd Floor Anandam Plaza Vyapar Vihar Main Road, Bilaspur, Chhattisgarh - 495001. Tel.: 07752443680 • Bokaro : B-1, 1st Floor City Centre, Sector- 4, Near Sona Chandi Jwellers, Bokaro - 827004. Tel.: 754279444, 06542-335616 • Borivali : Surbhi Apartment Ground Floor Shop No 5-8 SVP Road, Opp HDFC Bank, Next to Jain Temple, Borivali West Mumbai 400092. Tel.: 9673606377 • Burdwan : Saluja Complex, 846, Laxmipur, G T Road, Burdwan, PS: BURDWAN & DIST: BURDWAN-EAST PIN: 713101. Tel.: 0342-2665140, 0342-2550840
Calicut	: Second Floor, Manimuriyil Centre, Bank Road, Kasaba Village, Calicut - 673001. Tel.: 0495-4022480 • Chandigarh : First floor, SCO 2469-70, Sec. 22-C, Chandigarh - 160022. Tel.: 1725101342 • Chandrapur : Global Financial Services, 2nd Floor, Raghuwansi Complex, Near Azad Garden, Chandrapur - 442402, Maharashtra. Tel.: 07172-466593 • Chennai : 9th Floor, Capital Towers, 180, Kodambakkam High Road, Nungambakkam, Chennai - 600 034 Tel.: 044 - 42028512 / 42028513 • Chinsurah : No. 96, PO- Chinsurah, Doctor Lane Chinsurah -712101 • Cochin : Door No:61/2784, Second floor, Sreelakshmi Tower, Chittoor Road, Ravipuram, Ernakulam-Kerala-682015. Tel.: 0484-4025059 • Coimbatore : 3rd Floor Jaya Enclave, 1057 Avinashi Road, Coimbatore - 641018. Tel.: 0422-4388011/012/013/014, 0422-4388451
Cooch Behar, West Bengal	: Beside Muthoot Fincorp, Opposite Udichi Market, Nripendra Narayan Road, Post & District-Cooch Behar, PIN-735101 - West Bengal. Tel.: 03582-222225 • Cuttack : Shop No. 45, 2nd Floor, Netaji Subas Bose Arcade, (Big Bazar Building) Adjusent To Reliance Trends, Dargha Bazar, Cuttack - 753001. Tel.: 0671-2203077 • Darbhanga : H No-185, Ward No- 13, National Statistical Office Campus, Kathal Bari, Bhandar Chowk, Darbhanga-846007, Bihar. Tel.: 06272467845
Davangere	: D No 162/6, 1st Floor, 3rd Main, P J Extension, Davangere taluk, Davangere Manda, Davangere 577002 • Dehradun : Shop No-809/799 , Street No-2 A, Rajendra Nagar, Near Sheesa Lounge, Kaulagarh Road, Dehradun-248001 Tel.: 7518801810 • Dhanbad : 208 New Market, 2nd Floor, Bank More, Dhanbad - 826001. Tel.: 9264445981 • Dharwad : Adinath Complex, Beside Kamal Automobiles, Bhoovi Galli, Opp. Old Laxmi Talkies, PB Road, Dharwad - 580001. Tel.: 0836-2440200
Dhule	: Ground Floor, Ideal Laundry, Lane No 4, Khol Galli, Near Muthoot Finance, Opp Bhavaras General Store, Dhule - 424001, Maharashtra. Tel.: 02562-282823
Durgapur	: MWAV-16 Bengal Ambuja, 2nd Floor City Centre, Distt. Burdwan, Durgapur - 713216. Tel.: 0343-6512111 • Erode : Address No 38/1, Ground Floor, Sathy Road, (VCTV Main Road), Sorna Krishna Complex, Erode - 638003. Tel.: 0424-4021212 • Faridabad : A-2B 3rd Floor, Neelam Bata Road Peer ki Mazar, Nehru Groundnut, Faridabad - 121001. Tel.: 7518801812 • Gandhidham : Shop # 12, Shree Ambica Arcade, Plot # 300, Ward 12, Opp. CG High School, Near HDFC Bank, Gandhidham - 370201. Tel.: 9081903027 • Gandhinagar : 138 - Suyesh Solitaire, Nr. Podar International School, Kudasan, Gandhinagar - 382421, Gujarat. Tel.: 07949237915 • Gaya : Property No. 711045129, Ground Floor, Hotel Skylark, Swaraipuri Road, Gaya - 823001. Tel.: 0631-2220065 • Ghaziabad : FF - 31, Konark Building, Rajnagar, Ghaziabad - 201001. Tel.:

7518801813 • **Ghatkopar** : 11/Platinum Mall, Jawahar Road, Ghatkopar (East), Mumbai 400077 Maharashtra. Tel.: 9004089306 • **Gorakhpur** : Above V.I.P. House ajdacent, A.D. Girls College, Bank Road, Gorakhpur - 273001. Tel.: 7518801816, 0551-2333825 • **Guntur** : 2nd Shatter, 1st Floor, Hno. 6-14-48, 14/2 Lane, Arundal Pet, Guntur - 522002. Tel.: 0863-2339094 • **Gurgaon** : No: 212A, 2nd Floor, Vipul Agora, M. G. Road, Gurgaon - 122001. Tel.: 7518801817 • **Guwahati** : Ganpati Enclave, 4th Floor, Opposite Bora service, Ullubari, Guwahati, Assam 781007. Tel.: 8811036746 • **Gwalior** : City Centre, Near Axis Bank, Gwalior - 474011. Tel.: 7518801818 • **Haldwani** : 5,Kmvn Shopping Complex, Haldwani 263139, Uttarakhand. Tel.: 05946-297290 • **Hissar** : Shop No. 20, Ground Floor, R D City Centre, Railway Road, Hissar - 125001. Tel.: 7518801821 • **Hubli** : CTC No.483/A1/A2, Ground Floor, Shri Ram Palza, Behind Kotak Mahindra Bank, Club Road, Hubli - 580029. Tel.: 0836-2252444 • **Indore** : 19/1 New Palasia Balaji Corporate 203-204-205, Above ICICI bank 19/1 New Palasia, Near Curewell Hospital Janjeerwala Square Indore, Indore - 452001. Tel.: 0731-4266828/4218902 • **Jabalpur** : 2nd Floor, 290/1 (615-New), Near Bhavartal Garden, Jabalpur - 482001. Tel.: 0761-4923303 • **Jaipur** : Office No 101, 1st Floor, Okay Plus Tower, Next To Kalyan Jewellers, Government Hostel Circle, Ajmer Road, Jaipur 302001. Tel. no - 0141-416717/17 • **Jalandhar** : Office No. 7, 3rd Floor, City Square building, E-H197 Civil Lines, Jalandhar - 144001. Tel.: 0181-5094410 • **Jalgaon** : 269 Jaee Vishwa 1st Floor, Baliram Peth Above United Bank Of India, Near Kishor Agencies, Jalgaon - 425001. Tel.: 9421521406 • **Jalpaiguri** : D B C Road, Opp Nirala Hotel, Jalpaiguri - 735101. Tel.: 03561-222136 • **Jammu** : 1D/D Extension 2, Valmiki Chowk, Gandhi Nagar, Jammu 180004, State - J&K. Tel.: 0191-2951822 • **Jamnagar** : 131 Madhav Plaza, Opp SBI Bank, Nr Lal Bunglow, Jamnagar - 361008. Tel.: 0288 3065810, 0288-2558887 • **Jamshedpur** : Madhukunj, 3rd Floor, Q Road, Sakchi, Bistupur, East Singhbhum, Jamshedpur - 831001. Tel.: 0657-6655003/ 6655004/ 6655005/ 6655006/ 6655007 • **Jhansi** : 1st Floor, Basera Arcade, Opp. Major Dhyanchand Stadium, BKT Chitra Road, Civil Lines, Jhansi 284001 (U.P.) India Tel.: 0510-4010410 • **Jodhpur** : Shop No. 6, Ground Floor, Gang Tower, Opposite Arora Moter Service Centre, Near Bombay Moter Circle, Jodhpur - 342003, Tel.: 7737014590 • **Junagadh** : Shop No. 201, 2nd Floor, V-ARCADE Complex, Near vanzari chowk,M.G. Road, Junagadh, 362001, Gujarat. Tel.: 0285 2652220 • **Kalyan** : Seasons Business Centre, 104 / 1st Floor, Shivaji Chowk, Opposite KDMC (Kalyan Dombivali Mahanagar Corporation), Kalyan - 421301 Maharashtra. Tel.: 9619553105 • **Kalyani** : Ground Floor, H No B-7/27S, Kalyani, Kalyani HO, Nadia, West Bengal - 741235. Tel.: 9883018948 • **Kanpur** : 2nd Floor of Tower-A, Virendra Smriti Complex, 15/54-B Civil Lines, Kanpur-208001 (U.P.) India. Tel.: 0512-4000365 • **Karur** : No 88/11, BB plaza, NRMP street, K S Mess Back side, Karur - 639001. Tel.: 8004324-241755 • **Kharagpur** : Holding No 254/220, SBI Building, Malancha Road, Ward No.16, PO: Kharagpur, PS: Kharagpur, Dist: Paschim Medinipur, Kharagpur - 721304. Tel.: 3222523380 • **Kolhapur** : 605/1/4 E, Ward Shahupuri, 2nd Lane, Laxmi Niwas, Near Sultane Chambers, Kolhapur - 416001. Tel.: 0231 2653656 • **Kolkata** : 2/1 Russel Street, 4th Floor, Kankaria Centre, Kolkata 700071, WB. Tel.: 033 66285900 • **Kollam** : Ground Floor, Narayanan Shopping Complex, Kausthubhsree Block, Kadapakada, Kollam - 691008. Tel.: 474-2747055 • **Kota** : D-8, Shri Ram Complex, Opposite Multi Purpose School, Gumanpur, Kota - 324007. Tel.: 0744-5100964 • **Korba** : Office No #202, 2nd Floor, Icrc Qube, 97 T. P. Nagar, Korba - 495677, Chhattisgarh. Tel.: 07759-351856 • **Kottayam** : 1st Floor, Csiascension Square, Railway Station Road, Collectorate P O, Kottayam - 686002. Tel.: 0481-2300868/2302420 • **Lucknow** : Office No 202, 2nd Floor, Bhalla Chambers, 5 Park Road, Hazratganj, Lucknow 226001. Tel.: 0522-4061893 • **Ludhiana** : SCO 122, Second floor, Above Hdfc Mutual Fund, Feroze Gandhi Market, Ludhiana - 141001. Tel.: 0161-4670278 • **Madurai** : G-16/17, AR Plaza, 1st floor, North Veli Street, Madurai - 625001. Tel.: 0452-2605856 • **Malappuram** : MM18/1974, Peekeys Arcade, (ICICI Bank Building), Near Municipal bus stand, A K Road, Downhill, Malappuram, Kerala, 676519. Tel.: 0483 4051125 • **Malda** : Ram Krishna Pally; Ground Floor, English Bazar, Malda - 732101. Tel.: 03512-223763 • **Mangalore** : Shop No - 305, Marian Paradise Plaza, 3rd Floor, Bunts Hostel Road, Mangalore - 575003, Dakshina Kannada, Karnataka. Tel.: 0824-2496289 • **Margao** : Shop No 21, Osia Mall, 1st Floor, Near KTC Bus Stand, SGDPA Market Complex, Margao - 403601 Tel.: 0832-2731823 • **Mathura** : Shop No. 9, Ground Floor, Vihari Lal Plaza, Opposite Brijwasi Centrum, Near New Bus Stand, Mathura - 281001. Tel.: 7518801834 • **Meerut** : Shop No:- 111, First Floor, Shivam Plaza, Near Canara Bank, Opposite Eves Petrol Pump, Meerut-25001, Uttar Pradesh, India. Tel.: 0121-4330878 • **Mehsana** : FF-21 Someshwar Shopping Mall, Modhera Char Rasta, Mehsana - 384002. Tel.: 02762-242950 • **Moradabad** : Chadha Complex, G. M. D. Road, Near Tadi Khana Chowk, Moradabad - 244001. Tel.: 7518801837 • **Mumbai** : 6/8 Ground Floor, Crossely House, Near BSE (Bombay Stock Exchange), Next Union Bank, Fort, Mumbai - 400 001Tel.: 022-66235353 • **Muzaffarpur** : First Floor, Saroj Complex, Diwam Road, Near Kalyani Chowk, Muzaffarpur - 842001. Tel.: 7518801839 • **Mysore** : No 2924, 2nd Floor, 1st Main, 5th Cross, Saraswathi Puram, Mysore 570009. Tel.: 0821-2438006 • **Nadiad** : 311-3rd Floor City Center, Near Paras Circle, Nadiad - 387001. Tel.: 0268-2563245 • **Nagpur** : Plot No. 2, Block No. B / 1 & 2, Shree Apratment Khare Town, Mata Mandir Road, Dharampeth, Nagpur 440010. Tel.: 0712-3513750 • **Nasik** : S-9 Second Floor, Suyojit Sankul, Sharapur Road, Nasik - 422002. Tel.: 0253-6608999, 0755-3010732 • **Nanded** : Shop No.4 Santakripa Market G G Road, Opp. Bank of India, Nanded (West) - 431601, Maharashtra. Tel.: 02462-237885 • **Navsari** : 103, 1st Floor, Landmark Mall, Near Sayaji Library, Navsari - 396445, Gujarat. Tel.: 9081903040 • **New Delhi** : 305 New Delhi House, 27 Barakhamba Road, New Delhi - 110001. Tel.: 011- 43681700 • **Noida** : 405 4th Floor, Vishal Chamber, Plot No.1, Sector-18, Noida - 201301. Tel.: 7518801840 • **Palghar** : The Edge Ground Floor, Shop number 4, Bhausaheb Dandekar Marg, Behind Prakash Talkies, Palghar (West), Maharashtra 401404. • **Panipat** : Shop No. 20, 1st Floor BMK Market, Behind HIVE Hotel, G.T. Road, Panipat-132103, Haryana. Tel.: 0180-4067174 • **Panjim** : H. No: T-9, T-10, Affran plaza, 3rd Floor, Near Don Bosco High School, Panjim Goa, 403001. Tel.: 0832-2426874 • **Patiala** : B-17/423 Opp Modi College, Lower Mall, Patiala - 147001. Tel.: 0175-5004349 • **Patna** : Flat No.- 102, 2BHK Maa Bhawani Shardaay, Exhibition Road, Patna-800001. Tel.: 0612-4149382 • **Pondicherry** : Building No:7, 1st Floor, Thiayagaraja Street, Pondicherry - 605001. Tel.: 0413-45490253 • **Prayagraj** : Shop No. TF-9, 3rd Floor Vinayak Vrindavan Tower, Built Over H.NO.34/26 Tashkent Marg, Civil Station, Prayagraj, Uttar Pradesh, Pin - 211001. Tel.: 7518801803 • **Pune** : Ayaan Chandrika, Office No. 14,15,16, Second Floor, H.NO 1315, F.PL No. 701, Dadasaheb Torne Path, Off Jangli Maharaj Road, Shivaji Nagar, Pune -411005 Tel.: 020 - 46033615 • **Raipur** : Office No- 401, 4th Floor, Pithala Plaza, Fafadil Chowk, Raipur - 492001. Tel.: 0771-2990901 • **Rajahmundry** : D. No: 6-7-7, Sri Venkata Satya Nilayam, 1st Floor, Vadrevu Vari Veedhi, T-Nagar, Rajahmundry - 533101, Andhra Pradesh. Tel. No: 0883-2442539 • **Rajkot** : 406 Prism Square Building, Near Moti Tanki Chowk, Near Kathiyawadi Gymkhana, Opp RKC School Gate, Dr. Radhakrishnan Marg, Rajkot - 360 001 Tel.: 9081903025 • **Ranchi** : Room no 103, 1st Floor, Commerce Tower, Beside Mahabir Tower, Main Road, Ranchi -834001. Tel.: 0651- 2330160 • **Ratlam** : 106 Rajaswa Colony, Near Sailana Bus Stand, Ratlam, Madhya Pradesh - 457001. Tel.: 09907908155 • **Rohtak** : Office No:- 61, First Floor, Ashoka Plaza, Delhi Road, Rohtak 124001. Tel.: 75188-101844 • **Rourkela** : 2nd Floor, Main Road, Udit Nagar, Sundargarh, Rourkela - 769012. Tel.: 0661-2500005 • **Saharanpur** : 1st Floor, Krishna Complex, Opp. Hathi Gate, Court Road, Saharanpur, Uttar Pradesh - 247001. Tel No: 0132-2990945 • **Salem** : No.6 NS Complex, Omalur Main Road, Salem 636009 Tel.: 0427-4020300 • **Sambalpur** : First Floor, Shop No. 219, Sahej Plaza, Golebazar, Sambalpur - 768001. Tel.: 0663-2533437 • **Sangli** : 514/A Gala No 2/A, The Signature Building, Near Pudhari Bhavan, Sangli, Maharashtra - 416416. Tel.: 0233-2329432 • **Satara** : G7, 465 A, Govind Park Satar Bazaar, Satara - 415001, Maharashtra. Tel.: 9890003215 • **Secunderabad** : JBS Station, Lower Concourse 1 (2nd floor), situated in Jubilee Bus Metro Station, Secunderabad - 500009. Tel.: 040-44857874 / 75 / 76 • **Serampore** : Hinterland-II , Ground Floor, 6A Roy Ghat Lane, Serampore, Hooghly, West Bengal-712201. • **Shillong** : Annex Mani Bhawan, Lower Thana Road, Near R K M Lp School, Shillong - 793001. Tel.: 0364 - 2506106 • **Shimla** : 1st Floor, Hills View Complex, Near Tara Hall, Shimla - 171001. Tel.: 7518801849 • **Shimoga** : Jayarama Nilaya, 2nd Corss, Mission Compound, Shimoga 577201. Tel.: 08182 295491 • **Silchar** : N.N. Dutta Road, Chowchakra Complex, Premtala, Silchar - 788001. Tel.: 3842261714 • **Siliguri** : Nanak Complex, 2nd Floor, Sevoke Road, Siliguri - 734001. Tel.: 0353-2522579 • **Sonepat** : PP Tower, Shop No 207, 2nd Floor, Opposite Income Tax office, Subhash Chowk, Sonepat-131001. Tel.: 0130-4054883 • **Srikakulam** : D No 158, Shop No. 3, Kaki Street, Opp Tulasi Das Hospital, CB Road, Srikakulam Andhra Pradesh - 532001. Tel.: 08942358563 • **Surat** : Office no: 516, 5th Floor Empire State building, Near Udhna Darwaja, Ring Road, Surat - 395002. Tel.: 9081903041, 9081903035 • **Thane** : Tropical Elite, 1st Floor, Shop no 106, Near Navpada Police Station, Near Hari Niwas Circle, Thane West, Mumbai- 400602. Tel.: 022-25303013 • **Tirupati** : H.No:10-13-425, 1st Floor Tilak Road, Opp: Sridevi Complex, Tirupathi -517501. • **Tirunelveli** : 55/18 Jeney Building, 2nd Floor, S N Road, Near Aravind Eye Hospital, Tirunelveli - 627001. Tel.: 0462-4001416 • **Tirupur** : No 669A, Kamaraj Road, Near old collector office, Tirupur - 641604. Tel.: 0421-2214221, 0421-2214319 • **Tinsukia** : 3rd Floor, Chirwappatty Road, Tinsukia-786125, Assam. • **Trichur** : 2nd Floor, Brothers Complex, Naikkanal Junction, Shornur Road, Near Dhanalakshmi Bank H O, Thrissur - 680001. Tel.: 0487-6999987, 9074053268 • **Trichy** : No 23C/1 E V R road, Near Vekkaliamman Kalyana Mandapam, Putthur, Trichy - 620017. Tel.: 0431-4020227 • **Trivandrum** : 3rd Floor, No- 3B TC-82/3417, Capitol Center, Opp. Secretariat, MG Road, Trivandrum-695001, Kerala. Tel No: 9400495021. Tel.: 0471 - 2725728 • **Udaipur** : Shop No. 202, 2nd Floor business Centre, 1C Madhupuri, Opp G P O Chetak Circle, Udaipur - 313001. Tel.: 0294 2429370 • **Vadodara** : 1st Floor, Kplex Grand workspaces, Above Spencer's Mall, Near Genda Circle, Alkapuri, Vadodara-390007. Tel.: +91 777027224 • **Valsad** : 406 Dreamland Arcade, Opp Jade Blue, Tithal Road, Valsad - 396001. Tel.: 02632-258481 • **Vapi** : A-8 First Floor, Solitaire Business Centre, Opp Dcb Bank, Gidc Char Rasta, Silvassa Road, Vapi - 396191. Tel.: 9081903028 • **Varanasi** : D. 64/52, G - 4 Arihant Complex, Second Floor, Madhopur, Shivpurva Sigra, Near Petrol Pump, Varanasi-221010, Uttar Pradesh. Tel.: 7518801856 • **Vashi** : Haware Infotech Park, 902, 9th Floor, Plot No. 39/03, Sector 30A, Opp. Inorbit Mall, Vashi, Navi Mumbai - 400 703, Maharashtra. Tel.: 022-49636853 • **Vellore** : No 2/19, 1st floor, Vellore city centre, Anna salai, Vellore 632001. Tel.: 0416 4200381 • **Vijayawada** : H No 26-23, 1st Floor, Sundaramma street, Gandhi Nagar, Krishna, Vijayawada - 520010. Tel.: 0866-6604032/39/40 • **Visakhapatnam** : Door No: 48-8-7, Dwaraka Diamond, Ground Floor, Srinagar, Visakhapatnam - 530016. Tel.: 0891-2714125 • **Warangal** : Shop No. 22, Ground Floor, Warangal City Center, 15-1-237, Mulugu Road Junction, Warangal - 506002. Tel.: 0870-2441513 • **Yamuna Nagar** : B-V 185/A 2Nd Floor Jagadri Road Near Day Girls College (Uco Bank Building) Pyara Chowk - Yamuna Nagar 135001, Haryana. Tel.: +1732311924.

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

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



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