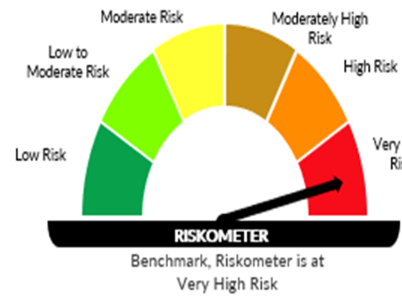
OLD BRIDGE
ASSET MANAGEMENT

SCHEME INFORMATION DOCUMENT
Old Bridge Flexi Cap Fund
(An open-ended dynamic equity scheme investing across large cap, mid cap, small cap stocks)

SECTION I

This product is suitable for investors who are seeking*:	Risk-o-meter	
	Scheme	Benchmark As per AMFI Tier I Benchmark i.e. BSE 500 TRI
• Long term capital appreciation • Investments in equity and equity related instruments across large cap, mid cap, small cap stocks		

**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 and the same may vary post NFO when the actual investments are made.
Offer of units of Rs.10/- each during the new fund offer period and continuous offer for units at NAV based prices thereafter.

New Fund Offer opening date	February 13, 2026
New Fund Offer closing date	February 23, 2026
Scheme re-opening date	Within five business days of allotment date

Name of Mutual Fund	**Old Bridge Mutual Fund**
Name of Asset Management Company	**Old Bridge Asset Management Private Limited (CIN No. U67120MH2022PTC394844)**
Name of Trustee Company	**Old Bridge Mutual Fund Trustee Private Limited (CIN No. U65999MH2022PTC395188)**
Address of the Entities	**1705, ONE BKC, C - Wing, G – Block, Bandra Kurla Complex, Bandra East, Mumbai -400 051.**
Website	**www.oldbridgemf.com**

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

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

The investors are advised to refer to the Statement of Additional Information (SAI) for details of Old Bridge Mutual Fund, Standard Risk Factors, Special Considerations, Tax and Legal issues and general information on www.oldbridgemf.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 Center or log on to our website.
The Scheme Information Document (Section I and II) should be read in conjunction with the SAI and not in isolation.

This Scheme Information Document is dated February 1, 2026.

Contents

Part 1. HIGHLIGHTS/SUMMARY OF THE SCHEME

Sr. No.	Title	Description
I.	**Name of the Scheme**	Old Bridge Flexi Cap Fund
II.	**Category of the Scheme**	Flexi Cap Fund
III.	**Scheme type**	An open-ended dynamic equity scheme investing across large cap, mid cap, small cap stocks.
IV.	**Scheme Code**	OLDB/O/E/FCF/25/11/0003
V.	**Investment Objective**	To generate long term capital appreciation by investing predominantly in equity and equity related instruments across market capitalization. There is no assurance or guarantee that the objectives of the scheme will be achieved.
VI.	**Liquidity/listing details**	The Scheme is an open-ended scheme. Being an open-ended scheme, Units of the Scheme may be purchased or redeemed on all Business Days at NAV based prices subject to the prevailing load structure. The Scheme will re-open for continuous Sale and Repurchase within 5 (five) Business Days from the date of allotment of Units under NFO. The AMC shall dispatch the redemption proceeds within 3 (three) Business Days from the date of acceptance of duly filled in redemption request at any of the official points of acceptance of transactions, subject to exceptional situations and additional timelines for redemption payments provided by AMFI vide its letter no, AMFI/ 35P/ MEM-COR/ 74 / 2022-23 dated January 16, 2023. In the event of failure to dispatch the redemption proceeds within the above time, the AMC shall be liable to pay interest at the rate of 15% p.a. to the unitholders or such other rate as may be specified by SEBI for the period of such delay. The Scheme is not listed on any of the stock exchanges. The AMC, at its sole discretion, can undertake listing on any of the stock exchange(s) at a later date.
VII.	**Benchmark (Total Return Index)**	BSE 500 TRI The composition of the aforesaid benchmark is such that, it is most suited for comparing performance of the Scheme. Above Benchmark is First Tier Benchmark as per Para 1.9 of SEBI Master Circular for Mutual Funds dated June 27, 2024. As approved by the Board of Directors/Trustees, the Scheme has currently selected the above-mentioned benchmark on the basis of the Investment Pattern/Objective of the Scheme and the composition of the Index. The Trustee/AMC reserves the right to change the benchmark in future which is suitable to the investment objective of scheme and as prescribed by AMFI from time to time. Tier II Benchmark is Not Applicable for the Scheme.
VIII.	**NAV disclosure**	The AMC will calculate and disclose the NAVs on all the Business Days. The AMC shall update the NAVs on its website www.oldbridgemf.com and of the Association of Mutual Funds in India – AMFI (www.amfiindia.com) before 11.00 p.m. on every Business Day.

		Further Details in Section II.
IX.	**Applicable timelines**	<u>**Timeline for Dispatch of redemption proceeds**</u> The redemption proceeds will be dispatched to the unitholders within 3 (three) Business days from the date of redemption or repurchase or such other timeline as may be specified by SEBI / AMFI from time to time from the date of redemption or repurchase. <u>**Timeline for Dispatch of IDCW**</u> IDCW payments shall be dispatched/transferred to the investors within 7 (seven) Business days from the IDCW record date.
X.	**Plans and Options**	The Schemes have two Plans - Regular Plan & Direct Plan, with a common portfolio and separate NAVs. Regular Plan is for investors who wish to route their investment through any distributor. Direct Plan is for investors who wish to invest directly without routing the investment through any distributor. Each of the Plans offer the following options: a. Growth Option b. Income Distribution cum capital withdrawal (IDCW) Option <u>**Growth Option**</u> The income attributable to units under this Option will continue to remain invested and will be reflected in their Net Asset Value. IDCW will not be declared under this Option. <u>**Income Distribution cum Capital Withdrawal (IDCW) Option**</u> Under this Option, it is proposed to declare income / capital Distribution (IDCW) subject to availability of distributable surplus, as computed in accordance with SEBI (MF) Regulations. Investors should note that distributions can be made out of Equalization Reserves (representing accumulated realized gains), which is part of sale price paid by them. <u>**IDCW Option offers following Sub-Options / facilities**</u> a. Pay-out of Income Distribution cum capital withdrawal (IDCW) option / facility b. Reinvestment of Income Distribution cum capital withdrawal (IDCW) option /facility **Default Option/ Facility** The investor must clearly specify his/her choice of Option/Facility in the application form, in the absence of which, the Default Option/Facility would be applicable and the application will be processed accordingly: **Default Option:** Growth Option (if the investor has not indicated choice between ‘Growth’ or ‘IDCW’ Options). **Default Facility**- IDCW Payout (If the investor has not indicated choice between ‘IDCW Pay-out’ and ‘IDCW Re-investment’.)

<table>
<tr>
<td></td>
<td></td>
<td>Default scenarios available to the Investors under the Plans of the Scheme:

<table>
<tr><th>Scenario</th><th>Broker Code mentioned by the investor</th><th>Plan mentioned by the investor</th><th>Default Plan to be captured</th></tr>
<tr><td>1</td><td>Not Mentioned</td><td>Not Mentioned</td><td>Direct Plan</td></tr>
<tr><td>2</td><td>Not Mentioned</td><td>Direct Plan</td><td>Direct Plan</td></tr>
<tr><td>3</td><td>Not Mentioned</td><td>Regular Plan</td><td>Direct Plan</td></tr>
<tr><td>4</td><td>Mentioned</td><td>Direct Plan</td><td>Direct Plan</td></tr>
<tr><td>5</td><td>Direct Plan</td><td>Not Mentioned</td><td>Direct Plan</td></tr>
<tr><td>6</td><td>Direct Plan</td><td>Regular Plan</td><td>Direct Plan</td></tr>
<tr><td>7</td><td>Mentioned</td><td>Regular Plan</td><td>Regular Plan</td></tr>
<tr><td>8</td><td>Mentioned</td><td>Not Mentioned</td><td>Regular Plan</td></tr>
</table>

For detailed disclosure on default plans and options, kindly refer SAI</td>
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<td>XI</td>
<td>Load Structure</td>
<td>Exit load:

If redeemed/switched out within 365 days from the date of allotment: 1%
If redeemed/switched out after 365 days from the date of allotment – Nil

The above Exit Load is applicable for all subscriptions / switch in / redemptions/ switch out transactions including Systematic Withdrawal Plan (SWP) and Systematic Transfer Plan (STP) under Regular Plan and Direct Plan.

No exit load will be chargeable in case of switches made between different plans/ options of the scheme.

The AMC/Trustee reserves the right to change / modify the Load structure of the Scheme, subject to maximum limits as prescribed under the Regulations.

Any change in load structure shall be only on a prospective basis i.e. any such changes would be chargeable only for Redemptions from prospective purchases (applying first in first out basis).</td>
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<tr>
<td>XII.</td>
<td>Minimum Application Amount/ switch in</td>
<td><u>During NFO -</u> Rs. 5000/- and in multiples of Rs. 1

<u>On continuous basis:</u></td>
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		Fresh Purchase (Incl. Switch-in): Minimum of Rs. 5000/- and in multiple of Rs. 1/- **Additional application amount (Incl. Switch-in):** Minimum of Rs. 1000/- and in multiple of Rs. 1/- thereafter. **Systematic Investment Plan (SIP)**: Minimum Rs. 1000/- and in multiple of Rs. 1/- thereafter. Minimum instalments: 6 Clause 6.10 of SEBI Master Circular on Mutual Funds dated June 27, 2024 read with SEBI circular SEBI/HO/IMD/IMD-PoD-1/P/CIR/2025/36 dated March 21, 2025 relating to framework on Alignment of interest of Designated Employees of Asset Management Companies (AMCs) with the Unitholders of the Mutual Fund Schemes, has, inter alia mandated that a minimum slab wise percentage of the salary/ perks/ bonus/ non-cash compensation (gross annual CTC) net of income tax and any statutory contributions (i.e. PF and NPS) of the Designated Employees of the AMCs shall be mandatorily invested in units of Mutual Fund schemes in which they have a role/oversight. In accordance with the regulatory requirement, the minimum application amount and in multiples of Rs. 1/- thereafter wherever specified in the concerned SID / KIM will not be applicable for investment made in schemes of Old Bridge Mutual Fund in compliance with the aforesaid circular(s).
XIII.	**Minimum Additional Purchase Amount**	Minimum of Rs. 1000/- and in multiple of Rs. 1/- thereafter.
XIV.	**Minimum Redemption / switch-out amount**	Rs.1000/- and in multiples of Rs. 0.01/- or account balance, whichever is lower. For further details, refer Section II, Part II, Clause D - Other Scheme Specific Disclosures - Minimum amount for purchase/ redemption/switches.
XV.	**New Fund Offer Period**	NFO opens on: February 13, 2026 NFO closes on: February 23, 2026 As permitted by SEBI, NFO shall remain open for subscription for a minimum period of 3 business days but not more than 15 calendar days. Any extension or change to the NFO dates will be subject to the requirement of NFO period not exceeding 15 calendar days. Any changes in dates of NFO will be published through notice on website of the AMC www.oldbridgemf.com .
XVI.	**New Fund Offer Price**	The NFO price will be Rs. 10/-per unit.
XVII.	**Segregated Portfolio/side pocketing disclosure**	The AMC may create a segregated portfolio of debt and money market instruments in a mutual fund scheme in case of a credit event and to deal with liquidity risk incompliance with the Para-no 4.4 of SEBI Master Circular. For Details, kindly refer SAI
XVIII.	**Swing pricing disclosure**	Not applicable since the scheme is an equity scheme
XIX.	**Stock lending/short selling**	Subject to the SEBI (MF) Regulations and in accordance with Securities Lending Scheme, 1997, Para 12.11 of SEBI Master Circular on Mutual Funds dated June 27, 2024 and framework for borrowing and lending of securities notified by SEBI vide circular No MRD/DoP/SE/Dep/Cir-14/2007 dated December

		20, 2007, as may be amended from time to time, the Scheme seeks to engage in Securities Lending. Lending of securities to another person or entity for a fixed period of time, at a negotiated compensation in order to enhance returns of the portfolio. For details kindly refer SAI
XX.	**How to Apply and other details**	Investor can obtain application form and Key Information Memorandum from the Official Points of Acceptance (OPAs) of AMC, and RTA's (Kfin) branch office. Investors can also download application form / Key Information Memorandum from the website of the Mutual Fund viz. www.oldbridgemf.com Official Points of Acceptance (OPA) Transactions in units of the Scheme may be carried out through the following OPAs: (a) KFin Technologies Limited, Selenium Building, Tower B, Plot No. 31 & 32, Financial District, Nanakramguda, Serilingampally, Hyderabad – 500032, or its Investor Service/Collection Centers (details on the back cover of this SID). (b) Old Bridge Mutual Fund website (www.oldbridgemf.com) / mobile application. (c) KFin Technologies website (www.kfintech.com) / KTRACK mobile application. (d) Old Bridge Asset Management Pvt. Ltd., 1705, ONE BKC, C-Wing, G-Block, Bandra Kurla Complex, Bandra (E), Mumbai – 400051. In addition, the following will be considered as OPAs for transactions in the Scheme: 1. Stock Exchange Platforms (NSE/BSE): Through stock brokers, RIAs, MFDs, Depository Participants, and other eligible intermediaries registered with the exchanges, in line with SEBI/AMFI guidelines. 2. MF Utilities (MFU): Financial and non-financial transactions through authorized MFU Points of Service (www.mfuindia.com). 3. MF Central: Transactions and service requests via the MFCentral platform (developed by KFintech and CAMS). 4. Channel Partners: Transactions routed through empanelled distributors/RIAs/Portfolio Managers/Execution Only Platforms (EOPs), who will forward investor instructions electronically to AMC/RTA as per cut-off timings and applicable SEBI/AMFI regulations. 5. Designated email id for commercial transactions to transaction@oldbridgemf.com (During NFO, this email

		id shall not be used as it is for post NFO transactions.) Details in section II
XXI	**Investor services**	**Contact details for general service requests** Investors can lodge any service request or complaints or enquire about NAVs, Unit Holdings, IDCW, etc by calling the investor line of the Registrar and Transfer Agent at 18003094034 (toll-free number) from 9.00 am to 7.00 pm (Monday to Saturday) or email –services@oldbridgemf.com. The service representatives may require personal information of the Investor for verification of his / her identity in order to protect confidentiality of information. The AMC will at all times endeavour to handle transactions efficiently and to resolve any investor grievances promptly. **Contact details for complaint resolution** Mr. Rahul Mohite who has been appointed as the Investor Relation Officer and can be contacted at: Address: Old Bridge Asset Management Private Limited 1705, ONE BKC, C - Wing, G – Block, Bandra Kurla Complex, Bandra East, Mumbai -400 051. Email: services@oldbridgemf.com Phone no.: 022 65369100 For any grievances with respect to transactions through BSE StAR and / or NSE MFSS, the investors / Unit Holders should approach either the stock broker or the investor grievance cell of the respective stock exchange.
XXII	**Specific attribute of the scheme (such as lock in, duration in case of target maturity scheme/close ended schemes) (as applicable)**	Not applicable
XXIII	**Special product/facility available during the NFO and on ongoing basis**	**SYSTEMATIC INVESTMENT PLAN (SIP)** The Unit holders under the Scheme can benefit by investing specified Rupee amounts at regular intervals for a continuous period. Under the SIP, Investors can invest a fixed amount of Rupees at regular intervals for purchasing additional Units of the Scheme(s) at Applicable NAV. **SIP TOP-Up Facility** Investors may avail SIP Top-up facility where they have options to increase the SIP Instalments at pre-defined intervals. This will enhance the flexibility of the investor to invest higher amounts during the tenure of the SIP. **Micro Systematic Investment Plan (Micro SIP):** Investor i.e. either all joint holders or the first holder who do not hold PAN or are PAN exempt investors may invest (via lumpsum/SIP) up to Rs. 50,000 per year per investor. Such PAN exempt SIPs are referred to as Micro SIP. **SIP Pause facility:** Investors shall have an option to temporarily pause the SIP instalments for a specified period of time. Upon expiry of the specified period, the SIP instalments would re-start automatically.

SIP cancellation:
The AMC will cancel the SIP mandate within 2 business days, or other prescribed timelines as may be specified by SEBI /AMFI or as amended from time to time from the date of receipt o a valid cancellation request from the investor.
The existing instructions/mandate would continue till the date th when it is confirmed the SIP has been cancelled.

Purchase/Redemption of Units Through Stock Exchange Infrastructure
The investors can subscribe to / switch / redeem the Units of the Scheme under platform of National Stock Exchange (“MFSS”, “NMFII”) and “BSE StAR MF” platform of BSE Ltd. Please contact any of the Investor Service Centers (ISCs) of the Mutual Fund to understand the detailed process of transacting through this facility.

Transaction through Stock Exchange infrastructure using services of Distributor/ SEBI Registered Investment Advisor:
Investors may enter into an agreement with certain distributors/ Registered Investment Advisers (RIAs) / Portfolio Managers (with whom AMC also has a tie up) referred to as "Channel Distributors" who provide the facility to investors to transact in units of mutual funds through various modes such as their website/ other electronic means or through Power of Attorney/agreement/ any such arrangement in favour of the Channel Distributor, as the case may be.
MF Distributor registered with AMFI or RIAs, will be eligible to use NMF-II platform of NSE (in addition to other intermediaries) and / or of BSE StAR MF platform of BSE and/ or platform of to purchase and redeem units of schemes of the Fund.

Systematic Transfer Plan (STP)
Investors can opt for the Systematic Transfer Plan by investing a lumpsum amount in one scheme of the Fund and providing a standing instruction to transfer sums at following intervals into any other scheme (as may be permitted by the Scheme Information Document of the respective schemes) of the Fund.

Systematic Withdrawal Plan (SWP)
Existing Unitholders have the benefit of availing the choice of SWP on pre-specified dates. The SWP allows the Unitholder to withdraw a specified sum of money at periodic intervals from his investments in the Scheme.

Switching Options
(a) Inter - Scheme Switching option
Unit holders under the Scheme have the option to Switch part or all of their Unit holdings in the Scheme to any other scheme offered by the Mutual Fund from time to time. The Mutual Fund also provides the Investors the flexibility to Switch their investments from any other scheme(s) / plan (s) offered by the Mutual Fund to this Scheme. This option will be useful to Unit holders who wish to alter the allocation of their investment among the scheme(s) / plan(s) of the Mutual Fund in order to meet their changed investment needs.
(b) Intra -Scheme Switching option
Unit holders under the Scheme have the option to Switch their Unit holdings from one option to another option (i.e. Growth to

		IDCW and vice-a-versa). The Switches would be done at the Applicable NAV based prices and the difference between the NAVs of the two options will be reflected in the number of Units allotted. **Transactions Through Electronic Platform(S) of KFin Technologies Limited.** Investors will be allowed to transact through https://mfs.kfintech.com/mfs/, an electronic platform provided by KFin Technologies Limited., Registrar & Transfer Agent, in Schemes of Old Bridge Mutual Fund ('Fund'). The facility will also be available through mobile application of KFin Technologies Limited. **Online Transactions Through Website of Old Bridge Mutual Fund** Facility of online transactions is available on the official website of Old Bridge Mutual Fund i.e. www.oldbridgemf.com. Consequent to this, the said website is declared to be an "OPA" for applications for subscriptions, redemptions, switches and other facilities. **MFCentral** As per the SEBI circular no SEBI/HO/IMD/IMD- II DOF3/P/CIR/2021/604 dated July 26, 2021, to comply with the requirements of RTA inter- operable Platform for enhancing investors' experience in Mutual Fund transactions / service requests, the QRTA's, Kfin Technologies Limited (Kfintech) and Computer Age Management Services Limited (CAMS) have jointly developed MFCentral - A digital platform for Mutual Fund investors. MFCentral is created with an intent to be a one stop portal / mobile app for all Mutual fund investments and service related needs that significantly reduces the need for submission of physical documents by enabling various digital / physical services to Mutual fund investors across fund houses subject to applicable T&Cs of the Platform. For further details of special products/ facilities kindly refer SAI
XXIV	**Weblink**	Investors shall refer the following weblink for review of TER for last 6 months as well as scheme factsheet Weblink for TER- https://oldbridgemf.com/total-expense-ratio.html Weblink for Factsheet- https://oldbridgemf.com/factsheet.html
XXV	**Disclosure of Risk-o-Meter**	The AMC will evaluate the Risk-o-Meter on a monthly basis and shall disclose the same along with the portfolio disclosure.
Subject to the provisions of SEBI (Mutual Funds) Regulations, 1996 as amended from time to time, the AMC reserves the right to change/modify existing facilities (such as SIP, STP, SWP, Plans and Options, minimum subscription amount, etc.) offered under the Scheme or may introduce additional such features. However, such changes shall be applicable on a prospective basis.		

I. DUE DILIGENCE BY THE ASSET MANAGEMENT COMPANY

It is confirmed that:

i. The Scheme Information Document submitted to SEBI is in accordance with the SEBI (Mutual Funds) Regulations, 1996 and the guidelines and directives issued by SEBI from time to time.

ii. All legal requirements connected with the launching of the Scheme as also the guidelines, instructions, etc., issued by the Government and any other competent authority in this behalf, have been duly complied with.

iii. The disclosures made in the Scheme Information Document are true, fair and adequate to enable the investors to make a well-informed decision regarding investment in the Scheme.

iv. KFin Technologies Limited - Registrar & Transfer Agent and Deutsche Bank AG - Custodian are registered with SEBI and their registration is valid as on date.

v. The contents of the Scheme Information Document including figures, data, yields, etc. have been checked and are factually correct.

vi. The AMC confirms compliance with the compliance checklist applicable for Scheme Information Documents and there are no deviations from the regulations

vii. Notwithstanding anything contained in this Scheme Information Document, the provisions of the SEBI (Mutual Funds) Regulations, 1996 and the guidelines there under shall be applicable.

viii. The Trustees have ensured that the Old Bridge Flexi Cap Fund approved by them is a new product offered by Old Bridge Mutual Fund and is not a minor modification of any existing scheme/fund/product.

For Old Bridge Asset Management Private Limited
(Investment Manager to Old Bridge Mutual Fund)

Sd/-
Rashmita Prajapati
Compliance Officer

Date: February 1, 2026
Place: Mumbai

PART II. INFORMATION ABOUT THE SCHEME

A. HOW WILL THE SCHEME ALLOCATE ITS ASSETS?

Under normal circumstances, the asset allocation pattern will be:

Instruments	Indicative allocations (% of total assets	
	Minimum	Maximum
Equity and Equity Related Instruments* (including units of REIT)	65	100
Debt and Money Market Instruments	0	35
Units issued by InvITs	0	10

* The scheme will invest across large cap, mid cap and small cap stocks. Large Cap, Mid Cap, Small Cap companies are those companies which are classified by Securities and Exchange Board of India (SEBI) or Association of Mutual Funds in India (AMFI) from time to time. Presently as per Para 2.7 (on Definition of Large Cap, Mid Cap and Small Cap) of the SEBI Master Circular on Mutual Funds dated June 27, 2024 large cap companies will comprise of companies from 1st to 100th companies, Mid cap companies will comprise of companies from 101st to 250th and small cap companies will comprise of companies from 251st onwards in terms of full market capitalization. If there is any updation in the list of large, mid and small cap companies, the Scheme would rebalance its portfolio (if required) in line with the updated list, within a period of one month.

As per the regulatory requirement, the Scheme may deploy NFO proceeds in Tri Party repo before the closure of NFO period. However, the AMC shall not charge any investment management and advisory fees on funds deployed in Tri Party repo during the NFO period.

As per Clause 7.5, 7.6 and 12.25 of SEBI Master Circular for Mutual Funds dated June 27, 2024,the maximum exposure to equity derivatives for hedging and non-hedging purposes shall not exceed 50% of net assets of equity component of the scheme.

As per Clause 12.11 of SEBI Master Circular for Mutual Funds dated June 27, 2024, as amended from time to time, the Scheme may enter into repos/reverse repos as may be permitted by RBI/SEBI. From time to time, the Scheme may hold cash. A part of the net assets may be invested in the Tri-party Repos on Government Securities or treasury bills (TREPS) or repo or in an alternative investment as may be provided by RBI to meet the liquidity requirements, subject to regulatory approval, if any.

As per Clause 12.25 of SEBI Master Circular for Mutual Funds dated June 27, 2024, the Scheme can take covered call positions for stock derivatives, as permitted by SEBI. Further, the total exposure related to options premium paid will not exceed 20% of the net assets of the Scheme.

In terms of Para 12.24 of SEBI Master Circular on Mutual Funds dated June 27, 2024, the cumulative gross exposure through equity, debt & Money Market Instruments, equity derivative positions, REITs, INvTs, repo transactions and such other securities/assets as may be permitted by the Board from time to time, subject to regulatory approvals, if any, shall not exceed 100% of the net assets of the scheme.

As per Clause 12.11 of SEBI Master Circular for Mutual Funds dated June 27, 2024, as amended from time to time, the Scheme shall engage in securities lending subject to a maximum of 20% in aggregate of the net assets of the Scheme and 5% of the net assets of the Scheme in the case of a single intermediary. The Mutual Fund may not be able to sell such lent-out securities, and this can lead to temporary illiquidity.

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

As per Clause 13 of Seventh Schedule of SEBI Mutual Fund Regulations and Clause 12.21 of SEBI Master Circular for Mutual Funds dated June 27, 2024, Investment units of Infrastructure Investment Trusts (InvITs) shall be:

- Not more than 10% of the net assets of the Scheme will be invested in InvITs ~~s~~ and
- Not more than 5% of the net assets of the Scheme will be invested in InvITs ~~and REITs~~ of any single issuer.

Pending deployment of funds in securities in terms of investment objective of the Scheme, the AMC may park the funds of the Scheme in short term deposits of Scheduled Commercial Banks, subject to the guidelines issued by SEBI vide Para 12.16 of SEBI Master Circular on Mutual Funds dated June 27,2024, as may be amended from time to time.

As per Clause 4 of the Seventh Schedule of SEBI (Mutual Funds) Regulations, 1996, the Scheme may invest in other schemes managed by the AMC or in the schemes of any other mutual funds in conformity with the investment objective of the Scheme and in terms of the prevailing SEBI (MF) Regulations. As per the SEBI (MF) Regulations, no investment management fees will be charged for such investments and shall not exceed 5% of the net asset value of Fund.

Investments in equity will be made through secondary market purchases, initial public offers, other public offers, placements and right offers (including renunciation). Investment in debt will be made through secondary market purchases, public offers and placements. The securities could be listed / unlisted, privately placed, secured / unsecured, rated securities in accordance with various SEBI regulations.

Investment in Foreign Securities - The Scheme may invest in Foreign Securities including ADRs / GDRs/ other Specified foreign securities upto 35% of its total assets subject to investment restriction specified by SEBI/RBI from time to time. As per clause 12.19.1.1 to 12.19.1.3 of Master Circular:

1.1. Mutual Funds can make overseas investments subject to a maximum of US $ 1 billion per Mutual Fund, within the overall industry limit of US $ 7 billion.

1.2. Mutual Funds can make investments in overseas Exchange Traded Fund (ETF(s)) subject to a maximum of US $ 300 million per Mutual Fund, within the overall industry limit of US $ 1 billion.

2. The allocation methodology of the aforementioned limits shall be as follows:

2.1. In case of overseas investments specified at Para 1.1 above, US $ 50 million would be reserved for each Mutual Fund individually, within the overall industry limit of US $ 7 billion.

The said limit shall be valid for a period of six months from the date of closure of NFO. Thereafter the unutilized limit, if any, will not be available to the Scheme for investment in overseas securities and will be available towards the unutilized industry wide limits. Further investments in overseas securities will follow the norms for ongoing schemes. On an ongoing basis, the AMC is allowed to invest in overseas securities upto 20% of the average Asset Under Management (‘AUM’) in overseas securities of the previous three calendar months subject to maximum limit of USD 1 billion per Mutual Fund.

Further, as per extant norms, 20% of the average AUM in Overseas securities / Overseas ETFs of the previous three calendar months would be available to the Mutual Fund for investment that month to invest in Overseas securities / Overseas ETFs subject to maximum limits specified at Para 1 above.

Notwithstanding the above, the limit for investment in overseas securities including ETFs shall be as permitted by SEBI from time to time.

The Scheme shall not have an exposure of more than 35% of its net assets in foreign securities, subject to regulatory limits specified from time to time.

Subject to the approval of the RBI / SEBI and conditions as may be prescribed by them, the Mutual Fund may open one or more foreign currency accounts abroad either directly, or through the custodian/sub-custodian, to facilitate investments and to enter into/deal in forward currency contracts, currency futures, index options, index futures, interest rate futures/swaps, currency options for the purpose of hedging the risks of assets of a portfolio or for its efficient management.

The Mutual Fund may, where necessary appoint intermediaries as sub-managers, sub-custodians, etc. for managing and administering such investments. The appointment of such intermediaries shall be in accordance with the applicable requirements of SEBI and within the permissible ceilings of expenses as stated under Regulation 52 of SEBI (MF) Regulations. Further investment in Overseas Securities by the Scheme will be made only when dedicated fund manager is appointed.

The Scheme intends to invest upto USD 100 million in overseas securities, subject to maximum limits as specified in paragraph 12.19.1 of SEBI Master Circular for Mutual Funds dated June 27, 2024. The said limit shall be valid for a period of six months from the date of closure of NFO. Thereafter the unutilized limit, if any, will not be available to the Scheme for investment in overseas securities and will be available towards the unutilized industry wide limits. Further investments in overseas securities will follow the norms for ongoing schemes. On an ongoing basis, the AMC is allowed to invest in overseas securities upto 20% of the average Asset Under Management ('AUM') in overseas securities of the previous three calendar months subject to maximum limit of USD 1 billion per Mutual Fund. The above limits shall be considered as soft limits for the purpose of reporting only by Mutual Funds on monthly basis as per paragraph 12.19.1.3(d) of SEBI Master Circular for Mutual Funds dated June 27, 2024. Investment in overseas securities shall be made in accordance with the requirements stipulated by SEBI and RBI from time to time. Further investment in Overseas Securities by the Scheme will be made only when dedicated fund manager is appointed.

The overseas limits mentioned in Para 12.19 of SEBI Master Circular on Mutual Funds dated June 27, 2024, are soft limits.

Please refer to "Specific Risk Factors" for details on the risk factors associated with Overseas Investment.

The Mutual Fund may, where necessary appoint intermediaries as sub-managers, sub-custodians, etc. for managing and administering such investments. The appointment of such intermediaries shall be in accordance with the applicable requirements of SEBI and within the permissible ceilings of expenses.

The scheme will not invest in commodity derivatives.

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

Sl. No	Type of Instrument	Percentage of exposure	Circular references
1	Securities Lending	Up to 20% of the net assets of the Scheme	Para 12.11 of SEBI Master Circular
2	Equity Derivatives for non-hedging purposes	Up to 50% of net assets of equity component of the scheme.	Para-no. 12.25 of SEBI Master Circular
3	Securitized Debt	Up to 35% of its total assets	Clause 12.15 of Master Circular
4	Overseas Securities	Up to 35% of its total assets	Para-no. 12.19 of SEBI Master Circular read with SEBI/HO/IMD/IMD-PoD-1/P/CIR/149 dated November 04, 2024
5	InvITs	Up to 10% of the net assets of the Scheme Upto 5% of the net assets of the Scheme at single issuer level	Clause 13 of Seventh Schedule of SEBI Mutual Funds Regulations and Para-no. 12.21 of SEBI Master Circular
6	AT1 and AT2 Bonds	a) Upto 10% of its NAV of the debt portfolio of the scheme in perpetual debt instruments and b) Upto 5% of its NAV of the debt portfolio of the scheme at single issuer level. The above exposure will be subject to the overall limit for debt instruments issued by a single issuer and other prudential limits with respect to the debt instruments.	Clause 12.2 of Master Circular

7	Structured obligations or credit enhancements	Upto 10% of the net assets	Clause 12.3 of Master Circular
8	Repo/ Reverse Repo / Tri- Party repos (TREPS) on Government Securities and Treasury Bills (G-Secs and T-Bills)	To meet liquidity requirements or pending deployment as per regulatory limits.	Clause 1 of Seventh Schedule of SEBI Mutual Funds Regulations
9	Repo/ Reverse Repo in permitted corporate debt securities	Upto 10% of the net assets	Clause 12.18 of Master Circular
10	Credit Default Swaps	Upto 10% of AUM of the Scheme and shall be within the overall limit of derivatives	Clause 12.28 of Master Circular
11	Short Term deposits	As per regulatory limits	Clause 8 of Seventh Schedule of SEBI Mutual Funds Regulations and Clause 12.16 of Master Circular
12	Mutual Fund Units (as per asset allocation table)	Upto 25% of the AUM of the Scheme Upto 5% of the net assets of the Mutual Fund (i.e. across all the schemes of the Fund)	Clause 4 of Seventh Schedule of SEBI Mutual Funds Regulations
13	Covered Call derivatives	As per regulatory limits	Clause 12.25.8 of Master Circular

Changes in asset allocation pattern/Portfolio Rebalancing:

Rebalancing due to Short Term Defensive Consideration:

Due to market conditions, the AMC may invest beyond the range set out in the asset allocation. Such deviations shall normally be for a short term and defensive considerations as per Para 1.14.1.2.b of SEBI Master Circular on Mutual Funds dated June 27, 2024, and the fund manager will rebalance the portfolio within 30 calendar days from the date of deviation.

Rebalancing due to Passive Breaches:

Further, as per Para 2.9 of SEBI Master Circular on Mutual Funds dated June 27, 2024, as may be amended from time to time, in the event of deviation due to passive breaches (occurrence of instances not arising out of omission and commission of the AMC), the fund manager shall rebalance the portfolio of the Scheme within 30 Business Days. In case the portfolio of the Scheme is not rebalanced within the period of 30 Business Days, justification in writing, including details of efforts taken to rebalance the portfolio shall be placed before the Investment Committee of the AMC. The Investment Committee, if it so desires, can extend the timeline for rebalancing up to sixty (60) Business Days from the date of completion of mandated rebalancing period. Further, in case the portfolio is not rebalanced within the aforementioned mandated plus extended timelines the AMC shall comply with the prescribed restrictions, the reporting and disclosure requirements as specified in Para 2.9 of the SEBI Master Circular.

Timelines for deployment of funds collected in NFO:

Pursuant to SEBI circular no. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2025/23 dated February 27, 2025; the fund manager shall aim to deploy the funds garnered during the NFO within 30 business days from the date of allotment of units.

In exceptional cases where the AMC is not able to deploy the funds within this period, shall provide an explanation, including details of the efforts made to deploy the funds, to the Investment Committee of the AMC.

The Investment Committee may, if deemed necessary, shall extend the deployment timeline by an additional 30 business days, in accordance with SEBI circular SEBI/HO/IMD/IMD-PoD-1/P/CIR/2025/23 dated February

27, 2025. While granting an extension, the Committee shall examine the root cause of the delay. However, an extension shall not be granted if the scheme's assets are liquid and readily available.

If the funds are not deployed as per the asset allocation specified in the Scheme Information Document (SID) within the stipulated and extended timelines, the following measures shall apply:

1. Restriction on Fresh Subscriptions: The AMC shall not accept fresh inflows into the scheme until the funds are deployed as per SID.
2. Waiver of Exit Load: No exit load shall be levied on investors exiting the scheme after 60 business days of non-complying with the asset allocation.
3. Investor Notification: The AMC shall inform all NFO investors about their option to exit the scheme without an exit load via email, SMS, or other appropriate communication channels.
4. Reporting to Trustees: Any deviation from the deployment timelines shall be reported to the Trustees at each stage.

B. WHERE WILL THE SCHEME INVEST?

1. Equity and equity related instruments including Indian Depository Receipts (IDRs) and warrants carrying the right to obtain equity shares.
2. Securities created and issued by the Central and State Governments 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).
3. Debt securities issued by domestic Government agencies and statutory bodies, which may or may not carry a Central/State Government guarantee.
4. Corporate debt securities (only public sector undertakings no private sector)
5. Securities issued by banks (both public and private sector) including term deposit with the banks as permitted by SEBI/RBI from time to time, subject to approval from SEBI / RBI as required and development financial institutions.
6. Money market instruments, as permitted by SEBI/ RBI.
7. The non-convertible part of convertible securities.
8. Equity Derivative instruments like Stock Futures, Stock Options, and such other derivative instruments permitted by SEBI.
9. Foreign Securities as permitted by Reserve Bank of India and Securities and Exchange Board of India.
10. Units of Mutual Fund Schemes.
11. Cash & cash equivalents.
12. Preference shares.
13. Tri- Party Repo
14. Units of InvITs.
15. Short Term Deposits
16. Investments in securitised debt
17. Any other Securities / asset class / instruments as permitted under SEBI Regulations in line with the investment objective of the scheme subject to regulatory approval, if any required.

Investment in overseas securities shall be made in accordance with the requirements stipulated by SEBI and RBI from time to time.

Any other instruments as may be permitted by RBI / SEBI from time to time, subject to necessary regulatory approvals.

For detailed disclosures, kindly refer Section II.

C. WHAT ARE THE INVESTMENT STRATEGIES?

The Scheme is an actively managed Scheme.

To achieve its investment objective, the scheme mainly intends to invest in equity and equity-related instruments across **large-cap, mid-cap, and small-cap companies**, as defined by SEBI. The definition of these company categories is based on Para 2.7 (on Definition of Large Cap, Mid Cap and Small Cap) of the SEBI Master Circular on Mutual Funds dated June 27, 2024. Most of its portfolio will remain in equities, but up to **35%** may be invested in **debt and debt-related securities** to balance risk and returns.

The investment approach focuses on:

- Choosing quality businesses with strong fundamentals and good management.
- Identifying sectors with growth opportunities based on business cycles, reforms, or competitive strengths.
- Picking stocks selectively within those sectors.

The scheme may also invest in **debt and money market instruments, units of mutual funds, REITs, and InvITs and other instruments mentioned in section 'Where will the Scheme invest?'** for diversification, within SEBI limits.

Investment in Debt securities and Money Market Instruments will be guided by credit quality, liquidity, interest rates and their outlook.

Derivatives Strategy (Std. Obs. 5)
The scheme may use **derivatives** (like futures and options) for **hedging and portfolio balancing** and other purposes as permitted by regulations from time to time.

For further details regarding concepts and examples of derivatives that may be used by the fund manager, please refer to SAI. For exposure limits to derivatives, refer section Asset Allocation Pattern above.

Though every endeavour will be made to achieve the objective of the Scheme, the AMC / Sponsor / Trustee does not guarantee that the investment objective of the Scheme will be achieved. No guaranteed returns are being offered under the Scheme.

Risk Control:

Risk is an inherent part of the investment function. Effective risk management is critical to fund management for achieving financial soundness. Investments by the Scheme shall be made as per the investment objectives of the Scheme and provisions of SEBI regulations. AMC has incorporated adequate safeguards to manage risk in the portfolio construction process. Risk control would involve managing risk in order to keep it in line with the investment objective of the Scheme. The risk control process involves identifying & measuring the risk through various risk measurement tools like but not limited to tracking error, concentration limits, stress test etc. The AMC has systems which enables the fund manager to measure and monitor various risk metrices for all the investments. Investment Committee may from time to time review and define internal norms for the scheme.

Portfolio Turnover Policy:

The Scheme is an open-ended scheme. It is expected that there would be a number of subscriptions and redemptions on a daily basis. Consequently, it is difficult to estimate with any reasonable measure of accuracy, the likely turnover in the portfolio.

Portfolio turnover in the scheme(s) will be a function of market opportunities. It is difficult to estimate with any reasonable measure of accuracy, the likely turnover in the portfolio. The AMC will endeavour to optimize portfolio turnover to optimize risk adjusted return keeping in mind the cost associated with it. A high portfolio turnover rate is not necessarily a drag on portfolio performance and may be representative of investment opportunities that exist in the market.

D. HOW WILL THE SCHEME BENCHMARK ITS PERFORMANCE

Benchmark (Total Returns Index): BSE 500 TRI.

As required under Para 1.9 of SEBI Master Circular on Mutual Funds dated June 27, 2024, the benchmark has been selected from amongst those notified by AMFI as the first-tier benchmark to be adopted by mutual funds and which are reflective of the category of the scheme.

The Scheme shall be benchmarked to BSE 500 TRI.

The BSE 500 index is designed to be a broad representation of the Indian market. Consisting of the top 500 companies listed at BSE Ltd., the index covers all major industries in the Indian economy.

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

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

E. WHO MANAGES THE SCHEME

Name of Fund Manager	Age/ Qualification	Brief Experience (last 10 years)	Other schemes managed
Mr, Kenneth Joseph Andrade	B. Com, Post Graduate Diploma in Financial Management Age: 55	Mr. Kenneth Andrade has over 34 years of experience in Indian Capital Markets, portfolio management and investment research. Kenneth is the Founder of Old Bridge Capital Management Private Ltd (OBCMPL) and was Chief Investment Officer of OBCMPL where he was managing the investment process and was leading investment ideation. He has over 24 year track record managing equity funds. In his previous assignments Kenneth has worked with IDFC Asset Management Company Limited as Chief Investment Officer. He has also worked as a fund manager with Kotak Mahindra Asset Management Company Limited.	• Old Bridge Focused Fund (Co-managed scheme) • Old Bridge Arbitrage Fund

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

The AMC currently does not have any scheme in the “Flexi Cap Fund” category. Thus, the scheme viz., Old Bridge Flexi Cap Fund is clearly differentiated from other existing Equity of Old Bridge Mutual Fund. Investors are requested to refer the following link that contains detailed comparative table between the Scheme and existing open-ended Equity Schemes of Old Bridge Mutual Fund.

https://oldbridgemf.com/statutory-disclosures.html#

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 Portfolio Holdings:
Not Applicable as this is a new Scheme.

ii. Disclosure of name and exposure to Top 7 issuers, stocks, groups and sectors as a percentage of NAV of the scheme:

Not Applicable as this is not an index fund / ETF.

iii. Functional website link for Portfolio Disclosure - Monthly/ Half Yearly

Investors can refer the following link on our website for Monthly/ Half Yearly portfolio:

For Monthly Portfolio kindly refer the following link

https://oldbridgemf.com/statutory-disclosures.html#v-pills-tabContent2
For Half Yearly Portfolio kindly refer the following link
https://oldbridgemf.com/statutory-disclosures.html#v-pills-tabContent3

iv. Portfolio Turnover Rate
Since the captioned scheme is a newly launched scheme; the above details are not applicable.

v. Aggregate investment in the Scheme:
Since the captioned scheme is a newly launched scheme; the above details are not applicable.

vi. Investments of AMC in the Scheme.

For details on investments of AMC in the Scheme, investors can refer the following link on our website:
https://oldbridgemf.com/statutory-disclosures.html#v-pills-tabContent5

The AMC may invest in the Scheme at any time during the NFO and continuous offer period subject to the SEBI Regulations & circulars issued by SEBI and to the extent permitted by its Board of Directors from time to time. As per the existing SEBI Regulations, the AMC will not charge investment management and advisory fee on the investment made by it in the Scheme.

Pursuant to para-No. 6.9.2 of SEBI Master Circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the AMC shall invest based on the risk value assigned to the scheme minimum amount as a percentage of assets under management of the scheme.

During the NFO, AMC's investment shall be made during the allotment of units and shall be calculated as a percentage of the final allotment value excluding AMC's investment as per the example mentioned below:

Allotment value (prior to AMC investment)	INR Crs	1,000
Riskometer / Risk value disclosed in the NFO SID	-	Very High Risk
Minimum % of AUM to be invested	%	0.13%
Amount to be invested by AMC	INR Crs	1.3
Final allotment value	INR Crs	1001.3

PART III- OTHER DETAILS

A. COMPUTATION OF NAV

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

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

$$\text{NAV (Rs.)} = \frac{\text{Market or Fair value of scheme's Investments} + \text{Current Assets including accrued income} - \text{Current Liabilities and provisions}}{\text{No. of Units outstanding under Scheme on the Valuation Day}}$$

Illustration on Computation of NAV: If the net assets of the Scheme are Rs. 10,55,55,000.00 and units outstanding are 1,00,00,000 then the NAV per unit will be computed as follows: 10,55,55,000.00 / 1,00,00,000 = Rs. 10.56 per unit (up to two decimal).

NAV Information

As required under the Regulations, the fund shall ensure that the repurchase price of an open ended scheme is not lower than 97% of the Net Asset Value. For other details such as policies w.r.t computation of NAV, rounding off, investment in foreign securities, procedure in case of delay in disclosure of NAV etc. refer to SAI.

B. NEW FUND OFFER (NFO) EXPENSES

These expenses are incurred for the purpose of various activities related to the NFO like sales and distribution fees paid marketing and advertising, registrar expenses, printing and stationery, bank charges etc. The AMC shall ensure that no NFO expenses will be / were charged to the Scheme. The entire amount subscribed by the investor in the scheme during the New Fund Offer will be available to the scheme for investments.

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. Further, as per Para 10.1.12 of SEBI Master Circular on Mutual Funds dated June 27, 2024, all scheme related expenses including commission paid to distributors, by whatever name it may be called and in whatever manner it may be paid, shall necessarily be paid from the scheme only within the regulatory limits.

The AMC has estimated that upto 2.25% of the daily net assets of the scheme will be charged to the Scheme as expenses. The AMC would update the current expense ratios on the website of the mutual fund at least three Business days prior to the effective date of the change.

For the actual current expenses being charged, the investor should refer to the website of the mutual fund www.oldbridgemf.com.

Expense Head	% of daily Net Assets (Estimated p.a.)
Investment Management and Advisory fees	Upto 2.25%
Audit fees/fees and expenses of trustees	
Custodian fees	

RTA fees including cost of providing account statements / IDCW / redemption cheques/ warrants	
Marketing & selling expense incl. agent commission and statutory advertisement	
Cost related to investor communication	
Cost of fund transfer from location to location	
Cost towards investor education & awareness (at least 2 bps)	
Cost of providing account statements and IDCW redemption cheques and warrants	
Costs of statutory advertisements	
Brokerage & transaction cost pertaining to distribution of units	
Goods & Services Tax (GST) on expenses other than investment and advisory fees	
GST on brokerage and transaction cost	
Other Expenses (to be specified as per Reg 52 of SEBI MF Regulations)^	
Maximum total expense ratio (TER) permissible under Regulation 52(6)(c)	**Upto 2.25%**
Additional expenses under regulation 52(6A)(c)	Upto 0.05%
Additional expenses for gross new inflows from specified cities under regulation 52(6A)(b)	Upto 0.30%

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

The maximum annual recurring expenses that can be charged to the Scheme, excluding issue or redemption expenses, whether initially borne by the mutual fund or by the asset management company, but including the investment management and advisory fee shall be within the limits stated in Regulations 52 read with Para 10.1 of SEBI Master Circular on Mutual Funds dated June 27, 2024. The AMC may charge the investment and advisory fees within the limits of total expenses prescribed under Regulation 52 of the SEBI (Mutual Funds) Regulation.

Illustration – Impact of Expense Ratio on the Returns		
Particulars	**Regular Plan (In Rs.)**	**Direct Plan (In Rs.)**
Amount Invested at the beginning of the year	10,000	10,000
Annual Returns before Expenses	800	800
Expenses other than Distribution Expenses	75	75
Distribution Expenses / Commission	25	-
Returns after Expenses at the end of the Year	**700**	**725**
Absolute Return (%) on Investment (Post Expenses)	**7.00%**	**7.25%**

Note: Please note that the above is an approximate illustration of the impact of expense ratio on the returns, where the Gross NAV has been simply reduced to the extent of the expenses. In reality, the actual impact would vary depending on the path of returns over the period of consideration. Expenses will be charged on daily net assets.

These estimates have been made in good faith as per the information available to the Investment Manager and are subject to change inter-se or in total subject to prevailing Regulations.

Fungibility of expenses: The expenses towards Investment Management and Advisory Fees under Regulation 52(2) and the various sub-heads of recurring expenses mentioned under Regulation 52(4) of SEBI (MF) Regulations are fungible in nature. Thus, there shall be no internal sub-limits within the expense ratio for expense heads mentioned under Regulation 52 (2) and (4) respectively. Further, the additional expenses under Regulation 52(6A)(c) may be incurred either towards investment & advisory fees and/or towards other expense heads as stated above.

All scheme related expenses including commission paid to distributors, by whatever name it may be called and in whatever manner it may be paid, shall necessarily paid from the scheme only within the regulatory limits and not from the books of AMC, its associate, sponsor, trustees or any other entity through any route in terms of SEBI circulars, subject to the clarifications provided by SEBI to AMFI vide letter dated February

21, 2019 on implementation of clause 10.1.12 of Master Circular on Total Expense Ratio (TER) and performance disclosure for Mutual Fund.

Direct Plan 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. The NAV for Direct Plan, Regular Plan and the options available under these plans will be different.

Also, in terms of Para 10.1.12 of SEBI Master Circular on Mutual Funds dated June 27, 2024, all fees and expenses charged in a direct plan (in percentage terms) under various heads including the investment and advisory fee shall not exceed the fees and expenses charged under such heads in a regular plan.

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

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

Trustee Fees and Expenses: In accordance with the Deed of Trust constituting the Mutual Fund, the Trustee shall be entitled to receive a fee not exceeding one-twentieth of one percent of the daily net assets of the Fund. The fees will be calculated and accrued on a daily basis. In addition to the aforesaid remuneration, the Trustee shall be entitled for reimbursement of all costs, charges and expenses incurred in or about the administration and execution of the Fund. Such reimbursement from and out of the Trust Funds would always be to the extent permitted under the Regulations.

In terms of Para 10.1.16 of SEBI Master Circular on Mutual Funds dated June 27, 2024, the AMC shall annually set apart at least 0.02% on daily net assets within the maximum limit of recurring expenses as per Regulation 52 for investor education and awareness initiatives.

These estimates have been made in good faith as per the information available to the Investment Manager and are subject to change inter-se or in total subject to prevailing Regulations.

The recurring expenses of the Scheme (including the Investment Management and Advisory Fees) shall be as per the limits prescribed under the SEBI (MF) Regulations. These are as follows:

Assets under management slab (Rs. In crore)	Total expense ratio limits
On the first Rs. 500 crores of the daily net assets	2.25%
On the next Rs. 250 crores of the daily net assets	2.00%
On the next Rs. 1250 crores of the daily net assets	1.75%
On the next Rs. 3000 crores of the daily net assets	1,60%
On the next Rs. 5000 crores of the daily net assets	1.50%
On the next Rs. 40,000 crores of the daily net assets	Total expense ratio reduction of 0.05% for every increase of Rs.5,000 crores of daily net assets or part thereof.
On the balance of the assets	1.05%

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

Brokerage and transaction costs which are incurred for the purpose of execution of trade up to 0.12 per cent of trade value in case of cash market transactions and 0.05 per cent of trade value in case of derivatives transactions. It is clarified that the brokerage and transaction cost incurred for the purpose of execution of trade over and above the said 0.12 percent and 0.05 percent for cash market transactions and derivatives transactions respectively may be charged to the Scheme within the maximum limit of Total Expense Ratio (TER) as prescribed under regulation 52 of the SEBI (Mutual Funds) Regulations, 1996.

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.

D. LOAD STRUCTURE

Exit Load is an amount which is paid by the Investor to redeem the Units from the Scheme. This amount is used by the AMC to pay commission to the distributors and to take care of other marketing and selling expenses. Load amounts are variable and are subject to change from time to time. For the current applicable structure, investors may refer to the website of the AMC (www.oldbridgemf.com) or may call at the investor line of the Registrar and Transfer Agent at 18003094034 (toll-free number) from 9.00 am to 7.00 pm (Monday to Saturday) or can contact your distributor.

Type of Load	Load chargeable (as % of NAV)
Entry Load	Not Applicable Pursuant to para-No. 10.4.1 of SEBI Master Circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, there will be no entry load charged to the schemes of the Mutual Fund.
Exit Load	If redeemed/switched out within 365 days from the date of allotment: 1% If redeemed/switched out after 365 days from the date of allotment – Nil The load structure will be equally applicable to all special products offered under the Scheme such as SIP, STP, etc. No exit load will be charged for switches made between different plans/ options of the scheme. However, the Mutual Fund will ensure that the Redemption Price will not be lower than 97% of the Applicable NAV

Units issued on reinvestment of IDCW shall not be subject to Load.

Goods & Service Tax (GST) on exit load, if any, shall be paid out of the exit load proceeds. Pursuant to para-No. 10.4.1.d of SEBI Master Circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024,the entire exit load (net of GST), charged, if any, shall be credited to the Scheme.

Exit Load for switches within the Scheme: -

No exit load shall be applicable on switches from Regular Plan to Direct Plan, and vice versa;

However, any subsequent switch-out to any other scheme or redemption of such investment shall be subject to prevailing exit load based on the original date of investment.

At the time of changing the Load Structure:

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

The Trustee/AMC reserves the right to change the load structure subject to the limits prescribed under the Regulations. However, the Redemption / Repurchase Price will not be lower than 97% of the NAV. Any change in load structure shall be only on a prospective basis i.e. any such changes would be chargeable only for Redemptions from prospective purchases (applying first in first out basis).

SECTION II

I. Introduction

A. Definitions/interpretation

For detailed description on Definitions/Interpretation, investors are requested to refer the following link on our website: https://oldbridgemf.com/statutory-disclosures.html#v-pills-tabContent4

B. RISK FACTORS

For Standard Risk Factors, kindly refer Statement of Additional Information (SAI).

Scheme Specific Risk Factors:

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

i. **Risk associated with schemes investing in equities:**

- The scheme proposes to invest in equity and equity related instruments. Equity instruments by nature are volatile and prone to price fluctuations on a daily basis due to both micro and macro factors. The value of Equity and Equity related instruments may fluctuate due to factors affecting securities market such as volume and volatility in equity markets, interest rates, currency exchange rates, changes in law/policies of the Government, taxation laws, political, economic or other developments, general decline in the Indian Markets which may have an adverse impact on individual securities, a specific sector or all sectors. Consequently, the NAVs of the Units issued under the Scheme may be adversely affected.
- Investments in equity shares and equity related instruments involve a degree of risk and investors should not invest in the Scheme unless they can afford to take the risks.
- 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/ equity related securities and utilising debt and money market instruments as a defensive investment strategy.
- While securities that are listed on the stock exchange carry lower liquidity risk, the ability to sell these investments is limited by the overall trading volume on the stock exchanges. and may lead to the Scheme incurring losses till the security is finally sold.
- Trading volumes, settlement periods and transfer procedures may restrict the liquidity of the investments made by the Scheme. Different segments of the Indian financial markets have different settlement periods, and such periods may be extended significantly by unforeseen circumstances leading to delays in receipt of proceeds from sale of securities. The NAV of the Scheme can go up and down because of various factors that affect the capital markets in general.
- Securities which are not quoted on the stock exchanges, are inherently illiquid in nature and carry a larger amount of liquidity risk, in comparison to securities that are listed on the exchanges
- Further, the volatility of medium / small - capitalization stocks may be higher in comparison to liquid large capitalization stocks.

ii. **Risk Associated with Investing in Fixed Income / Money Market Instruments**:

- **Interest-Rate Risk:** Fixed income securities and money market instruments run price-risk or interest-rate risk. Generally, when interest rates rise, prices of existing fixed income securities fall and when interest rates drop, such prices increase. The extent of fall or rise in the prices is a function of the existing coupon, days to maturity and the increase or decrease in the level of interest, credit quality, demand and supply. However, in case of Government securities credit risk remains zero, their prices are influenced by the movement in interest rates in the financial system.
  In case of floating rate instruments, an additional risk could arise because of changes in spreads of floating rate instruments. With increase in spread of floating rate instruments, the price can fall and with decrease in spread of floating rate instruments, the prices can rise. Moreover, the floating rate instruments having a periodical interest rate reset carry lower interest rate risk compared to a fixed rate

debt security. However, in the falling interest rate scenario, the returns on floating rate debt instruments may not be better than those on fixed rate debt instruments.

- **Credit Risk:** This risk means that the issuer of a debenture/bond or a money market instrument may default on interest payment or even in paying back the principal amount on maturity. Even where no default occurs, the price of a security may go down because the credit rating of an issuer/instrument goes down. Different types of securities in which the scheme(s) would invest as given in the scheme information document carry different levels and types of risk. Accordingly, the scheme's risk may increase or decrease depending upon its investment pattern. E.g. corporate bonds carry a higher amount of risk than Government securities. Further even among corporate bonds, bonds which are AAA rated are comparatively less risky than bonds which are AA rated.

- **Re-investment Risk:** This refers to the interest rate risk at which the intermediate cash flows received from the securities in the Scheme including maturity proceeds are reinvested. Investments in fixed income securities may carry re-investment risk as interest rates prevailing on the interest or maturity due dates may differ from the original coupon of the debt security. Consequently, the proceeds may get invested at a lower rate.

- **Basis Risk:** During the life of a floating rate security or a swap, the underlying benchmark index may become less active and may not capture the actual movement in interest rates or at times the benchmark may cease to exist. These types of events may result in loss of value in the portfolio.

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

- **Liquidity Risk**: The liquidity of a bond may change, depending on market conditions leading to changes in the liquidity premium attached to the price of the bond. At the time of selling the security, the security can become illiquid, leading to loss in value of the portfolio.

- **Liquidity Risk on account of unlisted securities:** The liquidity and valuation of the Scheme investments due to their holdings of unlisted securities may be affected if they have to be sold prior to their target date of divestment. The unlisted security can go down in value before the divestment date and selling of these securities before the divestment date can lead to losses in the portfolio.

- **Settlement Risk**: Fixed income securities run the risk of settlement which can adversely affect the ability of the fund house to swiftly execute trading strategies which can lead to adverse movements in NAV.

- **Other Risk**: In case of downward movement of interest rates, floating rate debt instruments will give a lower return than fixed rate debt instruments.

- **Risks associated with investment in unlisted securities:**
  Except for any security of an associate or group company, the scheme can invest in securities which are not listed on a stock exchange ("unlisted Securities") which in general are subject to greater price fluctuations, less liquidity and greater risk than those which are traded in the open market. Unlisted debt securities may lack a liquid secondary market and there can be no assurance that the Scheme will realise their investments in unlisted securities at a fair value.

- Investment in unrated instruments may involve a risk of default or decline in market value higher than rated instruments due to adverse economic and issuer-specific developments. Such investments display increased price sensitivity to changing interest rates and to a deteriorating economic environment. The market values for unrated investments tends to be more volatile and such securities tend to be less liquid than rated debt securities.

iii. Risks associated with Investing in Structured Obligation (SO) & Credit Enhancement (CE) rated securities

The risks factors stated below for the Structured Obligations & Credit Enhancement are in addition to the risk factors associated with debt instruments.

- **Credit rating agencies** assign CE rating to an instrument based on any identifiable credit enhancement for the debt instrument issued by an issuer. The credit enhancement could be in various forms and could include guarantee, shortfall undertaking, letter of comfort, etc. from another entity. This entity could be either related or non-related to the issuer like a bank, financial institution, etc. Credit enhancement could include additional security in form of pledge of shares listed on stock exchanges, etc. SO transactions are asset backed/ mortgage backed securities, securitized paper backed by hypothecation of car loan receivables, securities backed by trade receivables, credit card receivables etc. Hence, for CE rated instruments evaluation of the credit enhancement provider, as well as the issuer is undertaken to determine the issuer rating. In case of SO rated issuer, the underlying loan pools or securitization, etc. is assessed to arrive at rating for the issuer.
- **Liquidity Risk:** SO rated securities are often complex structures, with a variety of credit enhancements. Debt securities lack a well-developed secondary market in India, and due to the credit enhanced nature of CE securities as well as structured nature of SO securities, the liquidity in the market for these instruments is adversely affected compared to similar rated debt instruments. Hence, lower liquidity of such instruments, could lead to inability of the scheme to sell such debt instruments and generate liquidity for the scheme or higher impact cost when such instruments are sold.
- **Credit Risk:** The credit risk of debt instruments which are CE rated is based on the combined strength of the issuer as well as the structure. Hence, any weakness in either the issuer or the structure could have an adverse credit impact on the debt instrument. The weakness in structure could arise due to inability of the investors to enforce the structure due to issues such as legal risk, inability to sell the underlying collateral or enforce guarantee, etc. In case of SO transactions, comingling risk and risk of servicer increases the overall risk for the securitized debt or assets backed transactions. Therefore, apart from issuer level credit risk such debt instruments are also susceptible to structure related credit risk.

iv. Risk factors with investing in 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 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. As and when the Scheme trade in the derivatives market there are risk factors and issues concerning the use of derivatives that investors should understand.

Derivative products are specialized instruments that require investment techniques and risk analyses different from those associated with stocks and bonds. The use of a derivative requires an understanding not only of the underlying instrument but of the derivative itself. Derivatives require the maintenance of adequate controls to monitor the transactions entered into, the ability to assess the risk that a derivative adds to the portfolio and the ability to forecast price or interest rate movements correctly. There is the possibility that a loss may be sustained by the portfolio as a result of the failure of another party (usually referred to as the “counter party”) to comply with the terms of the derivatives contract.

The specific risk factors arising out of a derivative strategy used by the Fund Manager may be as below:

- Lack of opportunity available in the market.
- The risk of mispricing or improper valuation and the inability of derivatives to correlate perfectly with underlying assets, rates and indices.

Other risks in using derivatives include the risk of mispricing or improper valuation of derivatives and the inability of derivatives to correlate perfectly with underlying assets, rates and indices.

- **Additional Risk viz. Basis Risk associated with imperfect hedging using Interest Rate Futures (IRF):** The imperfect correlation between the prices of securities in the portfolio and the IRF contract used to hedge part of the portfolio leads to basis risk. Thus, the loss on the portfolio may not exactly match the gain from the hedge position entered using the IRF.

- **<u>Risks associated with Covered Call Strategy:</u>**

  The risk associated with covered calls is the loss of upside, i.e. if the shares are assigned (called away), the option seller forgoes any share price appreciation above the option strike price.

  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.

v. Risk factors associated with investing in Non- Convertible Preference Shares

- **Credit Risk -** Credit risk is the risk that an issuer will be unable to meet its obligation of payment of Dividend and/ or redemption of principal amount on the due date. Further, for non-cumulative preference shares, issuer also has an option to not pay Dividends on preference shares in case of inadequate profits in any year.
- **Liquidity Risk -** The preference shares generally have limited secondary market liquidity and thus we may be forced to hold the instrument till maturity.
- **Unsecured in nature** - Preference shares are unsecured in nature and rank lower than secured and unsecured debt in hierarchy of payments in case of liquidation. Thus, there is significant risk of capital erosion in case the company goes into liquidation.

vi. Risk factors associated with investing in Securitised Debt

The Risks involved in Securitised Papers described below are the principal ones and does not represent that the statement of risks set out hereunder is exhaustive.

- **Limited Liquidity & Price Risk**
  There is no assurance that a deep secondary market will develop for the Certificates. This could limit the ability of the investor to resell them.

- **Limited Recourse, Delinquency and Credit Risk**
  The Credit Enhancement stipulated represents a limited loss cover to the Investors. These Certificates represent an undivided beneficial interest in the underlying receivables and do not represent an obligation of either the Issuer or the Seller or the originator, or the parent or any affiliate of the Seller, Issuer and Originator. No financial recourse is available to the Certificate Holders against the Investors' Representative. Delinquencies and credit losses may cause depletion of the amount available under the Credit Enhancement and thereby the Investor Payouts to the Certificate Holders may get affected if the amount available in the Credit Enhancement facility is not enough to cover the shortfall. On persistent default of an Obligor to repay his obligation, the Servicer may repossess and sell the Asset. However, many factors may affect, delay or prevent the repossession of such Asset or the length of time required to realise the sale proceeds on such sales. In addition, the price at which such Asset may be sold may be lower than the amount due from that Obligor.

- **Risks due to possible prepayments and Charge Offs**
  In the event of prepayments, investors may be exposed to changes in tenor and yield. Also, any Charge Offs would result in the reduction in the tenor of the Pass Through Certificates (PTCs).

- **Bankruptcy of Bank with Liquidity facility**.
  If the Bank with Liquidity facility, becomes subject to bankruptcy proceedings then an investor could experience losses or delays in the payments.

- **Risk of Co-mingling**

With respect to the Certificates, the Servicer will deposit all payments received from the Obligors into the Collection Account. However, there could be a time gap between collection by a Servicer and depositing the same into the Collection account especially considering that some of the collections may be in the form of cash. In this interim period, collections from the Loan Agreements may not be segregated from other funds of originator. If originator in its capacity as Servicer fails to remit such funds due to Investors, the Investors may be exposed to a potential loss.

vii. Risk factors associated with investments in Perpetual Debt Instrument (PDI)

Perpetual Debt instruments are issued by Banks, NBFCs and corporates to improve their capital profile. AT1 and AT2 bonds are types of regulatory capital instruments to strengthen their capital base as per Basel III norms. While there are no regulatory guidelines for issuance of PDIs by corporate bodies, NBFCs issue these bonds as per guidelines issued by RBI. The instruments are treated as perpetual in nature as there is no fixed maturity date. The key risks associated with these instruments are highlighted below:

Key Risk Factors:

- **Risk on coupon servicing**

Banks
As per the terms of the instruments, Banks may have discretion at all times to cancel distributions/ payment of coupons. In the event of non-availability of adequate distributable reserves and surpluses or inadequacy in terms of capital requirements, RBI may not allow banks to make payment of coupons.

NBFCs
While NBFCs may have discretion at all times to cancel payment of coupon, coupon can also be deferred (instead of being cancelled), in case paying the coupon leads to breach of capital ratios.

Corporates
Corporates usually have discretion to defer the payment of coupon. However, the coupon is usually cumulative and any deferred coupon shall accrue interest at the original coupon rate of the PDI.

- **Risk of write-down or conversion into equity**

Banks
As per the regulatory requirements, Banks have to maintain a minimum Common Equity Tier-1 (CET-1) ratio of Risk Weighted Assets (RWAs), failing which the AT-1 bonds can get written down. Further, AT-1 Bonds are liable to be written down or converted to common equity, at the discretion of RBI, in the event of Point of Non Viability Trigger (PONV). PONV is a point, determined by RBI, when a bank is deemed to have become non-viable unless there is a write off/ conversion to equity of AT-1 Bonds or a public sector capital injection happens. The write off/conversion has to occur prior to public sector injection of capital. This risk is not applicable in case of NBFCs and Corporates.

- **Risk of instrument not being called by the Issuer**

Banks
The issuing banks have an option to call back the instrument after minimum specified period from the date of issuance, subject to meeting the RBI guidelines. However, if the bank does not exercise the call on first call date, the Scheme may have to hold the instruments for a period beyond the first call exercise date.

NBFCs
The NBFC issuer has an option to call back the instrument after minimum specific period as per the regulatory requirement from date of issuance and thereafter, subject to meeting the RBI guidelines. However, if the NBFC does not exercise the call option the Scheme may have to hold the instruments for a period beyond the first call exercise date.

Corporates
There is no minimum period for call date. However, if the corporate does not exercise the call option, the Scheme may have to hold the instruments for a period beyond the call exercise date.

viii. Risk factors associated with Short Selling

Short-selling is the sale of shares which are not owned by the seller at the time of trade. Instead, he borrows it from someone who already owns it. Later, the short seller buys back the stock he shorted and returns the stock to close out the loan. If the price of the stock corrects, Short seller can buy the stock back for less than he received for selling it and earn profit (the difference between higher short sale price and the lower purchase price).If the price of stock appreciates, short selling results in loss. Thus, Short positions carry the risk of losing money and these losses may grow theoretically unlimited if the price increases without limit and shall result into major losses in the portfolio.

ix. Risk associated with investing in foreign securities

- Subject to necessary approvals and within the investment objectives of the Scheme, the Scheme may invest in overseas markets which carry risks related to fluctuations in the foreign exchange rates, the nature of the securities market of the country, repatriation of capital due to exchange controls and political circumstances.

- Since the Scheme would invest only partially in foreign securities, there may not be readily available and widely accepted benchmarks to measure performance of such Scheme. To manage risks associated with foreign currency and interest rate exposure, the Fund may use derivatives for efficient portfolio management and hedging and portfolio rebalancing and in accordance with conditions as may be stipulated under the Regulations and by RBI from time to time.

- Investment in Foreign Securities involves a currency risk. To the extent that the assets of the Scheme will be invested in securities denominated in foreign currencies, the Indian Rupee equivalent of the net assets, distributions and income may be adversely affected by changes in the value of certain foreign currencies relative to the Indian Rupee. The repatriation of capital to India may also be hampered by changes in regulations concerning exchange controls or political circumstances as well as the application to it of other restrictions on investment.

  Keeping in mind the investment limit in foreign securities currently applicable to Mutual Fund, In terms of Para 12.19 of SEBI Master Circular on Mutual Funds dated June 27, 2024 if overall limit for the Mutual Fund in overseas securities reaches USD 1 billion or the overall limit for Mutual Fund Industry in overseas securities reaches USD 7 billion, then Mutual Fund will not be able to invest in overseas securities / will not be able to do incremental overseas investment, unless such limit is increased or further directions is received from SEBI or RBI in this regard. It may be noted that the cap of USD 1 billion will be monitored and enforced at the Mutual Fund level and not at the individual scheme level.

x. Risk Factors Associated with Securities Lending

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

xi. Risk associated with Investments in REITs and InvITs

- _Price-Risk or Interest-Rate Risk_: REITs & InvITs run price-risk or interest-rate risk. Generally, when interest rates rise, prices of existing securities fall and when interest rates drop, such prices increase. The extent of fall or rise in the prices is a function of the existing coupon, days to maturity and the increase or decrease in the level of interest rates.

- *Credit Risk:* In simple terms this risk means that the issuer of a debenture/ bond or a money market instrument may default on interest payment or even in paying back the principal amount on maturity. REITs & InvITs are likely to have volatile cash flows as the repayment dates would not necessarily be pre-scheduled.

- *Liquidity or Marketability Risk:* This refers to the ease with which a security can be sold at or near to its valuation yield-to-maturity (YTM). The primary measure of liquidity risk is the spread between the bid price and the offer price quoted by a dealer. As these products are new to the market they are likely to be exposed to liquidity risk.

- *Reinvestment Risk:* Investments in REITs & InvITs may carry reinvestment risk as interest rates prevailing on the interest or maturity due dates may differ from the original coupon of the bond. Consequently, the proceeds may get invested at a lower rate.

- *Risk of lower than expected distributions*: The distributions by the REIT or InvIT will be based on the net cash flows available for distribution. The amount of cash available for distribution principally depends upon the amount of cash that the REIT/ InvITs receives as dividends or the interest and principal payments from portfolio assets.

  The above are some of the common risks associated with investments in REITs & InvITs. There can be no assurance that 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.

xii. Risks associated with segregated portfolio

- Liquidity risk – A segregated portfolio is created when a credit event / default occurs at an issuer level in the scheme. This may reduce the liquidity of the security issued by the said issuer, as demand for this security may reduce. This is also further accentuated by the lack of secondary market liquidity for corporate papers in India. As per SEBI norms, the scheme is to be closed for redemption and subscriptions until the segregated portfolio is created, running the risk of investors being unable to redeem their investments. However, it may be noted that, the proposed segregated portfolio is required to be formed within one day from the occurrence of the credit event.

- Investors may note that no redemption and subscription shall be allowed in the segregated portfolio. However, in order to facilitate exit to unit holders in segregated portfolio, AMC shall list the units of the segregated portfolio on a recognized stock exchange within 10 Business days of creation of segregated portfolio and also enable transfer of such units on receipt of transfer requests. For the units listed on the exchange, it is possible that the market price at which the units are traded may be at a discount to the NAV of such Units. There is no assurance that an active secondary market will develop for units of segregated portfolio listed on the stock exchange. This could limit the ability of the investors to resell them. There may be possibility that the security comprising the segregated portfolio may not realize any value.

- Valuation risk - The valuation of the securities in the segregated portfolio is required to be carried out in line with the applicable SEBI guidelines. However, it may be difficult to ascertain the fair value of the securities due to absence of an active secondary market and difficulty to price in qualitative factors.

xiii. Risks associated with investing in Tri-party Repo (TREPS) through CCIL

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

xiv. Performance Risk

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

xv. Risks associated with 'Restriction on Redemption in Mutual Funds'

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

xvi. Risks Factors associated with transaction in Units through stock exchange(s)

In respect of transaction in units of the Scheme through stock exchange platform(s), allotment and redemption of Units on any Business Day will depend upon the order processing / settlement by the stock exchange(s) and their respective clearing corporations on which the Fund has no control.

xvii. Risks associated with investments in mutual fund units:

To the extent of the investments made by the scheme in mutual funds units, the risks associated with investing in such funds like market risk, credit & default risk, liquidity risk, redemption risk including the possible loss of principal; etc. will exist.

xviii. Risk factors associated with Repo in Corporate Debt:

- Credit Risk: Collateral may lose value due to issuer downgrade or default.
- Counterparty Risk: Failure to repurchase by counterparty can lead to financial loss.
- Liquidity Risk: Corporate debt may be hard to sell or re-pledge during stress.
- Valuation Risk: Price volatility and thin trading can affect collateral adequacy.
- Legal Risk: Inadequate documentation may cause disputes over ownership or recovery.
- Operational Risk: Errors in margining, settlement, or collateral handling.
- Interest Rate Risk: Rate changes impact bond values and repo margins.
- Regulatory Risk: Subject to evolving SEBI/RBI norms and compliance requirements.
- Concentration Risk: Excessive exposure to single issuers or sectors increases systemic risk.

xix. Risk factors associated with Credit Default Swaps

- Counterparty Risk: Protection seller may default during a credit event.
- Credit Event Risk: Disputes over what qualifies as a default.
- Liquidity Risk: CDS contracts may be hard to exit or price.
- Basis Risk: Mismatch between CDS and actual exposure.
- Valuation Risk: Complex pricing may not reflect true credit risk.
- Legal Risk: Contractual ambiguities can delay settlement.
- Systemic Risk: CDS defaults can amplify market stress.
- Regulatory Risk: Subject to evolving compliance norms.

xx. General Risk factors

• Trading volumes, settlement periods and transfer procedures may restrict the liquidity of the investments made by the Scheme. Different segments of the Indian financial markets have different settlement periods and such periods may be extended significantly by unforeseen circumstances leading to delays in receipt of proceeds from sale of securities. The NAV of the Units of the Scheme can go up or down because of various factors that affect the capital markets in general.
• As the liquidity of the investments made by the Scheme could, at times, be restricted by trading volumes and settlement periods, the time taken by the Mutual Fund for redemption of Units may be significant in the event of an inordinately large number of redemption requests or restructuring of the Scheme. In view of the above, the Trustee has the right, in its sole discretion, to limit redemptions (including suspending redemptions) under certain circumstances, as described under section Right to Restrict Redemption and / or Suspend Redemption of the units.
• At times, due to the forces and factors affecting the capital market, the Scheme may not be able to invest in securities falling within its investment objective resulting in holding the monies collected by it in cash or cash equivalent or invest the same in other permissible securities / investments amounting to substantial reduction in the earning capability of the Scheme. The Scheme may retain certain investments in cash or cash equivalents for its day-to-day liquidity requirements.
• Investment strategy to be adopted by the Scheme may carry the risk of significant variance between the portfolio allocation of the Scheme and the Benchmark particularly over a short to medium term period.
• Performance of the Scheme may be affected by political, social, and economic developments, which may include changes in government policies, diplomatic conditions, and taxation policies.
• The Scheme at times may receive large number of redemption requests, leading to an asset-liability mismatch and therefore, requiring the investment manager to make a distress sale of the securities leading to realignment of the portfolio and consequently resulting in investment in lower yield instruments.

C. RISK CONTROL/ RISK MITIGATION STRATEGY

Risk is an important part of the investment functions. Effective Risk Management is critical to Fund Management for achieving financial goals. Investments made by the Scheme shall be made in accordance with Investment Objective of the Scheme and provisions of SEBI (Mutual Funds) Regulations, 1996.

The Fund has identified following Risk and designed Risk Management Strategies, which is the part of the Investment Process to manage such risks.

Risk Associated with Equity & Equity Related Instruments

Type of Risk	Risk Mitigation Measures
Volatility Risk	Monitor sector / company exposure at portfolio level.
Concentration Risk	Diversify across stocks / sectors, concentration risk can be reduced. The fund manager will endeavour to build well diversified portfolio within the overall fund specific investment strategy which will help in controlling concentration risk.
Liquidity Risk	The fund manager will control the liquidity at portfolio construction level.
Derivatives Risk	The fund has provision for using derivative instruments for portfolio balancing and hedging purposes. Investments in derivative instruments will be used as per regulatory guidelines. The fund will endeavour to maintain adequate controls to monitor the derivatives transactions entered into.

Risk Associated with Debt & Money Market Instruments

Type of Risk	Risk Mitigation Measures
Interest Rate Risk	In a rising interest rates scenario, the Fund Manager will endeavour to increase investment in money market securities whereas if the interest rates are expected to fall, the allocation to debt securities with longer maturity will be increased thereby mitigating risk to that extent.
Liquidity Risk	The liquidity and volatility of a security is an important criterion in security selection process. This ensures that liquidity risk is managed.
Credit and Default Risk	The Scheme shall invest a major portion of its debt investments in Government Securities thus lowering the overall credit risk in the portfolio. To reduce the credit risk, a comprehensive and in-depth credit evaluation of each issuer will be undertaken, using both quantitative (leverage, profitability, solvency ratios etc.) and qualitative factors (parentage, track record etc.).

Reinvestment Risk	The Fund Manager shall manage reinvestment risk by investing in securities with relatively low intermittent cash flows.

Risk Associated with Units issued by ReITs & InvITs

Type of Risk	Risk Mitigation Measures
Market Risk and Interest Rate Risk:	This risk will be managed by capping allocation, actively monitoring the duration of ReIT and InvITs holdings, and reducing exposure in a rising interest rate environment.
Liquidity Risk:	Liquidity concerns will be addressed by investing only in large and liquid ReITs and InvITs, entering and exiting positions in a staggered manner, and maintaining sufficient liquidity buffers.
Concentration Risk:	Concentration risk will be reduced by diversifying investments across multiple available ReITs and InvITs, sectors and geographies.
Fundamental Risk:	These risks will be mitigated by conducting thorough due diligence of the issuers and by continuously monitoring quarterly performance, announcements, and regulatory changes.

Risk Associated with investments in Non-Convertible Preference Shares

Type of Risk	Risk Mitigation Measures
Credit Risk	This risk will be managed by a comprehensive and in-depth credit evaluation of each issuer will be undertaken, using both quantitative (leverage, profitability, solvency ratios etc.) and qualitative factors (parentage, track record etc.).
Liquidity Risk:	The Fund endeavours to invest in preference shares of those companies which have relatively better market acceptability amongst market participants that increases the probability of secondary sale in case an exit from the investment is required.
Unsecured in nature:	The Fund endeavours to mitigate this risk by exercising due diligence while assessing the business, financial and management risks of the company before investing.

Risk Associated with investment in Perpetual Debt Instruments (PDI)

Type of Risk	Risk Mitigation Measures
Risk on coupon servicing and Risk of write-down or conversion into equity	This risk will be managed by an in-depth credit evaluation of each bank is undertaken, keeping in mind both quantitative (leverage, profitability, solvency ratios, capital adequacy, etc.) and qualitative factors (parentage, track record etc.).
Risk on coupon servicing:	This risk will be managed by an in-depth credit evaluation of each NBFC or Corporate is undertaken, keeping in mind both quantitative (leverage, profitability, solvency ratios, capital adequacy, etc.) and qualitative factors (parentage, track record etc.).

II. Information about the scheme:

A. Where will the Scheme Invest

1. Equity and equity related instruments including Indian Depository Receipts (IDRs) and warrants carrying the right to obtain equity shares.

2. Debt Securities created and issued by the Central and State/ Local Governments, Government Agencies and statutory bodies, Corporate Entities, Public / Private sector undertakings, Public / Private sector banks and development financial institutions, etc. Debt issuances may include but are not limited to:
   1. Non-convertible debentures;
   2. Bonds;
   3. Secured premium notes;
   4. Zero interest bonds;
   5. Deep discount bonds;
   6. Floating rate bond / notes;
   7. Pass through certificates;
   8. Asset backed securities;
   9. Mortgage backed securities;
   10. Securitized Debt, Structured Obligations, Credit enhanced Debt;
   11. Non Convertible Preference Shares;
   12. Reverse/ Reverse Repo in corporate debt securities;
   13. Debt with special features such as AT1 and AT2 Bonds and
   14. Any other permissible domestic fixed income instrument.

3. Money Market Instruments, which include:
   1. Commercial papers
   2. Commercial bills
   3. Treasury bills
   4. Government securities having an unexpired maturity upto one year
   5. Tri-party Repos/ Reverse Repos on Government securities or treasury bills (TREPS)
   6. Certificate of deposit
   7. Usance bills
   8. Permitted securities under a repo / reverse repo agreement
   9. Cash and cash equivalents

4. Any other Securities / asset class / instruments as permitted by RBI/ SEBI from time to time and is in line with the investment objective of the scheme subject to regulatory approval, if any required.

   Investment in debt will usually be in instruments, which have been assessed as "high investment grade" by at least one credit rating agency authorised to carry out such activity under the applicable regulations. Pursuant to clause 12.12 of Master Circular, the AMC may constitute committee(s) to approve proposals for investments in unrated debt instruments. The AMC Board and the Trustee shall approve the detailed parameters for such investments. The details of such investments would be communicated by the AMC to the Trustee in their periodical reports. It would also be clearly mentioned in the reports, how the parameters have been complied with. However, in case any unrated debt security does not fall under the parameters, the prior approval of Board of AMC and Trustee shall be sought. Investment in debt instruments shall generally have a low risk profile and those in money market instruments shall have an even lower risk profile. The maturity profile of debt instruments will be selected in accordance with the AMC's view regarding current market conditions, interest rate outlook and the stability of ratings.

   Investments in Debt and Money Market Instruments will be as per the limits specified in the asset allocation table(s) of the Scheme, subject to permissible limits laid under SEBI (MF) Regulations.

   Investments in debt and money market instruments will be made through secondary market purchases, initial public offers, other public offers, placements and right offers (including renunciation). The securities could be listed, unlisted (as permitted), privately placed, secured/unsecured, rated/unrated.

5. Pending deployment as per investment objective, the moneys under the Scheme may be parked in short-term deposits of Scheduled Commercial Banks.
   The Scheme shall abide by the guidelines for parking of funds in short term deposits as per clause 12.16 of Master Circular, as may be amended from to time. For details, refer section 'What are the Investment Restrictions'.

6. The Scheme may engage in short selling of securities /securities lending and borrowing in accordance with the framework relating to short selling and/or securities lending and borrowing specified by SEBI from time to time.

7. 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 investment objectives of the Scheme and in terms of the prevailing SEBI (MF) Regulations. As per the SEBI (MF) Regulations, no investment management fees will be charged for such investments and the aggregate inter scheme investment made by all the schemes of Old Bridge Mutual Fund or in the schemes of other mutual funds shall not exceed 5% of the net asset value of the Old Bridge Mutual Fund.

8. **Investment in Foreign Securities**: The Scheme may also invest in suitable investment avenues in overseas financial markets for the purpose of diversification, yield enhancement and to benefit from potential foreign currency appreciation, commensurate with the Scheme objectives and subject clause 12.19 of Master Circular as may be amended from time to time and any other requirements as may be stipulated by SEBI/RBI from time to time. Towards this end, the Mutual Fund may also appoint overseas investment advisors and other service providers, as and when permissible under the regulations. The Scheme may, in terms of its investment objectives with the approval of SEBI/RBI invest in following Foreign Securities:

   - 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 the countries with fully convertible currencies, short term as well as long term debt instruments with rating not below investment grade by accredited/registered credit rating agencies
   - Money market instruments rated not below investment grade
   - Repos in the form of investment, where the counterparty is rated not below investment grade; repos should not however, involve any borrowing of funds by mutual funds
   - Government securities where the countries are rated not below investment grade
   - Derivatives traded on recognized stock exchanges overseas only for hedging and portfolio balancing with underlying as securities
   - 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 (c) permitted unlisted overseas securities (not exceeding 10% of their net assets) or d) Indian Securities not exceeding 25% of their net assets or such other limits and subject to such conditions in respect of the same, as specified by SEBI circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/149 dated November 04, 2024 as amended from time to time.

   1. As per clause 12.19.1.1 to 12.19.1.3 of Master Circular:
      1.1. Mutual Funds can make overseas investments subject to a maximum of US $ 1 billion per Mutual Fund, within the overall industry limit of US $ 7 billion.
      1.2. Mutual Funds can make investments in overseas Exchange Traded Fund (ETF(s)) subject to a maximum of US $ 300 million per Mutual Fund, within the overall industry limit of US $ 1 billion.

   2. The allocation methodology of the aforementioned limits shall be as follows:

      2.1. In case of overseas investments specified at Para 1.1 above, US $ 50 million would be reserved for each Mutual Fund individually, within the overall industry limit of US $ 7 billion.

      Further, as per extant norms, 20% of the average AUM in Overseas securities / Overseas ETFs of the previous three calendar months would be available to the Mutual Fund for investment that month to invest in Overseas securities / Overseas ETFs subject to maximum limits specified at Para 1 above.

      Notwithstanding the above, the limit for investment in overseas securities including ETFs shall be as permitted by SEBI from time to time.

The Scheme shall not have an exposure of more than 35% of its net assets in foreign securities, subject to regulatory limits specified from time to time.

Subject to the approval of the RBI / SEBI and conditions as may be prescribed by them, the Mutual Fund may open one or more foreign currency accounts abroad either directly, or through the custodian/sub-custodian, to facilitate investments and to enter into/deal in forward currency contracts, currency futures, index options, index futures, interest rate futures/swaps, currency options for the purpose of hedging the risks of assets of a portfolio or for its efficient management.

The Mutual Fund may, where necessary appoint intermediaries as sub-managers, sub-custodians, etc. for managing and administering such investments. The appointment of such intermediaries shall be in accordance with the applicable requirements of SEBI and within the permissible ceilings of expenses as stated under Regulation 52 of SEBI (MF) Regulations.

• **Investment in Securitised Debt**

A securitisation transaction involves sale of 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 selling his loan receivables to an SPV, receives consideration from investors much before the maturity of the underlying loans. Investors are paid from the collections of the underlying loans from borrowers. Typically, the transaction is provided with a limited amount of credit enhancement (as stipulated by the rating agency for a target rating), which provides protection to investors against defaults by the underlying borrowers. Generally available asset classes for securitisation in India are:

- Commercial vehicles
- Auto and two wheeler pools
- Mortgage pools (residential housing loans)
- Personal loan, credit card and other retail loans
- Corporate loans/receivables

Investment / Risk Mitigation Strategy

1. **Risk profile of securitised debt vis-à-vis risk appetite of the Scheme**

   The risk profile of securitised debt is generally at par with the risk profile of other debt securities at the same level of credit rating. Securitised debt offers additional income (spread) over a debt security of similar rating and maturity, which enables the scheme to optimize its income without taking any additional credit risk. Securitised debt is generally less liquid, however, investment in securitised debt is made to maintain a diversified portfolio of debt securities that optimizes return without increasing the overall risk profile of the Scheme.

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

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

   - **Track record**

     The investment in securitised debt is done based on origination and underwriting process and capabilities of the originator, overview of corporate structure, group to which they belong, experience of the company in the business & how long they have been in the business, 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 the defaults and acts as a risk mitigation measure. The size of the credit enhancement as indicated by rating agency depends on the originator's track record, past delinquencies, pattern of the portfolio & characteristics of the pool vis-a-vis of the portfolio, nature of the asset class.

- **Ability to pay**

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

- **Business Risk Assessment**

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

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

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

  - Default track record/ frequent alteration of redemption conditions / covenants
  - High leverage ratios of the ultimate borrower (for 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:

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

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

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

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

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

Characteristics/ Type of Pool	**Mortgage Loan**	**Commercial Vehicle and Construction Equipment**	**Car**	**2 wheelers**	**Micro Finance Pools**	**Personal Loans**	**Single Sell Downs**	**Others**
Approximate Average maturity (in Months)	NA	12-60 months	12-60 months	8-40 months	NA	NA		
Collateral margin (including cash, guarantees, excess interest spread, subordinate tranche)	NA	5-20%	4-15%	4-15%	NA	NA		
Average Loan to Value Ratio	NA	80-95%	70-90%	70-95%	NA	NA	Refer Note A	Refer Note B
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

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

The illustrative average seasoning of the debt by originator prior to securitisation is given above in table (Refer Point 4).

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

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

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

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

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

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

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

Trading in Derivatives

- The Scheme may take derivatives position based on the opportunities available subject to the guidelines provided by SEBI from time to time and in line with the overall investment objective of the Scheme.
- The Scheme intends to use derivatives mainly for the purpose of hedging and portfolio balancing. Losses may arise as a result of using derivatives, but these are likely to be compensated by the gains on the underlying cash instruments held by the Scheme.
- The Scheme may take position in derivative instruments like Futures, Options, and such other derivative instruments as may be permitted by SEBI from time to time.

Exposure to Derivatives

The exposure limits for trading in derivatives by Mutual Funds specified by SEBI vide its clause 12.25 of Master Circular and as amended from time to time are as follows:

Position Limits

The position limits for trading in derivatives by Mutual Funds specified by clause 12.25 of Master circular read with SEBI circular No. SEBI/HO/MRD/MRD-PoD-2/P/CIR/2024/140 dated October 15, 2024 are as follows:

i. Position limit for Mutual Funds in index options contracts

a. The Mutual Fund position limit in all index options contracts on a particular underlying index shall be 20% of the net assets of the Fund or 15% of the total open interest (OI) of the market in index options, whichever is higher, per Stock Exchange.

b. This limit would be applicable on open positions in all options contracts on a particular underlying index.

ii. Position limit for Mutual Funds in index futures contracts

a. The Mutual Fund position limit in all index futures contracts on a particular underlying index shall be 20% of the net assets of the Fund or 15% of the total open interest (OI) of the market in index futures, whichever is higher, per Stock Exchange.

b. This limit would be applicable on open positions in all futures contracts on a particular underlying.

iii. Additional position limit for hedging

In addition to the position limits at point (i) and (ii) above, Mutual Funds may take exposure in equity index derivatives subject to the following limits:

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

iv. Position limit for Mutual Funds for stock based derivative contracts

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

The combined futures and options position limit shall be 20% of the applicable Market Wide Position Limit (MWPL).

v. Position limit for each scheme of a Mutual Fund

The scheme-wise position limit requirements shall be:

1. For stock option and stock futures contracts, the gross open position across all derivative contracts on a particular underlying stock of a scheme of a mutual fund shall not exceed the higher of:

   - 1% of the free float market capitalization (in terms of number of shares). or

   - 5% of the open interest in the derivative contracts on a particular underlying stock (in terms of number of contracts).
2. This position limits shall be applicable on the combined position in all derivative contracts on an underlying stock at a Stock Exchange.
3. For index based contracts, Mutual Funds 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.

Exposure Limits

The exposure limits for trading in derivatives by Mutual Funds specified by clauses 12.24 and 12.25 of Master Circular, are as follows:

1. The cumulative gross exposure through equity, debt, derivative positions (including fixed income derivatives), repo transactions in corporate debt securities, credit default swaps, Real Estate Investment Trusts (REITs), Infrastructure Investment Trusts (InvITs), other permitted securities/assets and such other securities/assets as may be permitted by SEBI from time to time shall not exceed 100% of the net assets of the scheme, subject to clause 12.24 and 12.25 of Master Circular.

2. Mutual Funds shall not write options or purchase instruments with em-bedded written options.

3. The total exposure related to option premium paid must not exceed 20% of the net assets of the scheme.

4. Cash or cash equivalents i.e. Government Securities, T-Bills and Repo on Government Securities having residual maturity of less than 91 days may 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 under limits mentioned in Point 1.
    c) Any derivative instrument used to hedge has 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 hedge has been taken.

6. (a) Mutual Funds may enter into plain vanilla Interest Rate Swaps (IRS) for hedging purposes. The value of the notional principal in such cases must not exceed the value of respective existing assets being hedged by the scheme.

    (b) In case of participation in IRS is through over the counter transactions, the counter party has to be an entity recognized as a market maker by RBI and exposure to a single counterparty in such transactions should not exceed 10% of the net assets of the scheme. However, if mutual funds are transacting in IRS through an electronic trading platform offered by the Clearing Corporation of India Ltd. (CCIL) and CCIL is the central counterparty for such transactions guaranteeing settlement, the single counterparty limit of 10% shall not be applicable.

7. 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 treated under the limits mentioned in point 1.

8. Definition of Exposure in case of Derivative Positions
    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

Exposure limits on Credit Default Swaps (CDS)

Exposure through CDS (Notional amount of both CDS bought and sold) shall not exceed 10% of AUM of scheme and shall be within the overall limit of derivatives.

Exposure limits on Interest Rate Futures (IRF)

The exposure limits for trading in Interest Rate Futures (IRFs) by Mutual Funds specified by clause 12.25.9 of Master Circular are as follows:

i. To reduce interest rate risk in a debt portfolio, mutual funds may hedge the portfolio or part of the portfolio (including one or more securities) on weighted average modified duration basis by using Interest Rate Futures (IRFs). The maximum extent of short position that may be taken in IRFs to hedge interest rate risk of the portfolio or part of the portfolio, is as per the formula given below:

$$\frac{\text{(Portfolio Modified Duration * Market Value of the Portfolio)}}{\text{(Futures Modified Duration *Futures Price/PAR)}}$$

ii. In case the IRF used for hedging the interest rate risk has different underlying security(s) than the existing position being hedged, it would result in imperfect hedging.

iii. Imperfect hedging using IRFs may be considered to be exempted from the gross exposure, upto maximum of 20% of the net assets of the scheme, subject to the following:

a) Exposure to IRFs is created only for hedging the interest rate risk based on the weighted average modified duration of the bond portfolio or part of the portfolio.

b) Mutual Funds are permitted to resort to imperfect hedging, without it being considered under the gross exposure limits, if and only if, the correlation between the portfolio or part of the portfolio (excluding the hedged portions, if any) and the IRF is atleast 0.9 at the time of initiation of hedge. In case of any subsequent deviation from the correlation criteria, the same may be rebalanced within 5 working days and if not rebalanced within the timeline, the derivative positions created for hedging shall be considered under the gross exposure computed in terms of clause 12.25 of Master Circular. The correlation should be calculated for a period of last 90 days.

Explanation: If the fund manager intends to do imperfect hedging upto 15% of the portfolio using IRFs on weighted average modified duration basis, either of the following conditions need to be complied with:

i. The correlation for past 90 days between the portfolio and the IRF is at least 0.9 or

ii. The correlation for past 90 days between the part of the portfolio (excluding the hedged portions, if any) i.e. at least 15% of the net asset of the scheme (including one or more securities) and the IRF is at least 0.9.

a. At no point of time, the net modified duration of part of the portfolio being hedged should be negative.

b. The portion of imperfect hedging in excess of 20% of the net assets of the scheme should be considered as creating exposure and shall be included in the computation of gross exposure in terms of clause 12.25 of Master Circular.

- **Debt Market In India**

The instruments available in Indian Debt Market are classified into two categories, namely Government and Non - Government debt. The instruments available in these categories include:

A] Government Debt

- Central Government Debt
- Treasury Bills
- Dated Government Securities
  - Coupon Bearing Bonds
  - Floating Rate Bonds
  - Zero Coupon Bonds
- State Government Debt
  - State Government Loans

- Coupon Bearing Bonds

B] Non-Government Debt

- Instruments issued by Government Agencies and other Statutory Bodies
  - Government Guaranteed Bonds
  - PSU Bonds
- Instruments issued by Public Sector Undertakings
  - Commercial Paper
  - PSU Bonds
  - Fixed Coupon Bonds
  - Floating Rate Bonds
  - Zero Coupon Bonds
- Instruments issued by Banks and Development Financial Institutions
  - Certificates of Deposit
  - Promissory Notes
  - Bonds
  - Fixed Coupon Bonds
  - Floating Rate Bonds
  - Zero Coupon Bonds
- Instruments issued by Corporate Bodies
  - Commercial Paper
  - Non-Convertible Debentures Fixed Coupon Debentures
  - Floating Rate Debentures
  - Zero Coupon Debentures
  - Pass Through Securities

Activity in the Primary and Secondary Market is dominated by Central Government Securities including Treasury Bills. These instruments comprise close to 60% of all outstanding debt and more than 75% of the daily trading volume on the Wholesale Debt Market Segment of the National Stock Exchange of India Limited.
In the money market, activity levels of the Government and Non- Government Debt vary from time to time. Instruments that comprise a major portion of money market activity include,

- Overnight Call
- Repo/Reverse Repo Agreements
- Tri-party Repos on Government securities or treasury bills (TREPS)
- Treasury Bills
- Government Securities with a residual maturity of < 1 year
- Commercial Paper
- Certificates of Deposit
- Bills Rediscounting Scheme

Though not strictly classified as Money Market Instruments, PSU/ DFI / Corporate paper with a residual maturity of < 1 year, are actively traded and offer a viable investment option.

The following table gives approximate yields prevailing during the period December 15, 2025 to January 15, 2026 on some of the instruments. These yields are indicative and do not indicate yields that may be obtained in future as interest rates keep changing consequent to changes in macro economic conditions and RBI policy.

Instrument	Yield Range
India T-Bill Auction Yields 91 Day Daily	5.258 - 5.345
India T-Bill Auction Yields 364 Day	5.495 - 5.628
India Govt Bond Generic Bid Yield 5 Year	6.307 - 6.478
India Govt Bond Generic Bid Yield 10 Year	6.54 - 6.668
India Govt Bond Generic Bid Yield 15 Year	6.978 - 7.096
Bloomberg FIMMDA India Corporate Bond Curve AAA 1 Year	6.5376 - 6.9312
Bloomberg FIMMDA India Corporate Bond Curve AAA 3 Year	6.7609 - 7.0195
Bloomberg FIMMDA India Corporate Bond Curve AAA 5 Year	7.0771 - 7.201

Source: Bloomberg

These yields are indicative and do not indicate yields that may be obtained in future as interest rates keep changing consequent to changes in macro economic conditions and RBI policy. The price and yield on various debt instruments fluctuate from time to time depending upon the macro economic situation, inflation rate, overall liquidity position, foreign exchange scenario etc. Also, the price and yield vary according to maturity profile, credit risk etc.
Generally, for instruments issued by a non-Government entity (corporate / PSU bonds), the yield is higher than the yield on a Government Security with corresponding maturity. The difference, known as credit spread, depends on the credit rating of the entity.

- **Overseas Debt Market**

The nature and number of debt instruments available in international debt markets is very wide. In terms of diverse instruments as well as liquidity, overseas debt markets offer great depth and are extremely well developed.

Investment in international debt greatly expands the universe of top quality debt, which is no longer restricted to the limited papers available in the domestic debt market. The higher rated overseas sovereign, quasigovernment and corporate debt offer lower default risk in addition to offering a high degree of liquidity since these are traded across major international markets. Investments in rated international debt offer multiple benefits of risk reduction, a much wider universe of top quality debt and also potential gains from currency movements.

Investments in international markets are most often in U.S. dollars, though the Euro, Pound Sterling and the Yen are also major currencies. Though this market is geographically well spread across global financial centres, the markets in the U.S., European Union and London offer the most liquidity and depth of instruments.

Besides factors specific to the country / issuer, international bond prices are influenced to a large extent by a number of other factors; chief among these are the international economic outlook, changes in interest rates in major economies, trading volumes in overseas markets, cross currency movements among major currencies, rating changes of countries / corporations and major political changes globally.

The approximate yields to maturity in the US Bond Market are as follows:

Instrument	**Yield Range (As at January 15, 2026)**
US Generic Govt 3 Mth	3.5419 - 3.6419
US Generic Govt 6 Mth	3.5576 - 3.6148
US Generic Govt 2 Yr	3.4484 - 3.5641
US Generic Govt 3 Yr	3.4999 - 3.6165
US Generic Govt 5 Yr	3.6616 - 3.7676
US Generic Govt 10 Yr	4.1102 - 4.1907

(Source - Bloomberg)

B. What are the investment restrictions?

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

1. The Scheme shall not invest more than 10% of its NAV in the equity shares or equity related instruments of any entity.

2. All investments by the Scheme in equity shares and equity related instruments shall only be made provided such securities are listed or to be listed.

3. The Mutual Fund under all its Scheme(s) shall not own more than ten per cent of any company's paid up capital carrying voting rights.
   Provided that investment in asset management company or the trustee company of a mutual fund shall be governed by clause (a) sub-regulation (1) of regulation 7B of the Regulations, i.e. Sponsor, associate or group companies of Sponsor including Asset Management Company, through schemes of the Mutual Fund or otherwise, individually or collectively, directly or indirectly, shall not own 10% or more of the shareholding or voting rights in the asset management company or trustee company of any other mutual fund.

4. The Scheme shall not invest more than 10% of its NAV in debt instruments comprising money market instruments and non-money market instruments issued by a single issuer, which are rated not below investment grade by a credit rating agency authorized to carry out such activity under the SEBI Act, 1992. Such investment limit may be extended to 12% of the NAV of the Scheme with the prior approval of the Trustee and the Board of Directors of AMC.

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

   The above investment limits may be extended by up to 2% of the NAV of the scheme with prior approval of the Board of Trustees and Board of Directors of the AMC, subject to compliance with the overall 12% limit specified in clause 1 of Seventh Schedule of MF Regulation

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

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

   Provided that such limit shall not be applicable for investments in Government Securities, Treasury Bills and Tri-party Repos on Government securities or treasury bills TREPS.

5. As per clause 12.2 of Master Circular, as amended from time to time, no Mutual Fund under all its schemes shall own more than 10% of instruments issued by a single issuer in debt instruments with special features such as subordination to equity (absorbs losses before equity capital) and /or convertible to equity upon trigger of a pre-specified event for loss absorption ("hereinafter referred to as "perpetual debt instruments").

   Further, a Mutual Fund scheme shall not invest -

   a) more than 10% of its NAV of the debt portfolio of the scheme in perpetual debt instruments; and
   b) more than 5% of its NAV of the debt portfolio of the scheme in perpetual debt instruments issued by a single issuer.

   The limit mentioned at a) and b) above shall be within the overall limit for debt instruments issued by a single issuer and other prudential limits with respect to the debt instruments.

6. The Scheme shall not invest in unlisted debt instruments including commercial papers, except Government Securities, money market instruments.

   Provided that the Scheme may invest in unlisted non-convertible debentures up to a maximum of 10% of the debt portfolio of the Scheme subject to such conditions as may be specified by SEBI from time to time:

   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 SEBI.

   Provided further that the norms for investments by the Scheme in unrated debt instruments shall be specified by SEBI from time to time. As per these norms, investments 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 mutual fund schemes shall not exceed 5% of net assets of the Scheme. All such investments shall be made with the prior approval of the Board of AMC and the Board of trustees.

   Further the investments by the Scheme shall be in compliance with clauses 4.3.1 and 12.1 of SEBI Master Circular on Mutual Funds dated June 27, 2024, and as amended by SEBI from time to time regarding investment in Debt and Money Market Instruments, as amended from time to time, to the extent applicable to the Scheme.

7. The Scheme may invest in other schemes of the Mutual Fund 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 the management of any other asset management company shall not exceed 5% of the Net Asset Value of the Fund. Provided that the Scheme shall not invest in any fund of funds scheme.

8. The Scheme shall not make any investment in:
   a. any unlisted security of an associate or group company of the sponsor;
   b. any security issued by way of private placement by an associate or group company of the sponsor;
   c. the listed securities of group companies of the sponsor which is in excess of 25% of the net assets, except for investments by equity oriented exchange traded funds (ETFs) and Index Funds and subject to such conditions as may be specified by SEBI;
   d. any fund of funds scheme.

9. The Mutual Fund having an aggregate of securities worth Rs.10 crore or more as on the latest balance-sheet date, shall subject to such instructions as may be issued from time to time by SEBI, settle their transactions only through dematerialised securities. The Mutual Fund shall enter into transactions relating to Government Securities only in dematerialised form.

10. The Scheme shall invest in Debt instruments having Structured Obligations/ Credit Enhancements in accordance with clause 12.3 of Master Circular as may be amended by SEBI from time to time. The same are currently as under:
    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:

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

    For this purpose, a group means a group as defined under regulation 2 (mm) of the Regulations and shall include an entity, its subsidiaries, fellow subsidiaries, its holding company and its associates.

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

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

11. As per AMFI Best Practices Guidelines Circular No.115/2024-25 as amended from time to time, investment in Partly Paid Debentures, if undertaken, will be subject to a cap on maximum investment of Mutual Fund Scheme at 5% of the AUM of the scheme. However, once the Partly Paid Debentures are fully paid up, the cap on maximum investment of Mutual Fund scheme at 5% of the AUM of the scheme will not apply.

12. Non Convertible Preference Shares shall be treated as debt instruments and hence investment restrictions as applicable to debt instruments shall be applicable to these instruments.

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

14. Transfer of investments from one scheme to another scheme in the same Mutual Fund is permitted provided:
   a. 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);

      Provided that inter scheme transfer of money market or debt security (irrespective of maturity) shall take place based on prices made available by valuation agencies as prescribed by SEBI from time to time.
   b. The securities so transferred shall be in conformity with the investment objective of the Scheme to which such transfer has been made.
   c. The inter scheme transfers shall be in accordance with the guidelines issued by Para 12.30 of SEBI Master Circular Mutual Funds dated June 27, 2024, as amended from time to time.

15. 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 SEBI.

    Provided further that the Mutual Fund may enter into derivatives transactions in a recognized stock exchange, subject to the framework specified by SEBI.

    Provided further that sale of government security already contracted for purchase shall be permitted in accordance with the guidelines issued by the Reserve Bank of India in this regard.

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

17. The Scheme will comply with the following restrictions for trading in exchange traded derivatives, as specified by SEBI vide its circular no. DNPD/Cir-29/2005 dated September 14, 2005, circular no. DNPD/Cir-31/2006 dated September 22, 2006, circular no. SEBI/HO/MRD/DP/CIR/P/ 2016/143 dated December 27, 2016, and Para 7.5 of SEBI Master Circular on Mutual Funds dated June 27, 2024 as issued from time to time.:

    i. Position limit for the Mutual Fund in equity index options contracts:
       a. The Mutual Fund 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.
       b. This limit would be applicable on open positions in all options contracts on a particular underlying index.

    ii. Position limit for the Mutual Fund in equity index futures contracts:
       a. The Mutual Fund 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.
       b. This limit would be applicable on open positions in all futures contracts on a particular underlying index.

    iii. Additional position limit for hedging

In addition to the position limits at point (i) and (ii) above, the Mutual Fund may take exposure in equity index derivatives subject to the following limits:

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

iv. Position limit for Mutual Fund for stock based derivative contracts
The combined futures and options position limit shall be 20% of the applicable Market Wide Position Limit (MWPL).

v. Position limit for each scheme of a Mutual Fund:
The scheme-wise position limit / disclosure requirements shall be:

a. For stock option and stock futures contracts, the gross open position across all derivative contracts on a particular underlying stock of a scheme of a Mutual Fund shall not exceed the higher of 1% of the free float market capitalization (in terms of number of shares) or 5% of the open interest in the derivative contract on a particular underlying stock (in terms of number of contracts).
b. This position limits shall be applicable on the combined position in all derivative contracts on an underlying stock at a Stock Exchange.
c. For index-based contracts, Mutual Funds 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.

18. Pending deployment of the 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, as specified by clause 12.16 of Master Circular, as amended from time to time.

The Scheme will comply with the following guidelines/restrictions for parking of funds in short term deposits:

a. "Short Term" for such parking of funds by the Scheme shall be treated as a period not exceeding 91 days. Such short-term deposits shall be held in the name of the Scheme.
b. Short Term deposits shall be held in the name of the Scheme.
c. The Scheme shall not park more than 15% of the net assets in short term deposit(s) of all the scheduled commercial banks put together. However, such limit may be raised to 20% with prior approval of the Trustee.
d. Parking of funds 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.
e. The Scheme shall not park more than 10% of the net assets in short term deposit(s), with any one scheduled commercial bank including its subsidiaries.
f. The Scheme shall not park funds in short term deposit of a bank which has invested in that Scheme. Further, Trustees/ AMCs shall also ensure that the bank in which the Scheme has STD do not invest in the said scheme until the Scheme has short term deposits with such bank.
g. The AMC will not charge any investment management and advisory fees for funds parked in short term deposits of scheduled commercial banks.
h. The aforesaid limits shall not apply to term deposits placed as margins for trading in cash and derivatives market.
i. However, period for 'pending deployment' as stated above for the Scheme shall not exceed 7 days.

19. Save as otherwise expressly provided under SEBI (MF) Regulations, the Scheme shall not advance any loans for any purpose.

20. The Scheme shall not borrow except to meet temporary liquidity needs of the Scheme for the purpose of repurchase/redemption of Units or payment of interest and/or IDCW to the Unit holders.

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

21. SEBI, vide Para 12.25 of SEBI Master Circular on Mutual Funds dated June 27, 2024, has prescribed the following investment restrictionsw.r.t. investment in derivatives:

   a. The cumulative gross exposure through equity, debt, equity derivative positions, repo transactions, Real Estate Investment Trusts (REITs), Infrastructure Investment Trusts (InvITs), other permitted securities/assets and such other securities/assets as may be permitted by the Board from time to time should not exceed 100% of the net assets of the Scheme. Cash or cash equivalents with residual maturity of less than 91 days shall be treated as not creating any exposure.
   b. The total exposure related to option premium paid must not exceed 20% of the net assets of the Scheme.
   c. Cash or cash equivalents with residual maturity of less than 91 days may be treated as not creating any exposure.
   d. Mutual Fund shall not write options or purchase instruments with embedded written options.
   e. Exposure due to hedging positions may not be included in the above-mentioned limits subject to the following:
   - Hedging positions are the derivative positions that reduce possible losses on an existing position in securities and till the existing position remains.
   - Hedging positions cannot be taken for existing derivative positions. Exposure due to such positions shall have to be added and treated under limits mentioned in Point 17(a).
   - Any derivative instrument used to hedge has the same underlying security as the existing position being hedged.
   - The quantity of underlying associated with the derivative position taken for hedging purposes does not exceed the quantity of the existing position against which hedge has been taken.
   - 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 treated under the limits mentioned in point 16(a).

   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 brought	Option Premium Paid * Lot Size * Number of Contracts.

22. The Scheme may write call options subject to the following:

   i. The total notional value (taking into account strike price as well as premium value) of call options written by a scheme shall not exceed 15% of the total market value of equity shares held in that scheme.
   ii. The total number of shares underlying the call options written shall not exceed 30% of the unencumbered shares of a particular company held in the scheme. The unencumbered shares in a scheme shall mean shares that are not part of Securities Lending and Borrowing Mechanism (SLBM), margin or any other kind of encumbrances.
   iii. At all points of time the Mutual Fund scheme shall comply with the provisions at paragraph (i) and (ii) above. In case of any passive breach of the requirement at paragraph (i), the respective scheme shall have 7 trading days to rebalance the portfolio. During the rebalancing period, no additional call options can be written in the said scheme.
   iv. In case the Scheme needs to sell securities on which a call option is written under a covered call strategy, it must ensure compliance with paragraphs (i) and (ii) above while selling the securities and shall be in terms of Clause 12.25.8 of SEBI Master Circular for Mutual Funds dated June 27, 2024.
   v. In no case, the scheme shall write a call option without holding the underlying equity shares. A call option can be written only on shares which are not hedged using other derivative contracts.
   vi. The premium received shall be within the requirements prescribed in terms of Para 12.25.2 of SEBI Master Circular on Mutual Funds dated June 27, 2024 i.e. the total gross exposure related to option premium paid and received must not exceed 20% of the net assets of the scheme.

vii. The exposure on account of the call option written under the covered call strategy shall not be considered as exposure in terms of Para 12.24.1 of SEBI Master Circular on Mutual Funds dated June 27, 2024.

23. The mutual fund under all its schemes shall not own more than 10% of units issued by a single issuer of InvIT.

24. The Scheme shall not invest –
    i. more than 10% of its NAV in the units of InvIT; and
    ii. more than 5% of its NAV in the units of InvIT issued by a single issuer.

As such all investments of the Scheme will be made in accordance with the Regulations, including Schedule VII thereof.

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

The AMC/Trustee may alter these above stated restrictions from time to time to the extent the Regulations change, so as to permit the Scheme to make its investments in the full spectrum of permitted investments for mutual funds to achieve its respective investment objective. The AMC/Trustee may from time to time alter these restrictions in conformity with the SEBI (MF) Regulations. Further, apart from the investment restrictions prescribed under SEBI (MF) Regulations, the Fund may follow any internal norms vis-à-vis restricting/ limiting exposure to a particular scrip or sector, etc.

C. Fundamental Attributes

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

i. <u>Type of a Scheme:</u>
An open ended dynamic equity scheme investing across large cap, mid cap, small cap stocks.
Flexi Cap Fund

ii. <u>Investment Objective:</u>

- Main Objective

To generate long term capital appreciation by investing predominantly in equity and equity related instruments across market capitalization. Disclaimer.

However, there is no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee/ indicate any returns.

- Investment pattern: Please refer to section 'Asset Allocation' under Section I, Part II – A

iii. <u>Terms of Issue:</u>

- Liquidity provisions such as listing, Repurchase, Redemption. **Refer Section I, Part I – Highlights / Summary of the Scheme.**
- Aggregate fees and expenses charged to the Scheme. **Refer Section I, Part III, Point no. C- Annual Scheme Recurring Expenses**.
- The Scheme does not provide any safety net or guarantee. This is not a guaranteed or an assured return scheme.

In accordance with Regulation 18(15A) of the SEBI (MF) Regulations read with Para 1.14 of SEBI Master Circular on 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:

SEBI has reviewed and provided its comments on the proposal;

A written communication about the proposed change is sent to each Unit holder and an advertisement is given in one English daily newspaper having nationwide circulation as well as in a newspaper published in the language of the region where the Head Office of the Mutual Fund is situated; and

The Unit holders are given an option for a period of 30 days to exit at the prevailing Net Asset Value without any Exit Load.

D. Index methodology (for index funds, ETFs and FOFs having one underlying domestic ETF)
Not Applicable

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

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

G. Other Scheme Specific Disclosures

Listing and Transfer of units	The Scheme is an open-ended scheme under which Sale and Repurchase will be made on a continuous basis and therefore listing on stock exchanges is not envisaged. However, the Trustee reserves the right to list the Units as and when considered necessary in the interest of Unit holders of the Fund. **Non-Demat [Statement of Account (SOA)]** As per the AMFI Best Practices Guidelines Circular No.116 /2024-25 dated August 14, 2024, on 'Standard Process for Transfer of Units held in Non-Demat (SoA) mode', units held by all the investors under Resident / non-resident Individual category(s) in Non Demat (SoA') mode can be transferred only in following cases- • Surviving joint unitholder, who wants to add new joint holder(s) in the folio upon demise of one or more joint unitholder(s). • A nominee of a deceased unitholder, who wants to transfer the units to the legal heirs of the deceased unitholder, post the transmission of units in the name of the nominee. • A minor unitholder who has turned a major and has changed his/her status from minor to major, wants to add the name of the parent / guardian, sibling, spouse etc. in the folio as joint holder(s). • Transfer to siblings • Gifting of units • Transfer of units to third party • Addition/deletion of unit holder Partial transfer of units held in a folio shall be allowed. If the request for transfer of units is lodged on the record date, the IDCW payout/ reinvestment shall be made to the transferor. Redemption of the transferred units shall not be allowed for 10 days from the date of transfer. This will enable the investor to revert in case the transfer is initiated fraudulently.

	Mode of submitting / accepting the Transfer Request: The facility for transfer of units held in SoA mode shall be available only through online mode via the transaction portals of the RTAs and the MF Central, i.e., the transfer of units held in SoA mode shall not be allowed through physical/ paper based mode or via the stock exchange platforms, MFU, channel partners and EOPs etc. **Pre-requisites:** • The surviving unit holder /nominee/minor unitholder who has turned major, should be registered as the rightful unitholder of the units in the folio to be eligible to apply for transfer of units held in SoA mode. • There should be no “lien” or freeze on the units being transferred for any reason whatsoever. Also, the Units should not be under any lock-in period. • The transferee(s) should mandatorily be an individual / individual(s) with a valid folio in the mutual fund in which the transferor wishes to transfer the units. Transferee should be eligible to hold the Units as per the respective SID and fulfil any other regulatory requirement as may be applicable. • The primary holder, Plan, Option, and the ARN (in case of Regular Plan) in the transferor’s Folio shall remain unchanged upon transfer of units in the transferee folio. **Payment of Stamp duty on Transfer of Units:** The Stamp duty for transfer of units, if/where applicable, shall be payable by the transferor. For calculation of the amount of stamp duty, the consideration value will be calculated as per the last available NAV (irrespective of the amount of consideration mentioned by the transferor in the transfer request). The stamp duty if/where applicable, shall be collected by the RTAs from the transferor through online mode by ensuring that the payment is received from the bank account registered in the folio.
Dematerialization of units	Applicants under the Scheme will have an option to hold the Units either in physical form (i.e. account statement) or in dematerialized form. Accordingly, the AMC shall allot units either in physical form (i.e. account statement) or in dematerialized form within 5 working days from the date of closure of the NFO period / date of receipt of initial application during Continuous Offer Period. 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. Further, the unitholders who wish to trade in units would be required to have a demat account. Unitholders are requested to note that request for conversion of units held in Account Statement (non-demat) form into Demat (electronic) form or vice versa should be submitted to their Depository Participants. In case Unit holders do not provide their Demat account details or the Demat details provided in the application form are incomplete / incorrect or do not match with the details with the Depository records, the Units will be allotted in account statement mode provided the application is otherwise complete in all respect and accordingly an account statement shall be sent to them.

Minimum Target amount (This is the minimum amount required to operate the scheme and if this is not collected during the NFO period, then all the investors would be refunded the amount invested without any return.)	Rs. 10 Crores.
Maximum amount to be raised (if any) This is the maximum amount which can be collected during the NFO period, as decided by the AMC.	Not Applicable
IDCW Policy	Under the IDCW option, the Trustee will have the discretion to declare the IDCW, subject to availability of distributable surplus calculated in accordance with the Regulations. The actual declaration of IDCW and frequency will inter-alia, depend on availability of distributable surplus calculated in accordance with SEBI (MF) Regulations and the decisions of the Trustee shall be final in this regard. There is no assurance or guarantee to the Unit holders as to the rate of IDCW nor that it will be paid regularly. The AMC/Trustee reserves the right to change the frequency of declaration of IDCW or may provide for additional frequency for declaration of IDCW. **IDCW Distribution Procedure** In accordance with chapter 11 of SEBI Master Circular for Mutual Fund dated June 27, 2024, the procedure for IDCW distribution would be as under: 1. Quantum of IDCW and the record date will be fixed by the Trustee. IDCW so decided shall be paid, subject to availability of distributable surplus. 2. Within one calendar day of the decision by the Trustees, AMC shall issue notice to the public communicating the decision about the IDCW including the record date. The record date shall be two (2) business days from the date of publication in at least one English newspaper or in a newspaper published in the language of the region where the Head Office of the mutual fund is situated, whichever is issued earlier. 3. Record date shall be the date, which will be considered for the purpose of determining the eligibility of investors whose names appear on the register of Unit holders for receiving IDCW. 4. The notice will, in font size 10, bold, categorically state that pursuant to payment of IDCW, the NAV of the Scheme would fall to the extent of pay-out and statutory levy (if applicable). 5. The NAV will be adjusted to the extent of IDCW distribution and statutory levy, if any, at the close of business hours on record date. 6. Before the issue of such notice, no communication indicating the probable date of IDCW declaration in any manner whatsoever will be issued by Mutual Fund.
Allotment (Detailed procedure)	All Applicants whose monies towards purchase of Units have been realised by the Fund will receive a full and firm allotment of Units, provided also the applications are complete in all respects and are found to be in order. Any application for subscription of units may be rejected if found invalid, incomplete or due to unavailability of underlying securities, etc. in line with SEBI Regulations

	All Units will rank pari-passu, among Units within the same Option in the Scheme concerned as to assets, earnings and the receipt of IDCW distributions, if any, as may be declared by the Trustee. Face Value per unit of all Plans/ Options under the Scheme is Rs. 10. Note: Allotment of units will be done after deduction of applicable stamp duty.
Refund	If application is rejected, the full amount will be refunded within 5 Business days of closure of NFO. If refunded later than 5 Business days @ 15% p.a. for a delay period will be paid and charged to the AMC.
Who can invest 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.	The following persons (subject to, wherever relevant, purchase of unit of mutual funds, being permitted under respective constitutions, and relevant statutory regulations) are eligible and may apply for Subscription to the Unit of the Scheme: 1. Resident adult individuals either singly or jointly (not exceeding three) or on an Anyone or Survivor basis; 2. Hindu Undivided Family (HUF) through Karta; 3. Minor (as the first and the sole holder only) through a natural guardian (i.e. father or mother, as the case may be) or a court appointed legal guardian. There shall not be any joint holding with minor investments; 4. Partnership Firms; 5. Limited Liability Partnerships; 6. Proprietorship in the name of the sole proprietor; 7. Companies, Bodies Corporate, Public Sector Undertakings (PSUs.), Association of Persons (AOP) or Bodies of Individuals (BOI) and societies registered under the Societies Registration Act, 1860 (so long as the purchase of Unit is permitted under the respective constitutions); 8. Banks (including Co-operative Banks and Regional Rural Banks) and Financial Institutions; 9. Religious and Charitable Trusts, Waks or endowments of private trusts (subject to receipt of necessary approvals as "Public Securities" as required) and Private trusts authorised to invest in mutual fund schemes under their trust deeds; 10. Non-Resident Indians (NRIs) / Persons of Indian origin (PIOs) / Overseas Citizen of India (OCI) residing abroad on repatriation basis or on non-repatriation basis; but not (a) United States Persons within the meaning of Regulation ‘S’ under the United States Securities Act of 1933 or as defined by the U.S. Commodity Futures Trading Commission, as amended from time to time or (b) residents of Canada. 11. Foreign Portfolio Investor (FPI) registered with SEBI on repatriation basis. These investments shall be subject to the conditions prescribed by SEBI, RBI, Income Tax authorities and the AMC, from time to time; 12. Army, Air Force, Navy and other para-military units and bodies created by such institutions; 13. Scientific and Industrial Research Organisations; 14. Multilateral Funding Agencies / Bodies Corporate incorporated outside India with the permission of Government of India / RBI; 15. Provident/ Pension/ Gratuity Fund to the extent they are permitted; 16. Other schemes of Old Bridge Mutual Fund or any other mutual fund subject to the conditions and limits prescribed by SEBI (MF) Regulations; 17. Schemes of Alternative Investment Funds; 18. Trustee, AMC or Sponsor or their associates may subscribe to Units under the Scheme; 19. Such other category of person(s) permitted to make investments and as may be specified by the AMC / Trustee from time to time. Every investor, depending on any of the above category under which he/she/ it/they fall are required to provide relevant documents along with the application form as may be prescribed by AMC.

	Minor through a Guardian: For detailed disclosure, refer to Section 'Disclosure w.r.t investment by minors'. **Email ID & Mobile Number** Investors should provide email address and mobile number to enable Old Bridge AMC for speed and ease of communication in a convenient and cost-effective manner, and to help prevent fraudulent transactions.
Who cannot invest	It should be noted that the following persons cannot invest in the Scheme: 1. Any individual who is a foreign national or any other entity that is not an Indian resident under the Foreign Exchange Management Act, 1999 (FEMA Act) except where registered with SEBI as a FPI or otherwise explicitly permitted under FEMA Act/ by RBI/ by any other applicable authority. 2. Pursuant to RBI A.P. (DIR Series) circular no. 14 dated September 16, 2003, Overseas Corporate Bodies (OCBs) cannot invest in Mutual Funds. 3. NRIs /OCIs/ POI's residing in Non-Compliant Countries and Territories (NCCTs) as determined by the Financial Action Task Force (FATF), from time to time. 4. U.S. Persons and Residents of Canada as defined under the applicable laws of U.S. and Canada 5. If an existing Unit Holder(s) subsequently becomes a U.S. Person or Resident of Canada, then such Unit Holder(s) will not be able to purchase any additional Units in any of the Schemes of Old Bridge Mutual Fund. The term "U.S. person" means any person that is a U.S. person within the meaning of Securities Act of 13 of U.S.A 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. 6. Such other persons as may be specified by AMC from time to time. The Mutual Fund reserves the right to include/exclude new/existing categories of investors to invest in the Scheme from time to time, subject to SEBI Regulations and other prevailing statutory regulations, if any. The Mutual Fund / Trustee / AMC may redeem Units of any Unitholder in the event it is found that the Unitholder has submitted information either in the application or otherwise that is false, misleading or incomplete or Units are held by any person in breach of the SEBI Regulations, any law or requirements of any governmental, statutory authority.
How to Apply (and other details)	Investor can obtain application form and Key Information Memorandum from the Official Points of Acceptance (OPAs) of AMC, and RTA's (Kfin) branch office. Investors can also download application form / Key Information Memorandum from the website of AMC viz. www.oldbridgemf.com . Please refer to the SAI and Application form for the instructions. Investor can refer the list of Official Points of Acceptance (OPAs) of AMC, and RTA's (Kfin) branch office, collection bank details from following link. https://oldbridgemf.com/rta-branch-details.html https://oldbridgemf.com/uploads/Collecting_banker_details_f300e9f51c.pdf Official Points of Acceptance (OPA) Transactions in units of the Scheme may be carried out through the following OPAs: (a) KFin Technologies Limited, Selenium Building, Tower B, Plot No. 31 & 32, Financial District, Nanakramguda, Serilingampally, Hyderabad – 500032, or its Investor Service/Collection Centers (details on the back cover of this SID). (b) Old Bridge Mutual Fund website (www.oldbridgemf.com) / mobile application.

	(c) KFin Technologies website (www.kfintech.com) / KTRACK mobile application. (d) Old Bridge Asset Management Pvt. Ltd., 1705, ONE BKC, C-Wing, G-Block, Bandra Kurla Complex, Bandra (E), Mumbai – 400051. In addition, the following will be considered as OPAs for transactions in the Scheme: 1. Stock Exchange Platforms (NSE/BSE): Through stock brokers, RIAs, MFDs, Depository Participants, and other eligible intermediaries registered with the exchanges, in line with SEBI/AMFI guidelines. 2. MF Utilities (MFU): Financial and non-financial transactions through authorized MFU Points of Service (www.mfuindia.com). 3. MF Central: Transactions and service requests via the MFCentral platform (developed by KFintech and CAMS). 4. Channel Partners: Transactions routed through empanelled distributors/RIAs/Portfolio Managers/Execution Only Platforms (EOPs), who will forward investor instructions electronically to AMC/RTA as per cut-off timings and applicable SEBI/AMFI regulations. 5. Designated email id for commercial transactions to transaction@oldbridgemf.com (During NFO, this email id shall not be used as it be for post NFO transactions.) It is mandatory for applicants to mention their bank account numbers in their applications for subscription or redemption of units of the Scheme. If the investor fails to provide the bank mandate, the request for redemption would be considered as not valid and the scheme retains the right to withhold the redemption until a proper bank mandate is furnished. Any provision with respect of penal interest in such cases will not be applicable.
Acceptance of financial transactions through email in respect of non-individual investors.	As per AMFI Best Practice Guidelines No. 118/2024-25 dated January 31, 2025, regarding the acceptance of financial transactions via email from non-individual investors with effect from May 01, 2025, the following process shall be adhered to: Submission of Transactions via Email: Non-individual investors seeking to utilize this facility must submit a Board Resolution or Authority Letter, listing authorized officials along with their designations and official email IDs. The letter must explicitly confirm that financial instructions sent via email are binding on the entity. Document executed electronically with a valid Digital Signature Certificate (DSC) or through Aadhaar based e-signature by the authorized official/s, the same 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. Emailing the Transaction Form with Wet Signatures: Scanned copies of transaction request letters, duly signed in wet ink by authorized signatories, may be submitted via email. Such requests shall be accepted only if the sender's email ID belongs to the entity's official domain and is copied (CC) to the authorized officials' registered email IDs. Financial Transactions Submitted by Registered MFDs or Third Parties: Signed Financial transaction form or request letter, bearing wet signatures of authorized signatories, may be submitted via email by a registered Mutual Fund Distributor (MFD) of the entity or a third party. The third party must possess an authorization letter from the non-individual unit holder, permitting the MFD or representative to submit scanned copies of signed transaction forms or requests on their behalf. Additionally, such email submission must be copied to the non-individual investor's registered email ID. Terms and Conditions for Transacting via Electronic Mail:

	1. The Non-Individual Investor acknowledges and accepts that it is a web-based service and transacting through email mode involves inherent risks, including but not limited to Transmission Risks, Unauthorized Access & Fraud, Misinterpretation & Errors, Email Spoofing & Impersonation, No Guaranteed Processing etc. By opting to transact via email, the Non-Individual Investor voluntarily assumes all associated risks and agrees that the AMC/RTA shall not be held liable for any loss, damage, or claims arising due to the risks outlined above. The investor further acknowledges that they have been advised to adopt necessary precautions, including verifying email transmissions and ensuring adequate cybersecurity measures, to mitigate such risks. The Investor acknowledges that it is a web-based service and that transmissions may not be properly received and may be inadvertently read. Investor agrees that the risk of misunderstanding and errors shall be borne by the Investor, and the AMC shall not be responsible for such breach and shall not be liable for any claims, liability, loss, damage, cost or expenses arising from such misunderstanding or errors caused in transmission. 2. Investor shall indemnify the AMC from and against all claims, liability, loss, damage, cost and expenses incurred by the AMC arising out of or relating to: a. AMC acting pursuant to, in accordance with or relying upon any email requests received or AMC not processing the email requests for any reason. b. Any unauthorised or fraudulent email request received by the AMC. c. The Investor also agrees and undertakes to execute any other documents indemnifying the AMC. 3. The Non-Individual Investor acknowledges and agrees to implement and maintain appropriate safeguards /measures to ensure the security, confidentiality, integrity, and authenticity of email-based transaction requests sent to the Asset Management Company ("AMC") and/or the Registrar and Transfer Agent ("RTA"). The Non-Individual Investor acknowledges that failure to adopt adequate security safeguards may increase the risk of fraud, unauthorized access, and data breaches etc. 4. The Non-Individual Investor availing the facility for submitting financial transactions via email acknowledges and agrees to maintain proper records of all such transactions in accordance with applicable laws, regulations, and guidelines issued by regulatory authorities from time to time. 5. Any addition / deletion in the list of authorized signatories of the entity or any change in the registered email address / contact details of the entity shall be accepted only through a physical letter (including scan 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. 6. The Non-Individual Investor hereby authorizes the Asset Management Company ("AMC") and/or the Registrar and Transfer Agent ("RTA") to accept and act upon any email transmission requests received via email from the registered email address of the designated officials of the Non-Individual Investor or its authorized representative(s)/ authorises officials, including but not limited to a registered mutual fund distributor or any third party duly authorized by the Non-Individual Investor to send a scanned copy of the transaction request on behalf of such non-individual investor. 7. Upon receipt of an email transaction request, the AMC/RTA may issue an acknowledgment of the receipt of email transaction request by way of auto-reply or customized reply, however this shall in no way be construed as acceptance / final processing of the transaction request. However, such acknowledgment

	does not imply acceptance or execution of the transaction. The final confirmation of processing shall be subject to validation and compliance checks. 8. The time of receipt of the email transaction request received on transaction@oldbridgemf.com shall be considered as the time stamp and shall be used for determining the applicable NAV. Email transactions shall not be physically time-stamped and there shall be no specific TSM No. assigned to the transaction. Audit trail shall be maintained for email-based transactions. 9. Any change in the registered email id/contact details shall be accepted only from the designated officials authorized to notify such changes vide board resolutions/authority letter. Further, such change request shall be submitted through physical request letter (or a scanned copy thereof with wet signature of the designated authorized officials) only. 10. No change in /addition to the bank mandate shall be allowed via email. Change in bank details or addition of bank account of the entity shall be permitted only via the prescribed service request form duly signed by the entity's authorized signatories with wet signature of the designated authorized officials. 11. Any change in the registered email address/ contact details of the entity shall be accepted only through a physical letter (including scan 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. 12. The Non-Individual Investor acknowledges that in case the document is executed electronically with a valid DSC or through Aadhaar based e-signatures of the authorized official/s, shall be considered valid, and the same shall be binding on the non-individual investor even if the same is not received from the registered email id of authorized officials. However, the domain name of the email ID through which such email is received should be the same as the non-individual investor's official domain name.
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.	Presently, AMC does not intend to re-issue the units once redeemed. The number of units held by the unit holder in demat mode or in physical mode will stand reduced by the numbers of units last redeemed.
Restrictions, if any, on the right to freely retain or dispose of Units being offered.	**Suspension of Sale / Switch-in of Units** Subject to the approval of the Boards of the AMC and of the Trustee and subject also to necessary communication of the same to SEBI, the determination of the NAV of the Units of a Scheme and the Subscription of / Switch-into the Units of Scheme(s) of the Fund, may be temporarily suspended in any of the conditions described below: i. When one or more stock exchanges or markets which provide the basis of valuation for a substantial portion of the assets of the Scheme is closed otherwise than for ordinary holidays. ii. When, as a result of political, economic or monetary events or any other circumstances outside the control of the Trustee and the AMC, the disposal of the assets of the Scheme is not considered to be reasonably practicable or might otherwise be detrimental to the interests of the Unit Holders. iii. In the event of breakdown in the means of communication used for the valuation of investments of the Scheme, so that the value of the securities of the Scheme cannot be accurately or reliably arrived at. iv. If, in the opinion of the AMC, extreme volatility of markets causes or might cause, prejudice to the interests of the Unit Holders of the Scheme. v. In case of natural calamities, war, strikes, riots and bandhs.

	vi. In case of any other event of force majeure or disaster that in the opinion of the AMC affects the normal functioning of the AMC or the Registrar. vii. During the period of Book Closure. viii. If so directed by SEBI. However, suspension or restriction of repurchase facility under any scheme of the Mutual Fund shall be made applicable only after the approval from the Board of Directors of the AMC and the Trustee Company. The approval from the AMC Board and the Trustees giving details of circumstances and justification for the proposed action shall also be informed to SEBI. AMC reserves the right to suspend /restrict subscription(s) in to the Scheme temporarily or indefinitely, if the AMC views that increasing the Scheme's size further may prove detrimental to the existing unit holders of the Scheme. An order/ request to purchase Units is not binding on and may be rejected by the Trustee, the AMC or their respective agents, unless it has been confirmed in writing by the AMC or its agents and (or) payment has been received, provided the rejection is in line with the current Regulations. In any of the above eventualities, the time limits for processing requests for subscription of Units of the Scheme(s) will not be applicable. **Restriction on Redemption in Mutual Funds** Further, subject to the approval of the Boards of the AMC and of the Trustee and subject also to necessary communication of the same to SEBI, the redemption of / switch-out of Units of Scheme(s) of the Fund, may be restricted. In accordance with clause 1.12 of Master Circular as may be amended from time to time and subject to prevailing regulations, restriction on redemptions / switch-out of Units of the Scheme(s) of the Fund, may be imposed when there are circumstances leading to systemic crisis or event that severely constricts market liquidity or the efficient functioning of markets such as: i. **Liquidity issues:** when market at large becomes illiquid affecting almost all securities rather than any issuer specific security; ii. **Market failures, exchange closures:** when markets are affected by unexpected events which impact the functioning of exchanges or the regular course of transactions. Such unexpected events could also be related to political, economic, military, monetary or other emergencies; iii. **Operational issues:** when exceptional circumstances are caused by force majeure, unpredictable operational problems and technical failures (e.g. a black out). Restriction on redemption of Units of the Scheme may be imposed for a specified period of time not exceeding 10 Business days in any 90 days period. When restriction on redemption of Units of the Scheme is imposed, the following procedure shall be applied i. No redemption / switch-out requests upto Rs. 2 lakhs shall be subject to such restriction. ii. Where redemption / switch-out requests are above Rs. 2 lakhs, the AMC shall redeem the first Rs. 2 lakhs without such restriction and remaining part over and above Rs. 2 lakhs shall be subject to such restriction. In addition to the above, the AMC / Trustee may restrict redemptions / switch-out of Units of the Scheme pursuant to direction/ approval of SEBI. In case of any of the above eventualities, the general time limits for processing requests for redemption of Units will not be applicable.
Cut off timing for subscriptions/ redemptions/ switches	<u>Subscriptions/Purchases including Switch - ins:</u>

This is the time before which your application (complete in all respects) should reach the official points of acceptance.	• In respect of valid applications received upto 3.00 p.m. on a Business Day at the official point of acceptance of transactions and where the funds for the entire amount of subscription/purchase as per the application/Switch-in request, 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. on a Business Day at the official point of acceptance of transactions and where the funds for the entire amount of subscription/purchase as per the application/Switch-in request, are available for utilization either on the same day or before the cut-off time of the next business day - the closing NAV of the next Business Day shall be applicable. • Irrespective of the time of receipt of application at the official point of acceptance of transactions, 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. In case of investments through Systematic Investment Plan (SIP), Systematic Transfer Plans (STP), as may be offered by the AMC, the units would be allotted as per the closing NAV of the day on which the funds are available for utilization irrespective of the instalment date of the SIP, STP or record date of IDCW etc. Since different payment modes have different settlement cycles including electronic transactions (as per arrangements with Payment Aggregators/Banks/Exchanges etc), it may happen that the investor's account is debited, but the money is not credited within cut-off time on the same date to the Scheme's bank account, leading to a gap/delay in Unit allotment. Investors are therefore urged to use the most efficient electronic payment modes to avoid delays in realization of funds and consequently in Unit allotment. Cut off timing for redemption / repurchases / switch-outs: 1. In respect of valid application received at the Official Points of Acceptance upto 3.00 p.m. on a Business Day by the Fund, the closing NAV of the day on which application is received shall be applicable. 2. In respect of valid application received at the Official Points of Acceptance after 3.00 p.m. on a Business Day by the Fund, the closing NAV of the next Business day shall be applicable.
Where can the application for purchase/ redemption/ switches can be submitted?	Please refer the AMC website (www.oldbridgemf.com) at the following link for the list of official points of acceptance, collecting banker details etc. Investors are requested to note that it is mandatory to mention their bank account numbers in their applications/requests for redemption.
Minimum amount for purchase/redemption/switches	<u>**During NFO -**</u> Rs. 5000/- and in multiples of Rs. 1 <u>**During Ongoing Offer period:**</u> **Fresh Purchase (Incl. Switch-in):** Minimum of Rs 5000/- and in multiples of Rs.1 thereafter. **Additional application amount (Incl. Switch-in):** Minimum of Rs 1000/- and in multiples of Rs.1 thereafter. **Systematic Investment Plan (SIP)**: Minimum Rs. 1000/- and in multiples of Rs.1 thereafter. Minimum instalments: 6 **Minimum Amount for Redemption / Switch-outs:**

	Rs.1000/- and in multiples of Rs 0.01/- or account balance, whichever is lower.
Option to hold units in Demat form	Investor has an option to subscribe units of the scheme in demat form in accordance with the provisions of the Scheme Information Document and in terms of the guidelines as laid by the Depositories (NSDL/CDSL) from time to time. In case, the investor desires to hold units in a Demat/Remat form at a later date, the request for conversion of units held in non-demat form into Demat form or vice-versa should be submitted along with a Demat/Remat Request Form to the Depository Participants. Units held in demat form would be transferable subject to the provisions of the Scheme Information Document and in accordance with provisions of Depositories Act, 1996 and the Securities and Exchange Board of India (Depositories and Participants) Regulations, 2018 as may be amended from time to time.
Account Statements	• On acceptance of the application for subscription, an allotment confirmation specifying the number of units allotted by way of e- mail and/or SMS within 5 business days from the date of receipt of transaction request/ allotment will be sent to the Unit Holders registered e-mail address and/or mobile number. • In case of Unit Holders holding units in the dematerialized mode, the Fund will not send the account statement to the Unit Holders. The statement provided by the Depository Participant will be equivalent to the account statement. • For those Unit holders who have provided an e-mail address, the AMC will send the account statement by e-mail. • The Unit holder may request for a physical account statement by writing/calling the AMC/ISC/Registrar. In case of specific request received from the Unit Holders, the AMC/Fund will provide the Account Statement to the Investors within 5 business days from the receipt of such request. **Consolidated Account Statement (CAS)** A Consolidated Account Statement (CAS) detailing all the transactions across all mutual funds and holdings 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 on registered email address on or before 12th of the succeeding month and by 15th of the succeeding month for those who have opted for physical copy. The AMC shall identify common investors across fund houses by their permanent account number (PAN) for the purposes of sending CAS. In the event the account has more than one registered holder, the first named Unitholder shall receive the CAS. • The transactions viz. purchase, redemption, switch, systematic withdrawal plan, carried out by the Unitholders shall be reflected in the CAS on the basis of PAN. • The CAS shall not be received by the Unit holders for the folio(s) not updated with PAN details. The Unit holders are therefore requested to ensure that the folio(s) are updated with their PAN. • Pursuant to SEBI Circular no. CIR /MRD /DP /31/2014 dated November 12, 2014, Depositories shall generate and dispatch a single consolidated account statement for investors (in whose folio the transaction has taken place during the month) having mutual fund investments and holding demat accounts. • Based on the PANs provided by the asset management companies / mutual funds' registrar and transfer agents (AMCs/MF-RTAs, the Depositories shall match their PAN database to determine the common PANs and allocate the PANs among themselves for the purpose of sending CAS. For PANs which are common between depositories and AMCs, the Depositories shall send the CAS. In other cases (i.e. PANs with no demat account and only MF units holding), the AMCs/ MF-RTAs shall continue to send the CAS to their unit holders as is being done presently in compliance with the Regulation 36(4) of the SEBI (Mutual Funds) Regulations. • Where statements are presently being dispatched by email either by the Mutual Funds or by the Depositories, CAS shall be sent through email. However, where

	an investor does not wish to receive CAS through email, option shall be given to the investor to receive the CAS in physical form at the address registered in the Depository system. **Half Yearly Consolidated Account Statement** • Half-yearly CAS shall be issued to all investors providing the prescribed details across all schemes of mutual funds and securities held in dematerialized form across demat accounts, if applicable, at the end of every six months (i.e. September/ March) on or before 18th day of succeeding month on registered email address and 21st day of succeeding month through physical copy for those who do not have registered email addresses. **Account Statement for demat account holders** In case of Unit Holders holding units in the dematerialized mode, the AMC will not send the account statement to the Unit Holders. The demat statement issued by the Depository Participant would be deemed adequate compliance with the requirements in respect of dispatch of statements of account. In case of Unit Holders holding units in the dematerialized mode, the AMC will not send the account statement to the Unit Holders. The demat statement issued by the Depository Participant would be deemed adequate compliance with the requirements in respect of dispatch of statements of account. **Option to Hold Units in Dematerialized (Demat) Form** Investors shall have an option to receive allotment of Mutual Fund units in their demat account while subscribing to the Scheme in terms of the guidelines/ procedural requirements as laid by the Depositories (NSDL/CDSL) from time to time. The Applicants intending to hold Units in demat form will be required to have a beneficiary account with a Depository Participant (DP) of the NSDL/CDSL and will be required to mention in the application form DP's Name, DP ID No. and Beneficiary Account No. with the DP at the time of purchasing Units. Investors desirous of having the Units of the Scheme in dematerialized form should contact the ISCs of the AMC/Registrar. In case investors desire to convert their existing physical units (represented by statement of account) into dematerialized form or vice versa, the request for conversion of units held in physical form into Demat (electronic) form or vice versa should be submitted along with a Demat/Remat Request Form to their Depository Participants. In case the units are desired to be held by investor in dematerialized form, the KYC performed by Depository Participant shall be considered compliance of the applicable SEBI norms. Further, demat option shall also be available for SIP transactions. Units will be allotted based on the applicable NAV as per Scheme Information Document and will be credited to investors Demat Account on weekly basis on realization of funds. For details, Investors may contact any of the Investor Service Centers of the AMC.
Dividend/ Income Distribution cum Capital Withdrawal (IDCW)	The Scheme may declare IDCW subject to the availability of distributable surplus and approval from Trustees. IDCW would become payable to the unitholders whose names appear on the register of unitholders on the record date as fixed for the scheme. The payment of dividend/IDCW to the unitholders shall be made within seven working days from the record date or as per timelines prescribed by SEBI/AMFI from time to time. The IDCW declared will be paid net of tax deducted at source, wherever applicable. There is no assurance or guarantee to the Unit holders as to the rate of IDCW distribution nor that the IDCW will be paid regularly. If the Fund declares IDCW, the NAV of the Scheme would stand reduced by the Amount of IDCW paid. All the IDCW payments shall be in accordance and compliance with SEBI, Stock Exchange Guidelines, as applicable from time to time. IDCW is the amount that can be distributed out of equalisation reserve which is part of the sale price that represents realised gains. Any IDCW upto Rs. 100/- shall be compulsorily reinvested in the same option under the scheme at prevailing NAV on record date. IDCW will not be available under the Growth option. Growth option is suitable for investors who are seeking capital appreciation and not seeking periodic income through IDCW. In case IDCW payout option, payment shall be made to the bank

	account of the investors. In case of IDCW reinvestment, the IDCW declared shall be invested back into the scheme as per the applicable NAV. The scheme also permits IDCW Transfer where the IDCW amount would be transferred to the scheme as selected by the investor. Investment in IDCW transfer would be made as per the applicable NAV. IDCW payments shall be dispatched/transferred to the investors within seven Business days from the IDCW record date. In case the AMC fails to make IDCW payment within seven Business days, the AMC shall be liable to pay interest to investors at 15% per annum. The interest on delayed payment would be computed from the record date for IDCW. The Trustee reserves the right to declare IDCW under the IDCW option of the scheme depending on the net distributable surplus available under the scheme. It should however be noted that actual distribution of IDCW and the frequency of distribution would depend, inter-alia, on the availability of distributable surplus and would be entirely at the discretion of the Trustees. Equalisation Reserve: When units are sold and sale price (NAV) is higher than face value of the unit, a portion of sale price that represents realized gains is credited to an Equalization Reserve Account and which can be used to pay IDCW. IDCW can be distributed out of investors capital (Equalization Reserve), which is part of sale price that represents realized gains. The payment of IDCW to the unitholders shall be made within seven Business days from the record date.
Redemption	The redemption or repurchase proceeds shall be dispatched to the unitholders within three working days from the date of redemption or repurchase. For list of exceptional circumstances refer para 14.1.3 of SEBI Master Circular for Mutual Funds dated June 27, 2024 A Transaction Slip can be used by the Unit Holder to request for Redemption. The requisite details should be entered in the Transaction Slip and submitted at an ISC/Official Point of Acceptance. Transaction Slips can be obtained from any of the ISCs/Official Points of Acceptance. Investor can also place redemption Online through the AMC's website subject to the terms and conditions as maybe stipulated from time to time. **Procedure for payment of redemption** **1. Resident Unitholders** Unitholders will receive redemption proceeds directly into their bank account through electronic Funds Transfer (EFT) or such other manner as decided by AMC from time to time. unless they have opted to receive the proceeds through Cheque/ Demand Draft. Redemption proceeds will be paid in favour of the Unit holder (registered holder of the Units or, if there is more than one registered holder, only to the first registered holder) through "Account Payee" cheque / demand draft with bank account number furnished to the Mutual Fund (please note that it is mandatory for the Unit holders to provide the Bank account details as per the directives of SEBI). Redemption cheques will be sent to the Unit holder's address (or, if there is more than one holder on record, the address of the first-named Unit holder). Investors are requested to provide their bank details in the Application Form failing which the same will be rejected as per current Regulations. The redemption proceeds will be sent by courier or (if the addressee city is not serviced by the courier) by registered post / UCP to the registered address of the sole / first holder as per the records of the Registrars. For the purpose of delivery of the redemption instrument, the dispatch through the courier / Postal Department, as the case may be, shall be treated as delivery to the investor. The AMC / Registrar are not responsible for any delayed delivery or non-delivery or any consequences thereof, if the dispatch has been made correctly as stated above.

	2. Non-Resident Unitholders Payment to NRI / FII Unit holders will be subject to the relevant laws / guidelines of the RBI as are applicable from time to time (also subject to deduction of tax at source as applicable). In the case of NRIs: a) Credited to the NRI investor's NRO account, where the payment for the purchase of the Units redeemed was made out of funds held in NRO account; or b) Remitted abroad or at the NRI investor's option, credited to his NRE / FCNR / NRO account, where the Units were purchased on repatriation basis and the payment for the purchase of Units redeemed was made by inward remittance through normal banking channels or out of funds held in NRE / FCNR account. In the case of FIIs, the designated branch of the authorized dealer may allow remittance of net sale / maturity proceeds (after payment of taxes) or credit the amount to the Foreign Currency account or Non-resident Rupee account of the FII maintained in accordance with the approval granted to it by the RBI. The Fund will not be liable for any delays or for any loss on account of any exchange fluctuations, while converting the rupee amount in foreign exchange in the case of transactions with NRIs / FIIs. The Fund may make other arrangements for effecting payment of redemption proceeds in future. If the investor submits redemption request accompanied with request for change of bank mandate or submits a redemption request within 10 calendar days from the date submission of a request for change of Bank mandate details, the AMC will process the redemption but the release of redemption proceeds shall be deferred on account of additional verification but within the regulatory limits as specified by SEBI. **Effect of Redemptions** The number of Units held by the Unit Holder in his / her / its folio will stand reduced by the number of Units Redeemed. Units once redeemed will be extinguished and will not be re-issued. The normal processing time may not be applicable in situations where requisite details are not provided by investors/Unit holders. The AMC will not be responsible for any loss arising out of fraudulent encashment of cheques and/or any delay/loss in transit. **Redemption by investors transacting through the Stock Exchange mechanism.** Investors who wish to transact through the stock exchange shall place orders for redemptions as currently practiced for secondary market activities. Investors must submit the Delivery Instruction Slip to their Depository Participant on the same day of submission of redemption request, within such stipulated time as may be specified by NSE/BSE, failing which the transaction will be rejected. Investors shall seek redemption requests in terms of number of Units only and not in Rupee amounts. Redemption amounts shall be paid by the AMC to the bank mandate registered with the Depository Participant.
Bank Mandate	It is mandatory for applicants to mention their bank account numbers in their applications for subscription or redemption of units of the Scheme. If the investor fails to provide the bank mandate, the request for redemption would be considered as not valid and the scheme retains the right to withhold the redemption until a proper bank mandate is furnished. Any provision with respect of penal interest in such cases will not be applicable. **Bank Mandate Requirement** For all fresh subscription transactions made by means of a cheque, if cheque provided along with fresh subscription/new folio creation does not belong to the bank mandate opted in the application form, any one of the following documents needs to be submitted. a) Original cancelled cheque having the First Holder Name printed on the cheque. b) Original bank statement reflecting the First Holder Name, bank account number and bank name as specified in the application. c) Photocopy of the bank statement duly attested by the bank manager with designation, employee number and bank seal.

	d) Photocopy of the bank pass book duly attested by the bank manager with designation, employee number and bank seal. e) Photocopy of the bank statement/passbook/cheque duly attested by the AMC officials after verification of original bank statement/passbook shown by the investor or their representative. f) Confirmation by the bank manager with seal, designation and employee number on the bank's letter head confirming the name of investor, account type, bank branch, MICR and IFSC code of the bank branch. The letter should not be older than 3 months. This condition is also applicable to all subscription transactions made by means of a Demand Draft. In case the application is not accompanied by the aforesaid documents, the AMC reserves the right to reject the application, also the AMC will not be liable in case the redemption/IDCW proceeds are credited to wrong account in absence of above documents and the same shall be in line with the current Regulations. In case the bank account details are not mentioned or found to be incomplete or invalid in a subscription application, then the AMC may consider the account details as appearing in the investment amount cheque and the same shall be updated under the folio as the pay-out bank account for the payment of redemption/IDCW amount etc. The aforementioned updation of bank account shall however be subject to compliance with the third-party investment guidelines issued by Association of Mutual Funds in India (AMFI) from time to time. The AMC reserves the right to call for any additional documents as may be required, for processing of such transactions with missing/incomplete/invalid bank account details. The AMC also reserves the right to reject such applications and the same shall be in line with the current Regulations.
Delay in payment of redemption / repurchase proceeds	In line with the Para 14.1 on Transfer of Redemption or Repurchase Proceeds and Para 14.2 on Payment of interest for delay in dispatch of redemption and/or repurchase proceeds and/or dividend of SEBI Master Circular on Mutual Funds dated June 27, 2024 the redemption or repurchase proceeds will be dispatched to the unitholders within 3(three) Business days or such other timeline as may be specified by SEBI / AMFI from time to time from the date of redemption or repurchase. The AMC shall be liable to pay interest to the Unit holders @ 15% p.a. or such other rate as may be prescribed by SEBI from time to time, in case the redemption / repurchase proceeds are not transferred within the specified timelines. However, the AMC shall not be liable to pay any interest or compensation in case of any delay in processing the redemption application beyond the specified timeline, in case of any deficiency in the redemption application or if the AMC/RTA is required to obtain from the Investor/Unit holders any additional details for verification of identity or bank details or such additional information under applicable regulations or as may be requested by a Regulatory Agency or any government authority, which may result in delay in processing the application. Redemption request for Units held in demat mode shall not be accepted at the offices of the Mutual Fund/AMC/Registrar. Unit holders shall submit such request only through their respective Depository Participants.
Unclaimed Redemption and Income Distribution cum Capital Withdrawal Amount	Pursuant to para-No. 14.3 of SEBI Master Circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the unclaimed Redemption amount and IDCW amounts may be deployed by the Mutual Fund in money market instruments and separate plan of Liquid scheme / Overnight scheme / Money Market 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. The AMC will make a continuous effort to remind the investors through letters to take their unclaimed amounts. 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. Further, the information on unclaimed amount along-with its prevailing value (based on income earned on deployment of such unclaimed amount), will be separately disclosed to investors through the periodic statement of accounts / Consolidated Account Statement sent to the investors. Further, the investment management fee charged by the AMC for managing the said unclaimed amounts shall not exceed 50 basis points.
Disclosure w.r.t investment by minors	Investments (including through existing SIP registrations) in the name of minors shall be permitted only from bank account of the minor, parent or legal guardian of the minor or from a joint account of the minor with the parent or legal guardian. It is reiterated that the redemption/ Income Distribution cum Capital Withdrawal (IDCW) proceeds for investments held in the name of Minor shall continue to be transferred to the verified bank account of the minor (i.e. of the minor or joint account of minor with parent/ legal guardian) only. Therefore, investors must ensure to update the folios with minor's bank account details as the 'Pay-out Bank account' by providing necessary documents before tendering redemption requests / for receiving IDCW distributions. **MINOR ATTAINING MAJOR STATUS** The Mutual Fund/AMC will register SIP/STP/SWAP/or any other systematic enrollment in the folio held by a minor only till the date of the minor attaining majority, even though the instructions may be for a period beyond that date. Such enrollments will automatically stand terminated upon the Unit Holder attaining 18 years of age. **Email ID & Mobile Number** Investors should provide email address and mobile number to enable Old `Bridge AMC for speed and ease of communication in a convenient and cost-effective manner, and to help prevent fraudulent transactions.
Minimum balance to be maintained and consequences of non maintenance.	There is no minimum balance to be maintained in the scheme and accordingly there are no consequences on the investors for failure to maintain minimum balance in the scheme.

III. Other Details

A. **Since this is not a Fund of Funds Scheme, relevant disclosures pertaining to the underlying fund in this section are not applicable**.

B. **Periodic Disclosures such as Half yearly disclosures, half yearly results, annual report**

i. Monthly/Half yearly Disclosures Portfolio (This is a list of securities where the corpus of the scheme is currently invested. The market value of these investments is also stated in portfolio disclosures

The AMC shall disclose portfolio of the Scheme (along with ISIN) as on the last day of the month/ half year on the website www.oldbridgemf.com and of the Association of Mutual Funds in India – AMFI (www.amfiindia.com) within 10 days from the close of each month/ half year (i.e. 31st March and 30th September) respectively in a user-friendly and downloadable spreadsheet format. In case of unitholders whose email addresses are registered, AMC will send via email both the monthly and half yearly portfolio. Further, AMC shall publish an advertisement, in an all India edition of one national English daily newspaper and in one Hindi newspaper, every half year disclosing the hosting of the half-yearly statement of its scheme's portfolio on the website of the Mutual Fund and AMFI. AMC will provide a physical copy of the statement of its Scheme portfolio, without charging any cost, on specific request received from a unitholder.

The link of Fund website for Monthly Portfolio is:
https://oldbridgemf.com/statutory-disclosures.html#v-pills-tabContent2

The link of Fund website for Half yearly Portfolio is:
https://oldbridgemf.com/statutory-disclosures.html#v-pills-tabContent3

The Link of AMFI website is:
https://www.amfiindia.com/investor-corner/online-center/portfoliodisclosure

The AMC will also provide a dashboard, in a comparable, downloadable (spreadsheet) and machine-readable format, providing performance and key disclosures like Scheme's AUM, investment objective, expense ratios, portfolio details, scheme's past performance etc. on website.

ii. Half-Yearly Results

The Mutual Fund shall within one month from the close of each half year, that is on 31st March and on 30th September, host a soft copy of its unaudited financial results on the website of the AMC and AMFI.

The link of Fund website for Half Yearly Results is :

https://view.officeapps.live.com/op/view.aspx?src=https%3A%2F%2Foldbridgemf.com%2Fuploads%2FOBMF_Half_Yearly_Financials_March_2025_afbcfbff44.xlsx&wdOrigin=BROWSELINK

The mutual fund shall publish an advertisement disclosing the hosting of such financial results on their website, in at least one English daily newspaper having nationwide circulation and, in a newspaper, having wide circulation published in the language of the region where the Head Office of the Mutual Fund is situated.

iii. Annual Report

Scheme wise Annual Report or an abridged summary thereof shall be mailed to all unitholders within four months from the date of closure of the relevant financial year i.e. 31st March each year as under:

- by email to the unitholders whose email address is available with the Mutual Fund.

- in physical form to the unitholders whose email address is not available with the Fund and/or to those Unit holders who have opted / requested for the same.

An advertisement shall also be published in 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 website of the AMC www.oldbridgemf.com and AMFI website www.amfiindia.com. The physical copy of the scheme wise annual report or abridged summary shall be made available to the investors at the registered office of the AMC.

The AMC shall also provide a physical copy of abridged summary of the annual report without charging any cost, on specific request received from the unitholder. A copy of scheme wise annual report shall also be made available to unitholders on payment of nominal fees.

The link of Fund website for Annual Report is https://oldbridgemf.com/statutory-disclosures.html#

iv. Risk-o-meter

In accordance with Para 17.4.1 of SEBI Master Circular on Mutual Funds dated June 27, 2024, the Risk – o - meter shall have following six levels of risk

a. Low Risk
b. Low to Moderate Risk
c. Moderate Risk
d. Moderately High Risk

e. High Risk and
f. Very High Risk

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. The risk – o - meter shall be evaluated on a monthly basis and the risk-o-meter along with portfolio disclosure shall be disclosed on the AMC website as well as AMFI website within 10 days from the close of each month.

Risk level of schemes shall be disclosed as on March 31 of every year, along with number of times the risk level has changed over the year, on AMC website and AMFI website.

The scheme wise changes in Risk -o-meter shall be published in scheme wise Annual Reports and abridged summary in the prescribed format provided by SEBI from time to time.

The link of Fund website for Risk-o-meter is -
https://oldbridgemf.com/uploads/Riskomete_Monthly_e15369cf49.pdf

v. Scheme Summary Document

The AMC will provide on its website a standalone scheme document for all the Schemes which contains all the details of the Scheme including but not limited to Scheme features, Fund Manager details, investment details, investment objective, expense ratios, portfolio details, etc. Scheme summary document will be uploaded on the websites of AMC, AMFI and stock exchanges in 3 data formats i.e. PDF, Spreadsheet and a machine-readable format).

The link of Fund website for scheme summary document is
https://www.oldbridgemf.com/uploads/Scheme_Summary_Document_9625033f61.zip

C. Transparency/NAV Disclosure (Details with reference to information given in Section I)

The AMC will calculate and disclose the NAVs on all the Business Days. The AMC shall update the NAVs on its website www.oldbridgemf.com and of the Association of Mutual Funds in India – AMFI (www.amfiindia.com) before 11.00 p.m. on every Business Day. Further, AMC shall extend the facility of sending latest available NAVs to unitholders through SMS, upon receiving a specific request in this regard.

In case of any delay, the reasons for such delay would be explained to AMFI in writing. If the NAVs are not available before the commencement of Business Hours on the following day due to any reason, the Mutual Fund shall issue a press release giving reasons and explaining when the Mutual Fund would be able to publish the NAV.

D. Stamp Duty on Allotment/ Transfer of Units:

Mutual fund units issued against Purchase transactions (whether through lump-sum investments or SIP or STP or switch-ins or reinvestment under IDCW Option) would be subject to levy of stamp duty @ 0.005% of the amount invested.

Transfer of mutual fund units (such as transfers between demat accounts) are subject to payment of stamp duty @ 0.015%.

Stamp duty is charged pursuant to Notification No. S.O. 4419(E) dated December 10, 2019 issued by Department of Revenue, Ministry of Finance, Government of India, read with Part I of Chapter IV of Notification dated February 21, 2019 issued by Legislative Department, Ministry of Law and Justice, Government of India on the Finance Act, 2019, and subsequent Notification dated March 30, 2020 issued by Department of Revenue, Ministry of Finance, Government of India. The rate and levy of stamp duty may vary as amended from time to time.

For further details, refer SAI.

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

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

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

Equity oriented Funds$

Tax implications on distributed income by Mutual Funds^^:

Particulars	**Resident Investors**	**Non-Resident Investors**	**Mutual Fund***
Dividend:			
TDS rate	10% (if dividend income exceeds INR 10,000 in a financial year)	20% + applicable Surcharge + Cess	Nil
Tax rates[1]	**Individual / HUF:** Applicable rates **Domestic Company**: 30% / 25%[2] / 22%[2] / 15%[2]	20%	Nil
Capital Gains[1 2]:			
Long Term (period of holding more than 12 months)	12.5% without indexation	12.5% without indexation and without foreign currency fluctuation benefits	Nil
Particulars	**Resident Investors**	**Non-Resident Investors**	**Mutual Fund***
Short Term (period of holding less than or equal to 12 months)	20%	20%	Nil

Notes:

$ Equity oriented fund means:

a) a fund in which minimum 65% of total proceeds is invested in listed equity shares of domestic companies or

b) in a case where the fund invests in the units of another listed fund:

- minimum 90% of total proceeds is invested in the units of such other fund; and
- such other fund also invests minimum 90% of total proceeds in listed equity shares of domestic companies.

*The levy of tax on distributed income payable by Mutual Funds has been abolished w.e.f. April 1, 2020, and instead tax on income from mutual fund units in the hands of the unit holders at their applicable rates has been adopted.

[1]Tax rate to be increased by applicable surcharge and health and education cess at 4% on aggregate of base tax and surcharge.

[2]Subject to conditions as per the provisions of the Income-tax Act, 1961.

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

H. List of official points of acceptance: Details to be uploaded and updated on a functional website link

The Link of the AMC website for List of official point of acceptance is https://oldbridgemf.com/rta-branch-details.html

I. Penalties, Pending Litigation or Proceedings, Findings of Inspections or Investigations For Which Action May Have Been Taken Or Is In The Process Of Being Taken By Any Regulatory Authority

This section shall contain the details of penalties, pending litigation, and action taken by SEBI and other regulatory and Govt. Agencies.

1. All disclosures regarding penalties and action(s) taken against foreign Sponsor(s) may be limited to the jurisdiction of the country where the principal activities (in terms of income / revenue) of the Sponsor(s) are carried out or where the headquarters of the Sponsor(s) is situated. Further, only top 10 monetary penalties during the last three years shall be disclosed. - **Not applicable**.

2. In case of Indian Sponsor(s), details of all monetary penalties imposed and/ or action taken during the last three years or pending with any financial regulatory body or governmental authority, against Sponsor(s) and/ or the AMC and/ or the Board of Trustees /Trustee Company; for irregularities or for violations in the financial services sector, or for defaults with respect to shareholders or debenture holders and depositors, or for economic offences, or for violation of securities law. – **Nil**

3. Details of all enforcement actions taken by SEBI in the last three years and/ or pending with SEBI for the violation of SEBI Act, 1992 and Rules and Regulations framed there under including debarment and/ or suspension and/ or cancellation and/ or imposition of monetary penalty/adjudication/enquiry proceedings, if any, to which the Sponsor(s) and/ or the AMC and/ or the Board of Trustees /Trustee Company and/ or any of the directors and/ or key personnel (especially the fund managers) of the AMC and Trustee Company were/ are a party. – **Nil**

4. Any pending material civil or criminal litigation incidental to the business of the Mutual Fund to which the Sponsor(s) and/ or the AMC and/ or the Board of Trustees /Trustee Company and/ or any of the directors and/ or key personnel are a party should also be disclosed separately. - **Nil**

5. Any deficiency in the systems and operations of the Sponsor(s) and/ or the AMC and/ or the Board of Trustees/Trustee Company which SEBI has specifically advised to be disclosed in the SID, or which has been notified by any other regulatory agency, shall be disclosed. – **Nil**

   The above details mentioned are available on the following link:
   https://oldbridgemf.com/statutory-disclosures.html#v-pills-tabContent4

The Scheme under this Scheme Information Document was approved by the Board of Directors of Old Bridge Mutual Fund Trustee Private Limited on August 26, 2025, The Trustee has ensured that the Scheme is a new product offered by Old Bridge Mutual Fund and is not a minor modification of its existing schemes.

Notwithstanding anything contained in this Scheme Information Document, the provisions of the SEBI (Mutual Funds) Regulations, 1996 and the guidelines there under shall be applicable.

For and on behalf of

Old Bridge Asset Management Private Limited

Sd/-
Ruchi Pandey
Chief Executive Officer
Date: February 1, 2026
Place: Mumbai

LIST OF OFFICIAL POINTS OF ACCEPTANCE OF TRANSACTION REQUESTS

List of Official Points of Acceptance of Old Bridge Mutual Fund

Old Bridge Asset Management Private Limited, 1705, ONE BKC, C – Wing, G – Block Bandra Kurla Complex, Bandra – (East), Mumbai – 400 051.

The Online Transaction Portal of MFU i.e. www.mfuonline.com and the POS locations of MFU .

In addition to the list of official points of Acceptance, MF Central has also been designated as an Official Point of Acceptance (OPA) for transactions in the Schemes of Old Bridge Mutual Fund

List of Official Points of Acceptance of KFIN Technologies Limited

Agartala; KFIN Technologies Limited Old Rms Chowmuhani,Opp-Rhymond Showroom,Near Jana Sabak Saloon,Agartala, West Tripura,799001,0381-2388519.
Agra; KFIN Technologies Limited, 3Rd Floor, 303 Corporate Park, Block No- 109, Sanjay Place, Agra - 282002, Uttar Pradesh,0562-4336303.
Ahmedabad; KFin Technologies Limited SHOP 11 & 12 , 3RD EYE, NEAR GIRISH COLD DRINKS C G ROAD, AHMEDABAD 380006, 9081903022.
Ahmednagar; KFIN Technologies Limited, Above Shubham Mobile & Home Appliances, 1St Floor, Tilak Road, Maliwada Ahmednagar, Maharashtra 414001,0241-3556221.
Ajmer; KFin Technologies Limited, C/o Dani Complex, Behind Chandak Eye Hospital, Agra Gate Circle, P R Marg, Ajmer – 305001, 0145-4058816.
Akola; KFIN Technologies Limited Shop No 25 Ground Floor Yamuna Tarang Complex Murtizapur Road N.H. No- 6 Opp Radhakrishna Talkies Akola 444004 Maharashthra,0724-2451874. **Alleppy;** KFin Technologies Limited, Sree Rajarajeswari Building,Ground Floor, Church Road, Mullackal Ward, Alappuzha, Kerala 688011
Aligarh; KFIN Technologies Limited, 1St Floor Sevti Complex,Lekhraj Nagar Centre Point, Samad Road, Aligarh-202001, Uttar Pradesh,0571-2978294.
Alwar; KFIN Technologies Limited Office Number 137 First Floor Jai Complex Road No-2 Alwar 301001,0144-4901131.
Amaravathi; KFIN Technologies Limited Shop No. 21 2Nd Floor Above Axis Bank Gulshan Tower Near Panchsheel Talkies Jaistambh Square Amaravathi 444601,0721 - 2650399.
Ambala; KFIN Technologies Limited 6349 2Nd Floor Nicholson Road Adjacent Kos Hospitalambala Cant Ambala 133001,0171-2991969.
Amritsar; KFIN Technologies Limited Sco 5 2Nd Floor District Shopping Complex Ranjit Avenue Amritsar 143001, 01835158158.
Anand; KFIN Technologies Limited, 203 Saffron Icon , Opp Senior Citizen Garden ,Mota Bazar , V V Nagar Anand-388120,9638836728 / Alternate No. 7323002114.
Ananthapur; KFIN Technologies Limited. #13/4 Vishnupriya Complex Beside Sbi Bank Near Tower Clock Ananthapur-515001.,9885995544Alternate No..
Andheri; KFIN Technologies Limited. Office 103, Vertex Navkar, Commercial Complex, M V Road, Opp Andheri Court, Andheri East , Mumbai 400069,022-46733669.
Asansol; KFIN Technologies Limited 112/N G. T. Road Bhanga Pachil G.T Road Asansol Pin: 713 303; Paschim Bardhaman West Bengal Asansol 713303,0341-2220077.
Aurangabad; KFIN Technologies Limited Shop No B 38 Motiwala Trade Center Nirala Bazar Aurangabad 431001,0240-2343414.
Azamgarh; KFIN Technologies Limited, Shop No 18 Nagar Palika, Infront Of Treasury Office, Civil Lines, Azamgarh-276001, Uttar Pradesh,7518801805.
Balasore; KFIN Technologies Limited 1-B. 1St Floor Kalinga Hotel Lane Baleshwar Baleshwar Sadar Balasore 756001,06782-260503.
Bangalore; KFIN Technologies Limited No 35 Puttanna Road Basavanagudi Bangalore 560004,08026603411/08026603914.
Bankura; KFIN Technologies Limited Plot Nos- 80/1/Anatunchati Mahalla 3Rd Floor Ward No-24 Opposite P.C Chandra Bankura Town Bankura 722101,3242295202.
Bareilly; KFIN Technologies Limited,1St Floor, Rear Side, A -Square Building, 54-Civil Lines,Ayub Khan Chauraha,Bareilly-243001, Uttar Pradesh,7518801806.

Baroda; KFIN Technologies Limited 1St Floor 125 Kanha Capital, Above Hdfc Bank , Opposite. Express Hotel, Alkapuri, Vadodara-07,390007,0265-3517567.
Begusarai; Kfin Technologies Limited, Sri Ram Market, Kali Asthan Chowk, Matihani Road, Begusarai-851101, Bihar,7518801807.
Belgaum; KFIN Technologies Limited Premises No.101 Cts No.1893 Shree Guru Darshani Tower Anandwadi Hindwadi Belgaum 590011,0831 4213717.
Bellary; KFIN Technologies Limited Ground Floor 3Rd Office Near Womens College Road Beside Amruth Diagnostic Shanthi Archade Bellary 583103,8392294649.
Berhampur (Or); KFIN Technologies Limited Opp Divya Nandan Kalyan Mandap 3Rd Lane Dharam Nagar Near Lohiya Motor Berhampur (Or) 760001,0680-2228106.
Bhagalpur; Kfin Technologies Limited, 2Nd Floor Chandralok Complex, Radha Rani Sinha Road, Ghantaghar, Bhagalpur-812001, Bihar,7518801808.
Bharuch; KFIN Technologies Limited Shop No : 123, Nexus Business Hub ,Near Dhiraj & Sons, Bharuch ,392001,8000403762Alternate No..
Bhatinda; KFIN Technologies Limited Mcb -Z-3-01043 2 Floor Goniana Road Opporite Nippon India Mf Gt Road Near Hanuman Chowk Bhatinda 151001, 0164-5000725.
Bhavnagar; KFin Technologies Limited, office no 207,skyline square building, near Sanskar mandal,waghawadi Road, Bhavnagar, ,364001, 0278-4052224.
Bhilai; KFIN Technologies Limited Office No.2 1St Floor Plot No. 9/6 Nehru Nagar [East] Bhilai 490020,7884901014.
Bhilwara; KFIN Technologies Limited Office No. 14 B Prem Bhawan Pur Road Gandhi Nagar Near Canarabank Bhilwara 311001,01482-453867.
Bhopal; KFIN Technologies Limited Sf-13 Gurukripa Plaza 2Nd Floor Plot No.48A Oppsite City Hospital Zone-2 M P Nagar Bhopal 462011,0755-4077948.
Bhubaneswar; KFIN Technologies Limited A/181 Back Side Of Shivam Honda Show Room Saheed Nagar - Bhubaneswar 751007,0674-4615576.
Bikaner; KFIN Technologies Limited H.No. 10, Himtasar House, Museum Circle, Civil Line, Bikaner, Rajasthan - 334001,0151-2943850.
Bilaspur; KFIN Technologies Limited Shop.No.306 3Rd Floor Anandam Plaza Vyapar Vihar Main Road Bilaspur 495001,07752-443680.
Bokaro; KFIN Technologies Limited City Centre Plot No. He-07 Sector-Iv Bokaro Steel City Bokaro 827004,6542291255.
Borivali; KFin Technologies Limited, Surbhi Apartment, Ground Floor Shop No 5-8, SVP Road, Opp HDFC Bank, Next to Jain Temple, Borivali West, Mumbai 400092.
Burdwan; KFIN Technologies Limited Saluja Complex; 846 Laxmipur G T Road Burdwan; Ps: Burdwan & Dist: Burdwan-East Pin: 713101,9432183927Alternate No..
Calicut; KFIN Technologies Limited Second Floor Manimuriyil Centre Bank Road Kasaba Village Calicut 673001,0495-4022480.
Chandigarh; KFin Technologies Limited First Floor Sco 2469-70 Sec. 22-C - Chandigarh 160022, 0172-4021194.
Chandrapur; KFIN Technologies Limited C/O Global Financial Services,2Nd Floor, Raghuwanshi Complex,Near Azad Garden, Chandrapur, Maharashtra-442401,07172-466593.
Chennai; KFIN Technologies Limited 9Th Floor Capital Towers 180 Kodambakkam High Road Nungambakkam | Chennai – 600 034,044-28309147 / 28309146.
Chinsura; KFIN Technologies Limited No : 96 Po: Chinsurah Doctors Lane Chinsurah 712101,033-26801973.
Cochin; KFIN Technologies Limited Door No:61/2784 Second Floor Sreelakshmi Tower Chittoor Road, Ravipuram Ernakulam-Kerala-682015,0484 - 4025059.
Coimbatore; KFIN Technologies Limited 3Rd Floor Jaya Enclave 1057 Avinashi Road - Coimbatore 641018,0422 4388 451,011,013. **Cooch behar;** KFIN Technologies Limited Beside Muthoot Fincorp, Opposite Udichi Market, Nripendra Narayan Road, Post & District- Cooch Behar, West BengalPIN-735101.
Cuttack; KFIN Technologies Limited Shop No-45 2Nd Floor Netaji Subas Bose Arcade (Big Bazar Building) Adjusent To Reliance Trends Dargha Bazar Cuttack 753001,0671-2956816.
Darbhanga; Kfin Technologies Limited H No-185, Ward No- 13, National Statistical Office Campus, Kathal Bari, Bhandar Chowk, Darbhanga-846007, Bihar,7518801809.
Davangere; KFIN Technologies Limited D.No 162/6 1St Floor 3Rd Main P J Extension Davangere Taluk Davangere Manda Davangere 577002,8192296741.
Dehradun; Kfin Technologies Limited Shop No- 809/799 , Street No- 2A, Rajender Nagar ,Near Sheesha Lounge, Kaulagarh Road, Dehradun -248003, Uttarakhand,7518801810.

Deoria; KFIN Technologies Limited, 1St Floor, K K Plaza, Above Apurwa Sweets, Civil Lines Road, Deoria- 274001 , Uttar Pradesh ,7518801811.
Dhanbad; KFIN Technologies Limited 208 New Market 2Nd Floor Bank More - Dhanbad 826001,3267961457.
Dhule; KFIN Technologies Limited Ground Floor Ideal Laundry Lane No 4 Khol Galli Near Muthoot Finance Opp Bhavasar General Store Dhule 424001,02562-282823.
Durgapur; KFIN Technologies Limited Mwav-16 Bengal Ambuja 2Nd Floor City Centre Distt. Burdwan Durgapur-16 Durgapur 713216,3432542615.
Eluru; KFin Technologies Ltd D.No: 3B-15-1/1, Vaibhav Fort, Agraharam, Western Street, Eluru Andhra Pradesh - 534001,08812-222233, 9885995544Alternate No..
Erode; KFIN Technologies Limited Address No 38/1 Ground Floor Sathy Road (Vctv Main Road) Sorna Krishna Complex Erode 638003,0424-4021212.
Faridabad; KFIN Technologies Limited A-2B 2Nd Floor Neelam Bata Road Peer Ki Mazar Nehru Groundnit Faridabad 121001,0129 4159915.
Ferozpur; KFIN Technologies Limited The Mall Road Chawla Bulding Ist Floor Opp. Centrail Jail Near Hanuman Mandir Ferozepur 152002, 01632-504882.
Gandhidham; KFIN Technologies Limited Off No-12 Plot No-300 , Ground Floor ,Shree Ambica Arcade Building ,Near Hdfc Bank , Gandhidham,370201,9725444799Alternate No..
Gandhinagar; KFIN Technologies Limited Office No 138, First Floor, Suyas Solitaire,Near Podar International School,Kudasan, Gandhinagar,382421,079 49237915.
Gaya; Kfin Technologies Limited Opposite Of Bharat Sewa Ashram, Near Dr A Barkat Multispeciality Hospital, Swarajpuri Road, Gaya-823001, 0631 2220065.
Ghatkopar; KFIN Technologies Limited 11/Platinum Mall, Jawahar Road, Ghatkopar (East), Mumbai 400077,022-35105513.
Ghaziabad; KFIN Technologies Limited Ff - 31 Konark Building Rajnagar - Ghaziabad 201001,0120-4351421.
Ghazipur; KFIN Technologies Limited Rani Katra, Mahuabagh, Infront Of Shubhra Hotel, Ghazipur - 233001 , Uttar Pradesh,7518801814.
Gonda; KFIN Technologies Limited,782 Shiv Sadan, Iti Road, Near Raghukul Vidya Peeth, Civil Lines Gonda-271001. Uttar Pradesh,7518801815.
Gorakhpur; KFIN Technologies Limited, Cross Road The Mall , Shop No 8-9, 4Th Floor , Bank Road , Gorakhpur 273001, Uttar Pradesh,7518801816.
Gulbarga; KFIN Technologies Limited H No 2-231 Krishna Complex 2Nd Floor Opp. Opp. Municipal Corporation Office Jagat Station Main Road Kalaburagi Gulbarga 585105,08472 252503.
Guntur; KFIN Technologies Limited 2Nd Shatter 1St Floor Hno. 6-14-48 14/2 Lane Arundal Pet Guntur 522002,9885995544Alternate No..
Gurgaon; KFIN Technologies Limited No: 212A 2Nd Floor Vipul Agora M. G. Road - Gurgaon 122001,0124 4140163.
Guwahati; KFIN Technologies Limited 4Th Floor, Ganapati Enclave, G.S. Road, Near Bora Service, Guwahati 781007,9435173219Alternate No..
Gwalior; KFIN Technologies Limited, T-303 3Rd Floor, Vasundhara Tower, Near Axis Bank In Front Of Virendra Villa, Patel Nagar, City Centre, Gwalior-474011, Madhya Pradesh,0751-4001582.
Haldwani; KFIN Technologies Limited,Shoop No 5,Kmvn Shoping Complex, Haldwani 263139, Uttarakhand,05946-297290.
Haridwar; KFIN Technologies Limited,Shop No. - 17,Bhatia Complex,Near Jamuna Palace,Haridwar 249410, Uttarakhand,7518801820.
Hassan; KFIN Technologies Limited Sas No: 490 Hemadri Arcade 2Nd Main Road Salgame Road Near Brahmins Boys Hostel Hassan 573201,08172 262065.
Hissar; KFIN Technologies Limited Shop No. 20 Ground Floor R D City Centre Railway Road Hissar 125001,01662410376.
Hoshiarpur; KFIN Technologies Limited Unit # Sf-6 The Mall Complex 2Nd Floor Opposite Kapila Hospital Sutheri Road Hoshiarpur 146001, 01882500325.
Hosur; KFIN Technologies Limited No.2/3-4. Sri Venkateswara Layout, Denkanikottai Road, Dinnur Hosur - 635109,0434-4458096.
Hubli; KFIN Technologies Limited R R Mahalaxmi Mansion Above Indusind Bank 2Nd Floor Desai Cross Pinto Road Hubballi 580029,0836-2950643.
Hyderabad(Gachibowli); KFIN Technologies Limited Selenium Plot No: 31 & 32 Tower B Survey No.115/22 115/24 115/25 Financial District Gachibowli Nanakramguda Serilimgampally Mandal Hyderabad 500032,040-79615122.

Hyderabad; KFIN Technologies Limited, 2Nd Floor Jbs Station, Lower Concourse 1, Situated In Jubilee Bus Metro Station, Secunderabad 500009,9959120147Alternate No..
Indore; KFIN Technologies Limited. 101 | Diamond Trade Center | 3-4 Diamond Colony | New Palasia | Above Khurana Bakery | Indore | M.P. 452001,0731-4266828.
Jabalpur; KFIN Technologies Limited 2Nd Floor 290/1 (615-New) Near Bhavartal Garden Jabalpur - 482001, 0761-4004897.
Jaipur; KFIN Technologies Limited Office No 101 1St Floor Okay Plus Tower Next To Kalyan Jewellers Government Hostel Circle Ajmer Road Jaipur 302001,0141-4917232.
Jalandhar; KFIN Technologies Limited Office No 7 3Rd Floor City Square Building E-H197 Civil Line Next To Kalyan Jewellers Jalandhar 144001, 01812921714.
Jalgaon; KFIN Technologies Limited 3Rd Floor 269 Jaee Plaza Baliram Peth Near Kishore Agencies Jalgaon 425001,0257-2226761.
Jalpaiguri; KFIN Technologies Limited D B C Road Opp Nirala Hotel Opp Nirala Hotel Opp Nirala Hotel Jalpaiguri 735101,03561-222136.
Jammu; KFIN Technologies Limited 1D/D Extension 2 Valmiki Chowk Gandhi Nagar Jammu 180004 State - J&K,191-2951822.
Jamnagar; KFIN Technologies Limited 131, Madhav Plaza,Opp. Sbi Bank Jamnagar, 361001,9725444799Alternate No..
Jamshedpur; KFIN Technologies Limited Madhukunj 3Rd Floor Q Road Sakchi Bistupur East Singhbhum Jamshedpur 831001,6572912171.
Jhansi; KFin Technologies Limited, 1st Floor, Basera Arcade, Opp. Major Dhyanchand Stadium, BKT Chitra Road, Civil Lines, Jhansi 284001, 0510-4010410.
Jodhpur; KFIN Technologies Limited Shop No. 6 Gang Tower G Floor Opposite Arora Moter Service Centre Near Bombay Moter Circle Jodhpur 342003,0291-4077688.
Junagadh; Kfin Technologies Limited 203, Noble Plaza, Near Domadiya Wadi, Kalwa Chowk, Junagadh-362001, 0285-2652220.
Kalyan; KFIN Technologies Limited Seasons Business Centre, 104 / 1St Floor, Shivaji Chowk, Opposite Kdmc (Kalyan Dombivali Mahanagar Corporation) Kalyan - 421301,9112004661.
Kalyani; KFIN Technologies Limited Ground Floor,H No B-7/27S, Kalyani, Kalyani Ho, Nadia, West Bengal – 741235,3325822052.
Kannur; KFIN Technologies Limited 2Nd Floor Global Village Bank Road Kannur 670001,0497-2764190.
Kanpur; KFin Technologies Limited 2nd Floor of Tower-A, Virendra Smriti Complex, 15/54-B Civil Lines, Kanpur-208001, 0512- 4000365.
Karimnagar; KFIN Technologies Limited 2Nd Shutterhno. 7-2-607 Sri Matha Complex Mankammathota - Karimnagar 505001,9959120147Alternate No..
Karnal; KFIN Technologies Limited 3 Randhir Colony Near Doctor J.C.Bathla Hospital Karnal (Haryana) 132001,0184-44037677.
Karur; KFIN Technologies Limited No 88/11 Bb Plaza Nrmp Street K S Mess Back Side Karur 639002,04324-241755.
Khammam; KFIN Technologies Limited 11-4-3/3 Shop No. S-9 1St Floor Srivenkata Sairam Arcade Old Cpi Office Near Priyadarshini Collegenehru Nagar Khammam 507002,9959120147Alternate No..
Kharagpur; KFIN Technologies Limited Holding No 254/220 Sbi Building Malancha Road Ward No.16 Po: Kharagpur Ps: Kharagpur Dist: Paschim Medinipur Kharagpur 721304,9038638491Alternate No..
Kolhapur; KFIN Technologies Limited 605/1/4 E Ward Shahupuri 2Nd Lane Laxmi Niwas Near Sultane Chambers Kolhapur 416001,0231-2653656.
Kolkata; KFIN Technologies Limited 2/1 Russel Street 4Thfloor Kankaria Centre Kolkata 70001 Wb,033 66285900.
Kollam; KFIN Technologies Limited Sree Vigneswara Bhavan Shastri Junction Kollam - 691001,474-2747055.
Korba; KFIN Technologies Limited, Office No #202, 2Nd Floor, Icrc Qube, 97 T. P. Nagar, Korba-495677, Chhatisgarh,07759-351856.
Kota; KFIN Technologies Limited D-8 Shri Ram Complex Opposite Multi Purpose School Gumanpur Kota 324007,0744-4059552.
Kottayam; KFIN Technologies Limited 1St Floor Csiascension Square Railway Station Road Collectorate P O Kottayam 686002,4812300868.
Kurnool; KFIN Technologies Limited Shop No:47 2Nd Floor S Komda Shoping Mall Kurnool 518001,08518-228550.

Lucknow; KFin Technologies Limited, Office No 202, 2nd Floor, Bhalla Chambers, 5 Park Road, Hazratganj, Lucknow 226001.
Ludhiana; KFIN Technologies Limited Sco 122 Second Floor Above Hdfc Mutual Fun Feroze Gandhi Market Ludhiana 141001,0161-4670278.
Madurai; KFIN Technologies Limited No. G-16/17 Ar Plaza 1St Floor North Veli Street Madurai 625001,0452-2605856.
Malda; KFIN Technologies Limited Ram Krishna Pally; Ground Floor English Bazar - Malda 732101,03512-452836. **Malapuram;** KFin Technologies Limited, MM18/1974, Peekeys Arcade, (ICICI Bank Building), Near Municipal bus stand, A K Road, Downhill, Malappuram, Kerala, 676519, 0483 2284519.
Mandi; KFIN Technologies Limited House No. 99/11 3Rd Floor Opposite Gss Boy School School Bazar Mandi 175001,7518801833.
Mangalore; KFIN Technologies Limited Shop No - 305 Marian Paradise Plaza 3Rd Floor Bunts Hostel Road Mangalore - 575003 Dakshina Kannada Karnataka,0824-2951645.
Margoa; Kfin Technologies Limited S20, 2Nd Floor, L & L Correira'S Pride, Nearest Landmark Above Kfc, Near Ktc Bus Stand, Margao Salcete Goa 403601, 0832-2957253.
Mathura; KFIN Technologies Limited, Shop No. 9, Ground Floor, Vihari Lal Plaza,Opposite Brijwasi Centrum,Near New Bus Stand,Mathura 281001, Uttar Pradesh,7518801834.
Meerut; Kfin Technologies Limited Shop No.297/1, First Floor, Sbm Tower, Near Apex Tower, Canara Bank, Opposite Eves Petrol Pump, Ccs University Road, Mangal Pandey Nagar Meerut-250002, 0121-4330878.
Mehsana; KFIN Technologies Limited Ff-21,Someswar Shopping Mall Modhera Road-Mehsana-384002,7623002114Alternate No..
Mirzapur; KFIN Technologies Limited Triveni Campus, 2Nd Floor, Ratanganj, Near Sbi Life, Mirzapur-231001, Uttar Pradesh,05442 265528.
Moga; KFIN Technologies Limited 1St Floordutt Road Mandir Wali Gali Civil Lines Barat Ghar Moga 142001,01636-230792.
Moradabad; KFIN Technologies Limited,Chadha Complex,G. M. D. Road,Near Tadi Khana Chowk,Moradabad-244001, Uttar Pradesh,7518801837.
Morena; KFIN Technologies Limited, House No. Hig 959,Near Court,Front Of Dr. Lal Lab,Old Housing Board Colony,Morena 476001. Madhya Pradesh,7518801838.
Mumbai; KFIN Technologies Limited 6/8 Ground Floor Crossley House Near Bse (Bombay Stock Exchange)Next Union Bank Of India Fort Mumbai - 400 001,022-46052082. **Mumbai-Palghar;** KFin Technologies Limited,The Edge Ground Floor, Shop number 4 , Bhausaheb Dandekar Marg, Behind Prakash Talkies , Palghar Maharashtra 401404.
Muzaffarpur; KFIN Technologies Limited 1St Floor, Saroj Complex, Diwan Road, Muzaffarpur - 842001 , Bihar,7518801839.
Mysore; KFIN Technologies Limited No 2924 2Nd Floor 1St Main 5Th Cross Saraswathi Puram Mysore 570009,8213510066.
Nadiad; KFIN Technologies Limited 311-3Rd Floor City Centre,Near Paras Circle,Nadiad-387001,7623002114Alternate No..
Nagerkoil; KFIN Technologies Limited Hno 45 1St Floor East Car Street Nagercoil 629001,04652 - 233552.
Nagpur; KFIN Technologies Limited Plot No. 2 Block No. B / 1 & 2 Shree Apratment Khare Town Mata Mandir Road Dharampeth Nagpur 440010,0712-3513750.
Nanded; KFIN Technologies Limited Shop No.4 Santakripa Market G G Road Opp.Bank Of India Nanded 431601,02462-237885.
Nasik; KFIN Technologies Limited S-9 Second Floor Suyojit Sankul Sharanpur Road Nasik 422002,0253-6608999.
Navsari; KFIN Technologies Limited 103 1St Floor Landmark Mall ,Near Sayaji Vaibhav Library , Navsari,396445,9081903040.
Nellore; KFIN Technologies Limited, H. No: 216/2/561, Ramarao Complex-2 3Rd Floor, Shop No: 305, Nagula Mitta Road,(Indira Bhavan), Opp: Bank Of Baroda, Nellore Pin : 524001,9030474699.
New Delhi; KFIN Technologies Limited 305 New Delhi House 27 Barakhamba Road - New Delhi 110001,011-41911300.
Noida; KFIN Technologies Limited F-21 2Nd Floor Near Kalyan Jewelers Sector-18 Noida 201301,7518801840.
Palghat; KFIN Technologies Limited No: 20 & 21 Metro Complex H.P.O.Road Palakkad H.P.O.Road Palakkad 678001,9633072271Alternate No..

Panipat; KFIN Technologies Limited Shop No. 20 1St Floor Bmk Market Behind Hive Hotel G.T.Road Panipat-132103 Haryana,0180-4067174.
Panjim; KFIN Technologies Limited H. No: T-9 T-10 Affran Plaza 3Rd Floor Near Don Bosco High School Panjim 403001,0832 2996032.
Pathankot; KFIN Technologies Limited 2Nd Floor Sahni Arcade Complex Adj.Indra Colony Gate Railway Road Pathankot 145001,0186-5074362.
Patiala; KFIN Technologies Limited B- 17/423 Lower Mall Patiala Opp Modi College Patiala 147001,0175-2910976.
Patna; KFIN Technologies Limited, Flat No.- 102, 2Bhk Maa Bhawani Shardalay, Exhibition Road, Patna-800001,06124149382.
Pondicherry; KFIN Technologies Limited No 122(10B) Muthumariamman Koil Street - Pondicherry 605001,0413-4300710.
Prayagraj; KFIN Technologies Limited, Shop No- Tf-9, 3Rd Floor, Vinayak Vrindavan Tower, H No-34/26, Tashkhant Road. Civil Station, Prayagraj- 211001 , Uttar Pradesh,7518801803.
Pune; KFin Technologies Limited 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 Maharastra -411005.
Raipur; KFIN Technologies Limited, Office No- 401, 4Th Floor, Pithalia Plaza , Fafadih Chowk, Raipur -492001,0771-2990901.
Rajahmundry; KFIN Technologies Limited, D.No: 6-7-7, Sri Venkata Satya Nilayam,1St Floor, Vadrevu Vari Veedhi, T - Nagar, Rajahmundry Ap- 533101,9885995544Alternate No..
Rajkot; Kfin Technologies Limited 406 Prism Square Building, Near Moti Tanki Chowk, Near Kathiyawadi Gymkhana, Opp RKC School Gate, Dr. Radhakrishnan Marg, Rajkot – 360001.
Ranchi; KFIN Technologies Limited Room No 103, 1St Floor, Commerce Tower,Beside Mahabir Tower,Main Road, Ranchi -834001,0651-2330160.
Ratlam; KFIN Technologies Limited 106, Rajaswa Colony, Near Sailana Bus Stand, Ratlam, Madhya Pradesh 457001 , 0741 -2427221.
Renukoot; KFIN Technologies Limited C/O Mallick Medical Store, Bangali Katra Main Road ,Renukoot Dist. Sonebhadra -231217, Uttar Pradesh,7518801842.
Rewa; KFIN Technologies Limited, Shop No-2, Ground Floor, Shree Sai Anmol Complex, Opp Teerath Memorial Hospital, Rewa-486001, Madhya Pradesh,07662-403450.
Rohtak; KFIN Technologies Limited Office No:- 61 First Floor Ashoka Plaza Delhi Road Rohtak 124001.,7518801844.
Roorkee; KFIN Technologies Limited, Near Shri Dwarkadhish Dharm Shala, Ramnagar, Roorkee-247667. Uttarakhand,7518801845.
Rourkela; KFIN Technologies Limited 2Nd Floor Main Road Udit Nagar Sundargarh Rourekla 769012,0661-4000616.
Sagar; KFIN Technologies Limited 2Nd Floor|Above Shiva Kanch Mandir 5 Civil Lines Sagar Madhya Pradesh -470001 | India, 07582 - 220501.
Saharanpur; KFIN Technologies Limited,1St Floor, Krishna Complex, Opp. Hathi Gate, Court Road, Saharanpur - 247 001, Uttar Pradesh,0132-2990945.
Salem; KFIN Technologies Limited No.6 Ns Complex Omalur Main Road Salem 636009,0427-4020300.
Sambalpur; KFIN Technologies Limited First Floor; Shop No. 219 Sahej Plaza Golebazar; Sambalpur Sambalpur 768001,0663-4055275.
Satara; KFIN Technologies Limited G7, 465 A, Govind Park Satar Bazaar, Satara - 415001,0216-2455388.
Satna; KFIN Technologies Limited, 1St Floor, Gopal Complex, Rewa Road ,Near Bus Stand, Satna-485001, Madhya Pradesh,7672310068. **Serampore;** KFin Technologies Limited, Hinterland-II,GR.Floor, 6A Roy Ghat Lane, Serampore, Hooghly,West Bengal,712201.
Shillong; KFIN Technologies Limited Annex Mani Bhawan Lower Thana Road Near R K M Lp School Shillong 793001,9435173219Alternate No..
Shimla; KFIN Technologies Limited 1St Floor Hills View Complex Near Tara Hall Shimla 171001,7518801849.
Shimoga; KFIN Technologies Limited Jayarama Nilaya 2Nd Corss Mission Compound Shimoga 577201,08182-295491.
Shivpuri; KFIN Technologies Limited, A. B. Road,In Front Of Sawarkar Park,Near Hotel Vanasthali,Shivpuri 473551, Madhya Pradesh,7518801850.

Sikar; KFIN Technologies Limited First Floorsuper Tower Behind Ram Mandir Near Taparya Bagichi - Sikar 332001,01572-250398.
Silchar; KFIN Technologies Limited Above R.K Associates, 2Nd Floor, N.N. Dutta Road, Near Gurudwara, Shillongpatty, Silchar 788001,03842-261714.
Siliguri; Kfin Technologies Limited Vyom Sachitra Building, 2Nd Floor, Pranami Mandir Road, Siliguri - 734001, 0353 4078734.
Sitapur; KFIN Technologies Limited, 12/12 Surya Complex,Station Road ,Uttar Pradesh,Sitapur 261001, Uttar Pradesh,7518801851.
Solan; KFIN Technologies Limited Disha Complex 1St Floor Above Axis Bank Rajgarh Road Solan 173212,7518801852.
Solapur; KFIN Technologies Limited Shop No 106. Krishna Complex 477 Dakshin Kasaba Datta Chowk Solapur-413007,0217-3598690.
Sonepat; KFIN Technologies Limited PP Tower, Shop No 207, 2nd Floor, Opposite Income Tax office, Subhash Chowk, Sonepat-131001., 0130-4054883.
Sri Ganganagar; KFIN Technologies Limited Address Shop No. 5 Opposite Bihani Petrol Pump Nh - 15 Near Baba Ramdev Mandir Sri Ganganagar 335001,0154-2940040.
Srikakulam; KFin Technologies Ltd, D No:1-6/2, First Floor, Near Vijaya Ganapathi Temple, Beside I.K. Rao Building, Palakonda Raod, Srikakulam Dist Andhra Pradesh - 532001,08942- 58563.
Sultanpur; Kfin Technologies Limited 1St Floor, Shop No-90A, Ramashankar Market, Civil Lines, Near Bus Station, Sultanpur- 228001 Uttar Pradesh,7518801854.
Surat; KFIN Technologies Limited Ground Floor Empire State Building Near Udhna Darwaja Ring Road Surat, 395002,9081903041.
Thane; KFin Technologies Ltd, Tropical Elite, 1st Floor, Shop no 106, Near Naupada Police Station, Near Hari Niwas Circle Thane West Mumbai- 400602, 022 25303013.
Tinsukia; KFIN Technologies Limited 3Rd Floor, Somany Tiles Building Above Uti Mutual Fund, Chirwapatty Road, Tinsukia Assam - 786125,9435173219Alternate No..
Tirunelveli; KFIN Technologies Limited 55/18 Jeney Building 2Nd Floor S N Road Near Aravind Eye Hospital Tirunelveli 627001,0462-4001416.
Tirupathi; KFIN Technologies Limited Shop No:18-1-421/F1 City Center K.T.Road Airtel Backside Office Tirupathi - 517501,9885995544Alternate No..
Tiruvalla; KFIN Technologies Limited 2Nd Floorerinjery Complex Ramanchira Opp Axis Bank Thiruvalla 689107,0469-2740540.
Trichur; KFIN Technologies Limited 4Th Floor Crown Tower Shakthan Nagar Opp. Head Post Office Thrissur 680001,9633072271Alternate No..
Trichy; KFIN Technologies Limited No 23C/1 E V R Road Near Vekkaliamman Kalyana Mandapam Putthur - Trichy 620017,0431-4020227.
Trivandrum; KFIN Technologies Limited, 3Rdfloor, No- 3B Tc-82/3417, Capitol Center, Opp Secretariat, Mg Road, Statue P O Trivandrum- 695001,0471-4618306.
Tuticorin; KFIN Technologies Limited 4 - B A34 - A37 Mangalmal Mani Nagar Opp. Rajaji Park Palayamkottai Road Tuticorin 628003,0461-2334602.
Udaipur; KFIN Technologies Limited Shop No. 202 2Nd Floor Business Centre 1C Madhuvan Opp G P O Chetak Circle Udaipur 313001,0294-2429370.
Ujjain; KFIN Technologies Limited 227, 2Nd Floor Heritage Plaza,Above Vishal Megha Mart, Near Hotel Kshipra, Ujjain M.P. - 456010 ,0734 - 3500905.
Valsad; KFIN Technologies Limited 406, 4Th Floor, Dreamland Arcade,Tithal Road,Valsad, 396001,02632-258481 / Alternate No. 8000403762.
Vapi; KFIN Technologies Limited Sa/11,A Wing, 2Nd Floor, Solitaire Business Centre,Opp Dcb Bank,Vapi Gidc Char Rasta,Vapi-396195,9081903028.
Varanasi; Kfin Technologies Limited D 64 / 127 C – H Arihant Complex, 2Nd Floor,Sigra (Near Petrol Pump) Varanasi (U P)-221010,7518801856.
Vashi; KFIN Technologies Limited, Haware Infotech Park 902, 9Th Floor, Plot No 39/03, Sector 30A, Opp Inorbit Mall, Vashi Navi Mumbai 400703,9545491169Alternate No..
Vellore; KFIN Technologies Limited No 2/19 1St Floor Vellore City Centre Anna Salai Vellore 632001,0416-4200381.
Vijayawada; Kfin Technologies Limited 40-9-62, Sub Register Office Road, Acharya Ranga Nagar, Benz Circle Vijayawada 520008, 0866-2574429.
Visakhapatnam; KFIN Technologies Limited Dno : 48-10-40 Ground Floor Surya Ratna Arcade Srinagar Opp Roadto Lalitha Jeweller Showroom Beside Taj Hotel Ladge Visakhapatnam 530016,0891-2714125.

Warangal; KFIN Technologies Limited Shop No22 Ground Floor Warangal City Center 15-1-237 Mulugu Road Junction Warangal 506002,9959120147Alternate No..
Yamuna Nagar; KFIN Technologies Limited B-V 185/A 2Nd Floor Jagadri Road Near Dav Girls College (Uco Bank Building) Pyara Chowk - Yamuna Nagar 135001,7518801857.

Investors can also subscribe to units of the Scheme by availing the platforms/facilities made available by the Stock Exchanges.