EDELWEISS MUTUAL FUND

Scheme Information Document (SID)

SECTION I

Edelweiss Ultra Short Term Fund

(An open-ended ultra short-term debt scheme investing in debt and money market instruments such that the Macaulay duration of the portfolio is between - 3 to 6 months. A relatively low-interest rate risk and moderate credit risk (please refer to page 15#)

Potential Risk Class (PRC) matrix

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

This product is suitable for investors who are seeking*:	Scheme Risk-o-meter	Benchmark Risk-O-Meter As per AMFI Tier I Benchmark – (CRISIL Ultra Short Duration Debt A-I Index)
• Regular income over short term • Investment in debt and money market instruments such that Macaulay duration of the portfolio is between 3-6 months.		
	The Risk of the scheme is Low to Moderate.	The Risk of the Benchmark is Low to Moderate.

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

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

Please refer to the page 15 on which the concept of Macaulay's Duration has been explained

Offer for Units of Rs. 1000/- (Rupees One thousand Only) each for cash during the New Fund Offer and Continuous offer for Units at NAV based prices.

NEW FUND OFFER OPENS ON: AUGUST 17, 2026	NEW FUND OFFER CLOSES ON: AUGUST 24, 2026
SCHEME RE-OPEN: ON OR BEFORE SEPTEMBER 07, 2026	

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

The particulars of the Scheme have been prepared in accordance with the Securities and Exchange Board of India (Mutual Funds) Regulations 2026, (herein after referred to as SEBI (MF) Regulations) as amended till date and circulars issued thereunder filed with SEBI, along with a Due Diligence Certificate from the AMC. The units being offered for public subscription have not been approved or recommended by SEBI nor has SEBI certified the accuracy or adequacy of the Scheme Information Document.

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

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

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

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

This Scheme Information Document is dated August 06, 2026.

Part I. HIGHLIGHTS/SUMMARY OF THE SCHEME

Sr. No.	Title	Description
I	**Name of the scheme**	Edelweiss Ultra Short Term Fund
II	**Category of the Scheme**	Debt Scheme - Ultra Short Term Fund
III	**Scheme type**	An open-ended ultra short-term debt scheme investing in debt and money market instruments such that the Macaulay duration of the portfolio is between – 3 to 6 months. A relatively low-interest rate risk and moderate credit risk.
IV	**Scheme code**	EDEL/O/D/UST/26/07/0085
V	**Investment objective**	The primary objective of the Scheme is to generate income through investment in debt and money market instruments such that the Macaulay duration of the portfolio is between 3 months to 6 months. There is no assurance or guarantee that the investment objective of the scheme will be achieved.
VI	**Liquidity/Listing details**	**Liquidity:** On an on-going basis, the Scheme will offer Units for purchase/switch-in and redemption/switch-out at NAV related prices on every Business Day. As per SEBI Regulations, the Mutual Fund shall dispatch redemption proceeds within 3 working days from the date of receipt of valid redemption or repurchase request. In case the redemption proceeds are not made within 3 working days of the date of redemption or repurchase, interest will be paid @15% per annum or such other rate from the 4th working day onwards, as may be prescribed by SEBI from time to time. Further, clause 15.3.3 of SEBI Master Circular for Mutual Funds dated March 20, 2026 has provided list of exceptional instances wherein additional time has been allowed for payment of redemption or repurchase proceeds. **Listing Details:** The Scheme is an open-ended debt scheme, sale and repurchase will be made on a continuous basis and therefore the units of the scheme are presently not proposed to be listed on any stock exchange.
VII	**Benchmark (Total Return Index)**	AMFI Tier I Benchmark - CRISIL Ultra Short Duration Debt A-I Index **Justification for use of benchmark:** The composition of the aforesaid first tier benchmark is such that it is most suited for comparing the performance of the scheme. The AMC/Trustee reserves the right to change the benchmark for evaluation of the performance of the Scheme from time to time, subject to SEBI Regulations and other prevailing guidelines if any.

VIII	**NAV disclosure**	The AMC will calculate and disclose the first NAV within the timelines stipulated under the Regulations from the closure of the New Fund Offer Period. Subsequently, the AMC will prominently disclose the NAVs under a separate head on its website (www.edelweissmf.com) and on the Association of Mutual Funds of India (AMFI) website (www.amfiindia.com). The NAVs will be normally updated on the websites before 11:00 p.m. on every Business Day. In case NAV of Corporate Debt Market Development Fund ('CDMDF') units is not available by 9:30 p.m. of same Business Day, NAV declaration timing for Mutual Fund Schemes holding units of CDMDF shall be 10:00 a.m. on next business day instead of 11:00 p.m. on same Business Day. For further details refer Section II.
IX	**Applicable timelines**	**Dispatch of redemption proceeds** The redemption or repurchase proceeds shall be dispatched to the unitholders within 3 working days from the date of redemption or repurchase. **Dispatch of IDCW** The payment of dividend/IDCW to the unitholders shall be made within 7 working days from the record date.
X	**Plans and Options Plans/Options and sub options under the Scheme**	The Scheme will offer two Plans: 1. Regular Plan; and 2. Direct Plan The Direct Plan will be offered only for investors who purchase /subscribe Units of the Scheme directly with the Fund and will not be available for investors who route their investments through a Distributor. In case neither Distributor's Code nor "Direct" is indicated in the application form, the same will be treated as "Direct Plan" application. The portfolio of the Scheme under both these Plans will be common. Each Plan will offer: (i) Growth Option and (ii) Income Distribution cum Capital withdrawal (IDCW) Option IDCW Option shall have Reinvestment, Payout & Transfer Facility. The AMC/Trustee reserve the right to introduce Plans/Option(s) as may be deemed appropriate at a later date. The investors must clearly indicate their choice of Plan/Option/Facility in the relevant space provided for in the Application Form. In the absence of such clear instructions, it will be assumed that the investor

		has opted for the "Default" Plan/Option/Facility & the Application will be processed accordingly. **Default Plan:** Direct Plan (between Regular & Direct Plans) An application will be processed under Direct Plan: • if the Investor indicates "Direct Plan" against the Scheme name and/or indicates "Direct" in the ARN column of the Application Form, • in case Distributor code is mentioned in the application form, but "Direct Plan" is indicated against the Scheme name, the Distributor code will be ignored, and • where application is received for Regular Plan without Distributor code or "Direct" mentioned in the ARN Column. If the above conditions are not met, the application will be processed under the Regular Plan. **Default Option:** Growth (between Growth & IDCW) **Default Facility in IDCW Option**: IDCW Reinvestment Facility (between Reinvestment, Payout & Transfer Facilities) The AMC reserves the right to introduce further Plans / Options /facility as and when deemed fit. For detailed disclosure on default plans and options, kindly refer SAI.
XI	**Load Structure**	• **Exit Load:** Nil AMC reserves the right to revise the load structure from time to time. Such changes will become effective prospectively from the date such changes are incorporated. For details on load structure, please refer Section II on 'Load Structure'.
XII	**Minimum Application Amount/switch in**	**During the NFO:** Minimum of Rs. 100 and in multiples of 1 thereafter **On continuous basis:** Minimum of Rs. 100 and in multiples of 1 thereafter
XIII	**Minimum Additional Purchase Amount**	Minimum of Rs. 100/- and multiples of Re. 1/- thereafter.
XIV	**Minimum Redemption/switch out amount**	There will be no minimum redemption criterion. The Redemption / Switch-out would be permitted to the extent of credit balance in the Unit holder's account of the Plan(s) / Option(s) of the Scheme (subject to release of pledge / lien or other encumbrances). The Redemption / Switch-out request can be made by specifying the rupee amount or by specifying the number of Units of the respective Plan(s) / Option(s) to be redeemed. In case a Redemption / Switch-out request received is for both, a specified rupee amount and a specified number of Units of the respective Plan(s)/ Option(s), the specified number of Units will be considered the definitive request. Amount based redemptions will be in multiples of Re. 1.

		In case of Units held in dematerialized mode, the Unit Holder can give a request for Redemption only in number of Units which can be fractional units also. Depository participants of registered Depositories can process only redemption request of units held in demat mode. The AMC/ Trustee reserves the right to change/ modify the terms of minimum redemption amount/switch-out.
XV	**New Fund Offer Period** This is the period during which a new scheme sells its units to the investors.	NFO opens on: August 17, 2026 NFO closes on: August 24, 2026 The Scheme, when offered for subscription, would be open for such number of days (not exceeding 15 days) as may be decided by the AMC. Further, the NFO will remain open for subscription for a minimum period of 3 working days in line with clause 1.7.1 of the SEBI master circular dated March 20, 2026. Any modification to the New Fund Offer Period shall be published through notice on AMC website (www.edelweissmf.com).
XVI	**New Fund Offer Price:** This is the price per unit that the investors have to pay to invest during the NFO.	During the New Fund Offer, the Units will be offered at a price of Rs. 1000/- per Unit (NFO Price).
XVII	**Segregated portfolio/side pocketing disclosure**	The AMC has a written down policy on Creation of segregated portfolio which is approved by the Trustees. Creation of segregated portfolio shall be subject to guidelines specified by SEBI from time to time. Creation of segregated portfolio is optional and is at the discretion of the Edelweiss Asset Management Limited (AMC). For details, kindly refer SAI.
XVIII	**Swing pricing disclosure**	Investors should note that if the Scheme is wound up in the future and the AMC subsequently reverses the decision after the announcement, the Scheme will be required to apply swing pricing when subscriptions and redemptions are reopened. For details, pls refer SAI
XIX	**Stock lending/short selling**	The scheme will not indulge in stock lending and short selling.
XX	**How to Apply and other details**	Application form and Key Information Memorandum may be obtained from Official Points of Acceptance (OPAs) / Investor Service Centres (ISCs) of the AMC or RTA or Distributors or can be downloaded from our website (www.edelweissmf.com). The list of the OPA / ISC are available on our website (https://www.edelweissmf.com/reach-us/locate-us) as well. Investments under Edelweiss Ultra Short Term Fund - Direct Plan can be made through various modes offered by the Fund for investing directly

		with the Fund including the Stock Exchange Platform(s). Investments under Edelweiss Ultra Short Term Fund - Regular Plan may be through all other modes and Platform(s) where investors' applications for subscription of units are routed through Distributors. For further details, please refer Section II.
XXI	**Investor services**	**Contact details for general service requests:** Investors can enquire about NAVs, Unit holdings, valuation, IDCWs, etc or lodge any service request including change in the name, address, designated bank account number and bank branch, loss of Account Statement / Unit certificates, etc. to M/s. KFin Technologies Limited - UNIT Edelweiss Mutual Fund, Karvy Selenium Tower B, Plot No 31 & 32, Gachibowli, Financial, District, Nanakramguda, Serilingampally, Hyderabad – 500 008, Tel no: 040-67161500 or can also call us at our toll free number 1800 425 0090 (MTNL/BSNL) and non-toll free number +91 40 23001181 for others and investors outside India. The Toll-Free Number and the Non-Toll Free Number will be available between 9.00 am to 7.00 pm from Monday to Saturday. **Contact details for complaint resolution:** Unit holder's grievances should be addressed to Investor Services Centres (ISC's) at the EAML branch offices, or KFin Technologies Ltd (KCL) Investor Service Centres. All grievances will then be forwarded to the Registrar, if required, for necessary action. The complaints will be closely monitored /followed up with the Registrar to ensure timely redressal. Investors can also address their queries/grievances to Mr. Abdulla Chaudhari, Head – Investor Services, at Edelweiss House, Off. C.S.T Road, Kalina, Mumbai 400098 Contact Details: Tel. No. (022) 4097 9737 Fax no. (022) 4097 9878 E-mail id: EMFHelp@edelweissmf.com
XXII	**Specific attribute of the scheme (such as lock in, duration in case of target maturity scheme/close ended schemes) (as applicable)**	Not Applicable.
XXIII	**Special product/facility available during the NFO and on ongoing basis**	The Special Products / Facilities available during NFO are as follows: 1. Systematic Investment Plan (SIP). The Special Products / Facilities available during on an ongoing basis are as follows: 1. Systematic Investment Plan (SIP), Systematic Transfer Plan, Systematic Withdrawal Plan. 2. Micro SIPs facility. 3. Choti SIP

		4. Multi SIP 5. Sip Pause Facility 6. Smart Trigger Enabled Plan (Step) 7. Retirement Plan 8. Facilitating Transactions through the Stock Exchange Infrastructure, MFU, MF Central. For further details of above special products / facilities, kindly refer SAI.
XXV	**Weblink**	**Weblink for TER for last 6 months and Daily TER:** https://www.edelweissmf.com/statutory/total-expense-ratio-of-mutual-fund-scheme **Weblink for scheme factsheet:** https://www.edelweissmf.com/downloads/factsheets

DUE DILIGENCE BY THE ASSET MANAGEMENT COMPANY

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

DUE DILIGENCE CERTIFICATE

It is confirmed that:

(i) The Scheme Information Document submitted to SEBI is in accordance with the SEBI (Mutual Funds) Regulations, 2026 and the guidelines and directives issued by SEBI from time to time.

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

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

(iv) The intermediaries named in the Scheme Information Document and Statement of Additional Information are registered with SEBI and their registration is valid, as on date.

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

(vi) A confirmation that the AMC has complied with the compliance checklist applicable for Scheme Information Documents and other than cited deviations/ that there are no deviations from the regulations.

(vii) Notwithstanding anything contained in this Scheme Information Document, the provisions of the SEBI (Mutual Funds) Regulations, 2026 and the guidelines there under shall be applicable.

(viii) The Trustees have ensured that the Edelweiss Ultra Short Term Fund approved by them is a new product offered by Edelweiss Mutual Fund and is not a minor modification of any existing scheme/fund/product.

Sd/-

Date: August 06, 2026
Place: Mumbai

Name: Radhika Gupta
Designation: Managing Director & CEO

Part II. INFORMATION ABOUT THE SCHEME

A. HOW WILL THE SCHEME ALLOCATE ITS ASSETS?

The below table includes asset allocation giving the broad classification of assets and indicative exposure level in percentage terms. Under normal circumstances the asset allocation pattern will be:

Investments	Indicative Allocation (% of total assets)	
	Minimum	Maximum
Debt and Money Market instruments *	0%	100%

* The Scheme retains the flexibility to invest across all Debt and Money Market Instruments such that the Macaulay duration of the portfolio is between 3 months to 6 months.

As per Clause 8.5, 13.15 and 13.16 of SEBI Master Circular for Mutual Funds dated March 20, 2026, investment in Debt Derivatives may be upto 50% of net assets of the Scheme for hedging and portfolio rebalancing purpose.

As per Clause 13.17 of SEBI Master Circular for Mutual Funds dated March 20, 2026 investment in Credit Default Swaps may be upto 10% of the net assets and shall be within the overall limit of derivatives exposure.

As per Clause 13.8 of SEBI Master Circular for Mutual Funds dated March 20, 2026, the investment in Repo / Reverse Repo in Corporate debt securities (including listed corporate debt securities, Commercial Papers (CPs) and Certificate of Deposits (CDs) having long term credit rating of AA or above) may be up to 10% of the net assets of the Scheme.

As per Clause 3 of Sixth Schedule of SEBI (Mutual Funds) Regulations, 2026, read with Para 13.14.1 SEBI Master Circular for Mutual Funds dated March 20, 2026 the Scheme may invest in other scheme(s) under the same AMC or any other mutual fund without charging any fees, provided that aggregate inter-scheme investment made by all Schemes under the same AMC or in Schemes under the management of any other asset management shall not exceed 5% of the net asset value of the Mutual Fund. Further, the Scheme shall not invest in any fund of funds scheme.

As per Clause 18.2.2.(b) of SEBI Master Circular for Mutual Funds dated March 20, 2026, the Scheme will invest 25 bps of Assets Under Management (AUM) in the units of Corporate Debt Market Development Fund (CDMDF). Subsequently, as per Clause 3.12 of SEBI Master Circular for Mutual Funds dated March 20, 2026, while calculating the asset allocation limits of mutual fund schemes, the investment in units of CDMDF shall be excluded from base of net asset.

As per Clause 13.1 of SEBI Master Circular for Mutual Funds dated March 20, 2026, investments in Securitised debt may be upto 20% of the net assets of the Scheme.

As per Clause 13.1 of SEBI Master Circular for Mutual Funds dated March 20, 2026, the investment of the Scheme in the debt instruments having structured obligations / credit enhancements shall not exceed 10% of the debt portfolio of the Scheme and the single group exposure in such instruments shall not exceed 5% of the debt portfolio of the Scheme.

As per Clause 13.1 of SEBI Master Circular for Mutual Funds dated March 20, 2026, the investment limits of mutual funds in Instruments with Special Features such as Tier 2 Bonds shall be as under:

a) No Mutual Fund under all its schemes shall own more than 10% of such instruments issued by a single issuer;

b) A Mutual Fund scheme shall not invest

i. more than 10% of its NAV of the debt portfolio of the scheme in such instruments; and

ii. more than 5% of its NAV of the debt portfolio of the scheme in such instruments issued by a single issuer.

The above investment limit shall be within the overall limit for debt instruments issued by a single issuer as specified at SEBI Master Circular for Mutual Funds dated March 20, 2026, and other prudential limits with respect to the debt instruments.

Further, such exposure shall be subject to investment restrictions applicable to the defined Potential Risk Class (PRC) of the scheme.

A part of the net assets may be invested in the Tri-party Repos on Government securities or treasury bills (TREPS) or repo or any other instrument as may be permitted by RBI.

The cumulative gross exposure through debt and money market instruments, repo / reverse repo in corporate debt securities, debt derivative positions, units of mutual funds, securitized debt, instruments with special features, credit enhancement and structured Obligations and such other securities/assets as may be permitted by SEBI from time to time subject to regulatory approvals, if any should not exceed 100% of the net assets of the Scheme as per Clause 13.18.1 of SEBI Master Circular for Mutual Funds dated March 20, 2026.

Pursuant to Clause 13.18.6 of SEBI Master Circular for Mutual Funds dated March 20, 2026, cash or cash equivalents with residual maturity of less than 91 days may be treated as not creating any exposure. Cash Equivalent shall consist of the following securities having residual maturity of less than 91 days: a) Government Securities; b) T-Bills; and c) Repo on Government securities.

In line with Clause 5.6 of SEBI Master Circular for Mutual Funds dated March 20, 2026, Securities in which investment is made for the purpose of ensuring liquidity (debt and money market instruments) are those that fall within the definition of liquid assets which includes Cash, Government Securities, T-bills and Repo on Government Securities.

Pending deployment of funds of the Scheme in securities in terms of the investment objective of the Scheme as stated above, the funds of the Scheme may be invested in short term deposits of scheduled commercial banks in accordance with Clause 13.7 of SEBI Master Circular for Mutual Funds dated March 20, 2026.

As per Clause 13.1 of SEBI Master Circular for Mutual Funds dated March 20, 2026, the Scheme may invest in unrated debt and money market instruments upto 5% of the net assets of the Scheme, subject to approval of the Board of AMC and the Board of Trustees.

As per Clause 13.1 of SEBI Master Circular for Mutual Funds dated March 20, 2026, the Scheme may invest in Unlisted Non-convertible debentures (NCDs) upto 10% of the debt portfolio of the Scheme.

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

Sr. No.	Type of Instrument	Percentage of exposure	Circular references*
1	Securities lending	Not Applicable	Clause 13.6 of SEBI Master Circular dated March 20, 2026.
2	Debt Derivatives (Hedging and portfolio rebalancing)	Upto 50% of the net assets of the Scheme.	Clause 8.5 & 13.15 of the SEBI Master Circular

			dated March 20, 2026 for Mutual Funds.
3	Credit Default Swaps	Upto 10% of net assets of the Scheme.	Clause 13.17 of the SEBI Master Circular for Mutual Funds dated March 20, 2026.
4	Repo/ Reverse Repo in corporate debt securities	Upto 10% of the net assets of the Scheme.	Clause 13.8 of the SEBI Master Circular dated March 20, 2026 for Mutual Funds.
5	Mutual Funds Units	The Scheme may invest in units of debt & money market schemes of Edelweiss Mutual Fund and/or any other mutual fund subject to the overall limit of upto 5% of the net asset value of the mutual fund.	Clause 3 of Sixth Schedule of SEBI (Mutual Funds) Regulations 2026, read with Para 13.14.1 SEBI Master Circular for Mutual Funds dated March 20, 2026.
6	Units of CDMDF	0.25% of the net assets of the Scheme.	Clause 18.2.2.(b) of SEBI Master Circular for Mutual Funds dated March 20, 2026.
7	Securitised debt	Upto 20% of the net assets of the Scheme.	Clause 13.1 of the SEBI Master Circular dated March 20, 2026, for Mutual Funds.
8	Debt securities having structured obligations (SO rating) and/or credit enhancements (CE rating)	Upto 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.	Clause 13.1 of the Master Circular for Mutual Funds dated March 20, 2026.
9	Debt instruments with special features (such as Tier 2 bonds)	a) Upto 10% of its NAV of the debt portfolio of the Scheme and b) Upto 5% of its NAV of the debt portfolio of the Scheme at single issuer level, subject to regulations governing PRC.	Clause 13.1 of the SEBI Master Circular dated March 20, 2026 for Mutual Funds.
10	Short Term Deposits	Upto 15% of net assets of all scheduled commercial banks put	13.7 of SEBI Master Circular for Mutual

		together and upto 10% of net assets in single scheduled commercial bank.	Funds dated March 20, 2026.
11	Liquid Assets (Cash, Government Securities, T-bills and Repo on Government Securities)	Atleast 10% of the net assets of the Scheme	Clause 5.6 of SEBI Master Circular for Mutual Funds dated March 20, 2026.
12	Unrated debt and money market instruments	Upto 5% of the net assets of the Scheme	13.1 of SEBI Master Circular for Mutual Funds dated March 20, 2026.
13	Unlisted Non-convertible debentures (NCDs)	Upto 10% of the debt portfolio of the Scheme	13.1 of SEBI Master Circular for Mutual Funds dated March 20, 2026.
14	Investment in Tri-party Repo before the closure of NFO	Yes, in accordance with SEBI Guidelines.	Clause 1.7.3 of the SEBI Master Circular dated March 20, 2026 - The scheme may deploy the NFO proceeds in Tri-party Repo on G-sec or T-bills before the closure of NFO period. The appreciation received from investment in Tri-party Repo shall be passed on to investors. In case if the scheme is not able to garner the minimum subscription amount during the NFO period the interest earned upon investment of NFO proceeds in Tri-party Repo shall be returned to investors, in proportion of their investments, along-with the refund of the subscription amount. The AMC shall not charge any investment management and advisory fees on funds deployed in Tri-party Repo during the NFO period.

The Scheme will not invest in the following instruments:

Sr. No.	Type of Instrument	Percentage of exposure	Circular references
1	Short Selling of securities	Not applicable	Clause 13.6 of SEBI Master Circular dated March 20, 2026.
2	Equity & Equity Related Instruments including Equity Derivatives	Not applicable	Clause 8.5 & 13.15 of the SEBI Master Circular dated March 20, 2026 for Mutual Funds.
3	Overseas securities	Not applicable	Clause 13.11 of the SEBI Master Circular dated March 20, 2026 for Mutual Funds.
4	Units of InvITs	Not applicable	Clause 21.5 read with Clause 13.13.5 of the SEBI Master Circular dated March 20, 2026.

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

The scheme shall maintain liquid assets in the form of Redemption at Risk (LR-RaR) and Conditional Redemption at Risk (LR-CRaR) which shall be atleast 10% of their net assets of the scheme or as prescribed at Annexure 1 of AMFI Best Practices Guidelines Circular No.93 / 2021-22 dated July 24, 2021, whichever is higher. The schemes shall maintain the above two ratios at 100% of the requirement on a daily basis. However, to meet redemptions, AMCs may have to periodically dip into their liquid assets which may result in the liquidity ratio dropping below 100% on those days. To factor in such scenarios, the scheme shall ensure that the ratio is restored to 100% of the requirement by ensuring the net inflows (through net subscription/accruals/ maturity & sale proceeds) into the scheme are used for restoring the ratios before making new purchases outside 'Eligible Assets'. In case the ratio remains below 100% for more than 15 consecutive days, then, this information shall be highlighted to Trustees till such time the said ratio is not restored to 100% of the requirement on weekly basis.

In respect to asset allocation limits as provided in asset allocation table, the base shall be considered as net assets excluding the extent of minimum stipulated eligible assets i.e. higher of 10% of net assets or LR-CRaR as prescribed at Annexure 1 of AMFI Best Practices Guidelines Circular No.93 / 2021-22 dated July 24, 2021.

The investment policies of the Scheme comply with the rules, regulations and guidelines laid out in the SEBI (MF) Regulations 2026, specifically the Seventh Schedule.

Timelines for deployment of funds collected in NFO:

In line with clause 7.24 of SEBI Master Circular for Mutual Funds dated March 20, 2026, funds collected in new fund offer shall be deployed in the following manner:

1. The AMC shall deploy the funds garnered in an NFO within 30 business days from the date of allotment of units.
2. In an exceptional case, if the AMC is not able to deploy the funds in 30 business days, reasons in writing, including details of efforts taken to deploy the funds, shall be placed before the Investment Committee of the AMC.
3. The Investment Committee may extend the timeline by 30 business days, while also making recommendations on how to ensure deployment within 30 business days going forward and monitoring the same. The Investment Committee shall examine the root cause for delay in deployment before granting

approval for part or full extension. The Investment Committee shall not ordinarily give part or full extension where the assets for any Investment strategy are liquid and readily available.

4. In case the funds are not deployed as per the asset allocation mentioned in the SID as per the aforesaid mandated plus extended timelines, AMC shall:
   (i) not be permitted to receive fresh flows in the same Investment strategy till the time the funds are deployed as per the asset allocation mentioned in the SID.
   (ii) not be permitted to levy exit load, if any, on the investors exiting such Investment strategy(s) after 60 business days of not complying with the asset allocation of the Investment strategy.
   (iii) inform all investors of the NFO, about the option of an exit from the concerned Investment strategy without exit load, via email, SMS or other similar mode of communication.
   (iv) report deviation, if any, to Trustees at each of the above stages.

Short Term Defensive Considerations

Subject to SEBI (MF) Regulations, the asset allocation indicated in the table above may change from time to time, keeping in view market conditions, market opportunities, applicable regulations and political and economic factors. It must be clearly understood that the percentages stated above are only indicative and not absolute and that they can vary substantially depending upon the perception of the Fund Manager, the intention being at all times to seek to protect the interests of the investors. As per clause 1.9.1.b of SEBI Master Circular for Mutual Funds dated March 20, 2026, as may be amended from time to time, such changes in the investment pattern will be for short term and for defensive consideration only.

In the event of change in the asset allocation, the Fund Manager will carry out portfolio rebalancing within 30 calendar days from the date of such deviation or such other timeline as may be prescribed by SEBI from time to time.

Rebalancing due to Passive Breach:

In the event of any deviations from the mandated asset allocation as mentioned above due to passive breaches, portfolio rebalancing will be carried out by the AMC/Fund Manager within 30 business days of the date of the said deviation. This rebalancing will be subject to prevailing market conditions and in the interest of the investors. 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 60 business days from the date of completion of mandated rebalancing period. Further, in case the portfolio is not rebalanced within the aforementioned mandated plus extended timelines the AMC shall comply with the prescribed restrictions, the reporting and disclosure requirements as specified in Clause 3.11 of SEBI Master Circular on Mutual Funds dated March 20, 2026.

Provided further and subject to the above, any change in the asset allocation affecting the investment profile of the Scheme shall be affected only in accordance with the provisions of Clause 1.9 of SEBI Master Circular on Mutual Funds dated March 20, 2026, as detailed later in this document at point **II. Information about the scheme – C. Fundamental Attributes.**

B. WHERE WILL THE SCHEME INVEST?

Subject to the SEBI Regulations, investment objective and the asset allocation pattern mentioned above, the Scheme may invest in various types of instruments including, but not limited to, any of the following:

a) Securities issued by Government of India, any state government, municipal corporations/local bodies. Repos/ Reverse repos in Government Securities as may be permitted by RBI (including but not limited to coupon bearing bonds, zero coupon bonds, STRIPS and treasury bills).
b) Securities guaranteed by the Central and State Governments (including but not limited to coupon bearing bonds, zero coupon bonds and any other such securities).
c) Debt obligations of domestic Government agencies, quasi-government, municipal corporations/local bodies and statutory bodies, which may or may not carry a Central/State Government guarantee.
d) Repo/ Reverse Repo transactions in corporate debt securities.
e) Money Market Instruments including but not limited to Commercial Paper, Commercial Bills, Certificates of Deposit, Treasury Bills, Bills Rediscounting, Triparty Repo, Repo/ Reverse repo in government securities, Call or notice money, Usance Bills, and any other short-term instruments allowed under current Regulations.
f) Debt securities (including non-convertible portion of convertible instruments) issued by companies, banks, financial institutions and other bodies corporate (both public and private sector undertakings) including Bonds (coupon bearing / zero coupon), Debentures, Notes, Strips, etc.
g) Securitized debt.
h) Units of Debt & Money Market Mutual Fund Schemes.
i) Debt Derivative instruments like Interest Rate Swaps, Forward Rate Agreements, Interest Rate Futures and such other derivative instruments permitted by SEBI/RBI.
j) Units of Corporate Debt Market Development Fund (CDMDF).
k) Credit Default Swaps (CDS).
l) Debt Instruments with special features (Tier 2 Bonds), subject to applicable PRC regulations
m) Debt instruments having Structured Obligations / Credit Enhancements
n) Short Term Deposits of Scheduled Commercial Banks
o) Cash & cash equivalents.
p) Non-convertible preference shares
q) Any other like instruments as may be permitted by RBI/SEBI/ such other Regulatory Authority from time to time.

Note: The securities/debt instruments mentioned above could be listed or unlisted, secured or unsecured, rated or unrated, fully or partially paid, of varying maturity and other terms of issue. The securities may be acquired through participation in Public Issues, private placements, purchase in secondary market, or negotiated deals on approved trading platforms.

The inter Scheme transfer of investments shall be in accordance with the provisions contained in Clause 13.19 of the Master Circular dated March 20, 2026, pertaining to Inter-Scheme transfer of investments.

C. WHAT ARE THE INVESTMENT STRATEGIES?

An open-ended, actively managed debt scheme investing in debt and money market instruments such that the Macaulay duration of the portfolio is between 3 months to 6 months. The investment strategy aims to generate income through a portfolio of Debt and Money Market instruments seeking to capture the term and credit spreads. Every investment opportunity in Debt and Money Market Instruments would be assessed with regard to parameters such as credit risk, interest rate risk, liquidity risk, derivatives risk and other such parameters. The Scheme shall endeavour to construct a diversified portfolio of debt and money market instruments. Investments made from the net assets of the Scheme would be in accordance with the investment objective of the Scheme and the provisions of the SEBI (MF) Regulations.

Derivatives Strategy:

The Scheme may take exposure to debt derivatives like Interest Rate Swaps, Interest Rate Futures, Forward Rate Agreements or other derivative instruments for the purpose of hedging / non-hedging, portfolio rebalancing and other purposes, as permitted by regulations from time to time. Such exposure to derivative instruments will be in line with the investment objective and overall strategy of the scheme. Derivative products are leveraged instruments and may 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.

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. For detailed derivative strategies, please refer to SAI.

Concept of Macaulay Duration:

The Macaulay duration is the weighted average term to maturity of the cash flows from a bond. The weight of each cash flow is determined by dividing the present value of the cash flow by the price. Macaulay duration can be calculated as follows:

$$\text{Macaulay Duration} = \frac{\sum_{t=1}^{n} \frac{t * C}{(1+y)^t} + \frac{n * M}{(1+y)^n}}{\text{Current Bond Price}}$$

Where:

- t = respective time period
- C = periodic coupon payment
- y = periodic yield
- n = total number of periods
- M = maturity value
- Current Bond Price = Present value of cash flows

The Macaulay duration can be viewed as the economic balance point of a group of cash flows. Another way to interpret the statistic is that it is the weighted average number of years an investor must maintain a position in the bond until the present value of the bond's cash flows equals the amount paid for the bond.

Position of Bond Markets in India:

India's bond market has witnessed a rapid growth in the last five years. The aggregate Face Value of bonds was INR 282 trillion (USD3.08 trillion) as on 31 Mar 2026 according to data from RBI, SEBI and CCIL.

India's bond market comprises mainly of sovereign bonds, corporate bonds, and money market assets. Sovereign bonds comprised 69%; corporate bonds were 24% while money market assets comprised 7% of the aggregate Face Value of bonds as of 31 Mar 2026.

Sovereign bonds are issued by the Government of India & Indian States to finance their budget deficits. The budget deficit is generally announced in the Union Budget for the next financial year. It is widely followed by the market participants for their analysis on the government finances. It forms the basis for India's monetary policy and demand-supply dynamic in the secondary market.

The Government of India typically funds a significant portion of its budget deficit by auctioning government bonds on weekly basis. The auction calendar is made public in advance. For last few years, the government has made conscious efforts to auction bonds with residual maturity greater than ten years to lengthen its maturity profile. The government also auctions Treasury Bills on weekly basis to finance their short-term cash flow mismatches. The government's Treasury Bill auction calendar is also available for market participants in advance. The government auctions 91-day, 182-day, 364-day treasury bills on every Wednesday. Indian states also borrow in the bond market by auctioning State Development Loans (SDL) on every Tuesdays. These bonds are mostly purchased by Banks, Insurance companies as well as other market participants due to their sovereign nature, superior secondary market liquidity and statutory holding requirements by the regulators.

Indian corporate entities as well as Public Financial Institutions typically borrow wholesale money from the debt capital market. Primary supply of corporate bonds has been steadily increasing in the last three years in proportion to the increase in the demand for quality assets from mutual funds, insurance companies, foreign portfolio investors and pension funds.

As on 31 Mar 2026, size of the Indian government bond market is around INR 122 trillion, which is distributed amongst 123 unique issues. As compared to that India's corporate bond market is more fragmented. The total corporate bond market size is around INR 69 trillion, which is distributed amongst ~5,907 unique issuers, according to NSDL data.

Indicative Yields as on July 31, 2026:

Instrument	Indicative Yield Range (% per annum)
Treps	5.01-5.41
1 month T Bill	5.12-5.27
3 month T Bill	5.30-5.35
6 month T Bill	5.57-5.62
1 year T Bill	5.69-5.74
1 month CD	6.25-6.35
3 month CD	6.72-6.82
6 month CD	6.85-6.95
1 year CD (Jun'27 level, since there is no issuance in Jul'27)	7.02-7.12
1 Yr Gsec	5.71-5.81
3 Yrs Gsec	6.23-6.33
5 Yrs Gsec	6.4-6.5
10 Yrs Gsec	6.79-6.89
15 Yrs Gsec	7.00-7.05
1 Yr SDL	6.03-6.23
3 Yrs SDL	6.75-7.00
5 Yrs SDL	6.89-7.14
10 Yrs SDL	7.37-7.47
15 Yrs SDL	7.51-7.61

Source: Bloomberg/Reuters

These yields are only indicative, and interest rates are susceptible to fluctuations and are sensitive to various macro-economic and political factors. Please note that the above examples are based on assumptions and are used only for illustrative purposes.

- **Portfolio Turnover:**

The Scheme being an open-ended income scheme, it is expected that there would be a number of Subscriptions and Redemptions on a daily basis. Therefore, it is difficult to estimate with any reasonable measure of accuracy, the likely turnover in the portfolio. The Scheme has no specific target relating to portfolio turnover. Higher portfolio turnover rate may result into higher brokerage and transaction cost.

B. HOW WILL THE SCHEME BENCHMARK ITS PERFORMANCE?

The performance of the Scheme will be benchmarked with AMFI Tier I Benchmark - CRISIL Ultra Short Duration Debt A-I Index.

Justification for adoption of benchmark:
The composition of the aforesaid first tier benchmark is such that it is most suited for comparing the performance of the scheme.

The AMC/Trustee reserves the right to change the benchmark for evaluation of the performance of the Scheme from time to time, subject to SEBI Regulations and other prevailing guidelines if any.

E. WHO MANAGES THE SCHEME?

Name of Fund Manager	Age & Qualifications	Previous Experience	Other Funds Managed
Mr. Rahul Dedhia	Age: 41 years B.E (Electronics) from Mumbai University and MBA (Finance) from MET College Mumbai	Mr. Rahul Dedhia has over 17 years of experience in fixed income market including 15 years in the mutual fund industry. Prior to joining Edelweiss AMC, Mr. Dedhia was associated as Assistant Fund Manager with DHFL Pramerica Mutual Fund from March 2016 to October 2017 and with Deutsche Asset Management (India) Pvt. Ltd from July 2014 to March 2016.	1. Edelweiss Arbitrage Fund 2. Edelweiss Multi Asset Allocation Fund 3. Edelweiss Income Plus Arbitrage Omni Fund of Funds 4. Edelweiss Equity Savings Fund 5. Edelweiss Balanced Advantage Fund 6. Edelweiss Aggressive Hybrid Fund 7. Edelweiss Liquid Fund 8. Edelweiss Money Market Fund 9. Edelweiss Nifty 1D Rate Liquid ETF 10. BHARAT Bond FOF - April 2030 11. BHARAT Bond FOF - April 2031 12. BHARAT Bond FOF - April 2032 13. BHARAT Bond FOF - April 2033
Mr. Kedar Karnik	45 years CFA, FRM, CFQ charter holder, M.M.S. in Finance and B.E. in Electronics & Telecommunication Engineering.	Mr. Kedar Karnik has over 20 years of experience and oversees fixed income strategies at Edelweiss AMC, which he joined in December 2025. His expertise spans fund management and credit analysis across institutions like DSP, Axis, HSBC and CRISIL. He has played a key role in scaling liquid and money market fund	1. Edelweiss Overnight Fund 2. Edelweiss Low Duration Fund 3. Edelweiss Banking & PSU Debt Fund 4. Edelweiss Government Securities Fund 5. Edelweiss Multi Asset Allocation Fund 6. Edelweiss Balanced Advantage Fund 7. Edelweiss Equity Savings Fund

		strategies, with several funds earning industry recognition.	8. Edelweiss Aggressive Hybrid Fund

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

List of Existing schemes:

1. Edelweiss Overnight Fund
2. Edelweiss Liquid Fund
3. Edelweiss Money Market Fund
4. Edelweiss Low Duration Fund
5. Edelweiss Banking and PSU Debt Fund
6. Edelweiss Government Securities Fund

For detailed comparative table please refer the website:
https://www.edelweissmf.com/Files/SID%20/%20KIM%20/%20SAI%20related%20disclosure%20/%20Corporate%20announcement/SID%20/%20KIM%20/%20SAI%20related%20Disclosure/published/Scheme%20differentiation_11022026_033017_PM.pdf

D. HOW HAS THE SCHEME PERFORMED?

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

E. ADDITIONAL SCHEME RELATED DISCLOSURES

i. Scheme's portfolio holdings (top 10 holdings by issuer and fund allocation towards various sectors) - **Not Applicable since the scheme is a new scheme.**
ii. Disclosure of name and exposure to Top 7 issuers, stocks, groups and sectors as a percentage of NAV of the scheme in case of debt and equity ETFs/index funds through a functional website link that contains detailed description. - **Not applicable since the scheme is open ended debt scheme.**
iii. Portfolio Disclosure – Not applicable since the scheme is a new scheme.
iv. Portfolio Turnover Rate - **Not Applicable, since scheme is a new scheme.**
v. Aggregate investment in the Scheme by the Fund Manager - **Not Applicable, since scheme is a new scheme.**
vi. For any other disclosure w.r.t investments by key personnel and AMC directors including regulatory provisions in this regard kindly refer SAI.
vii. Investments of AMC in the Scheme –
The AMC may invest either directly or indirectly in the Scheme during the NFO Period and on ongoing basis in line with SEBI regulations. However, the AMC shall not charge any investment management and advisory services fee on such investments in a Scheme

Further, as per clause sub-regulation 3 (a) of Regulation 22 of SEBI (Mutual Funds) Regulations, 2026 read along with clause 7.13 of the Master Circular for Mutual Funds dated March 20, 2026 on alignment of interest of AMC with the unit holders of Mutual Fund, the AMC will invest in the Scheme based on the risk-o-meter. Please visit website (https://www.edelweissmf.com/statutory/other-disclosures#Investment by AMCs in each of their Mutual Fund Scheme(s).

Part III- OTHER DETAILS

A. COMPUTATION OF NAV

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

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

The NAV of the Scheme will be calculated and declared upto Four decimal places & the fourth decimal will be rounded off higher to the next digit if the fifth decimal is or more than 5 i.e., if the NAV is Rs. 1045.34347 it will be rounded off to Rs. 1045.3435.

Illustration of NAV:

If the net assets of the Scheme, after considering applicable expenses, are Rs.10,45,34347.34 and units outstanding are 1,00,000, then the NAV per unit will be computed as follows:

10,45,34,347.34 / 1,00,000 = Rs. 1045.3435 per unit (rounded off to four decimals).

The Mutual Fund will ensure that the repurchase price will not be lower than 95% of the Applicable NAV.

B. NEW FUND OFFER (NFO) EXPENSES

These expenses are incurred for the purpose of various activities related to the NFO like sales and distribution fees, marketing and advertising, registrar expenses, printing and stationery, bank charges etc. The New Fund Offer expenses in relation to the Scheme will be borne by the AMC.

C. ANNUAL SCHEME RECURRING EXPENSES

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

The AMC has estimated the following recurring expenses of the daily net assets of the Scheme that will be charged to the Scheme as expenses. For the actual current expenses being charged, the investor should refer to the website of the Mutual Fund viz https://www.edelweissmf.com/statutory/total-expense-ratio-of-mutual-fund-scheme. Any change in the current expense ratios will be updated on the website and the same will be communicated to the investor via SMS / e-mail 3 working days prior to the effective date of change.

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

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

On the first Rs. 500 crores of the daily net assets	-	1.85%
On the next Rs. 250 crores of the daily net assets	-	1.65%
On the next Rs. 1,250 crores of the daily net assets		

	-	1.40%
On the next Rs. 3,000 crores of the daily net assets	-	1.25%
On the next Rs. 5,000 crores of the daily net assets	-	1.15%
On the next Rs. 40,000 crores of the daily net assets	-	Expense ratio reduction of 0.05% for every increase of Rs.5,000 crores of daily net assets or part thereof.
On balance of the assets	-	0.70%

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

Total Expense Ratio for the Scheme:

Expense Head	**% p.a. of daily Net Assets* (Estimated p.a.)**
Investment Management & Advisory Fee	Upto 1.85%
Audit fees/fees and expenses of trustees	
Custodial Fees	
Registrar & Transfer Agent Fees including cost of providing account statements / IDCW / redemption cheques/ warrants	
Marketing & Selling Expenses including Agents Commission and statutory advertisement	
Costs related to investor communications	
Costs of fund transfer from location to location	
Cost towards investor education & awareness	
Brokerage & transaction cost pertaining to distribution of units	
Cost of statutory advertisements	
Other Expenses (to be specified as per Reg 66 of SEBI MF Regulations)	
Maximum Base Expenses Ratio (BER) permissible under Regulation 66	Upto 1.85%

Brokerage Cost:

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

Transaction Cost:

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

Statutory Levy:

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

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

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

Notes:

a. The Direct Plan and Options thereunder shall have a lower expense ratio excluding distribution expenses, commission, etc. and no commission for distribution of Units will be paid / charged under Direct Plan of the Scheme.

b. Investor Education and Awareness initiatives: As per clause 11.9.1 of the SEBI Master Circular dated March 20, 2026, the AMC shall annually set apart at least 2 basis points p.a. (i.e. 0.02% p.a.) on daily net assets of the Scheme within the limits of total expenses prescribed under Regulation 66 of SEBI (MF) Regulations for investor education and awareness initiatives undertaken by the Fund.

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

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

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

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

Particulars	**Regular Plan**	**Direct Plan**
Amount Invested at the beginning of the year	10,000	10,000
Income on Investment (assumed rate 8.00% p.a.)	800	800
Expenses other than Distribution Expenses (assumed expense ratio @ 2.00 % p.a.)	216	216
Distribution Expenses (assumed expense ratio for Regular Plan @ 0.25 % p.a.)	27	0
Returns after Expenses at the end of the Year	557	584

BER for the Segregated Portfolio:

1) AMC shall not charge investment and advisory fees on the segregated portfolio. However, BER (excluding the investment and advisory fees) can be charged, on a pro-rata basis only upon recovery of the investments in segregated portfolio.

2) (b) The BER so levied shall not exceed the simple average of such expenses (excluding the investment and advisory fees) charged on daily basis on the main portfolio (in percentage terms) during the period for which the segregated portfolio was in existence.
3) (c) The legal charges related to recovery of the investments of the segregated portfolio may be charged to the segregated portfolio in proportion to the amount of recovery. However, the same shall be within the maximum BER limit as applicable to the main portfolio. The legal charges in excess of the BER limits, if any, shall be borne by the AMC.
4) The costs related to segregated portfolio shall in no case be charged to the main portfolio.

D. LOAD STRUCTURE

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

Applicable Load Structure

The load structure would comprise of an Exit Load, as may be permissible under the Regulations. The current load structure is stated as under:

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

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

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

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

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

Please Note that:

- Exit Load will be applicable for inter Scheme switches as well as special products under the Scheme such as switch-outs/systematic transfer between the schemes of Edelweiss Mutual Fund.
- No exit load shall be levied in case of switch of units from Edelweiss Ultra Short Term Fund - Direct Plan to Edelweiss Ultra Short Term Fund - Regular Plan. However, after the switch, exit load under the Scheme prevailing on the date of switch shall apply for subsequent redemptions/switch out from Edelweiss Ultra Short Term Fund.
- Bonus Units and Units issued on reinvestment of IDCWs shall not be subject to exit load.
- The normal load structure will be applicable in case of Special Products (SIP/STP/SWP) unless otherwise specified.
- The AMC shall ensure the repurchase price will not be lower than 95% of the Applicable NAV.
- For any change in load structure, the AMC will issue an addendum and display it on the website/Investor Service Centres.

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

Changing the Load Structure:

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

Section II

I. Introduction

A. Definitions/interpretation

For detailed description please refer - https://www.edelweissmf.com/Files/SID%20/%20KIM%20/%20SAI%20related%20Disclosure/published/Definition_04062024_115739_AM.pdf

B. Risk factors

1. Standard Risk Factors:

- Investment in mutual fund units involves investment risks such as trading volumes, settlement risk, liquidity risk, default risk including the possible loss of principal.
- As the price / value / interest rates of the Securities in which the Scheme invests fluctuates, the value of your investment in the Scheme may go up or down.
- Mutual funds, like Securities investments, are subject to market and other risks and there can be no guarantee against loss resulting from an investment in the Scheme nor can there be any assurance that the Scheme's objectives will be achieved.
- Past performance of the Sponsor / AMC / Mutual Fund does not guarantee future performance of the Scheme.
- Edelweiss Ultra Short Term Fund is only the name of the Scheme and does not in any manner indicate either the quality of the Scheme or its future prospects and returns.
- The Sponsor is not responsible or liable for any loss resulting from the operation of the Scheme beyond the initial contribution of Rs 1,00,000 (One Lakh Rupees) made by it towards setting up the Mutual Fund.
- The present Scheme is not a guaranteed or assured return scheme.
- As with any investment in securities, the NAV of the units can go up or down depending on various factors and forces affecting capital markets.

2. Scheme Specific Risk Factors

a) Risks Associated with Debt and Money Market Instruments:

- Interest rate Risk: Price of a fixed income instrument generally falls when the interest rates move up and vice-versa. The extent of fall or rise in the prices depends upon the coupon and maturity of the security. It also depends upon the yield level at which the security is being traded. The NAV of the Scheme is expected to increase from a fall in interest rates while it would be adversely affected by an increase in the level of interest rates.
- Spread Risk: In a floating rate security the coupon is expressed in terms of a spread or mark up over the benchmark rate. In the life of the security this spread may move adversely leading to loss in value of the portfolio. The yield of the underlying benchmark might not change, but the spread of the security over the underlying benchmark might increase leading to loss in value of the security.
- Credit risk or default Risk: Credit risk is the risk that the issuer of a debenture/ bond or a money market instrument may default on interest and/or principal payment obligations. Even when there is no default, the price of a security may change with expected changes in the credit rating of the issuer. Also, downgrade of any other similar issuer in the same sector may have a domino effect on valuations. Any downgrade in ratings will have a negative impact on the fund.

- Liquidity & Settlement Risk: The liquidity of a fixed income security may change, depending on market conditions leading to changes in the liquidity premium attached to the price of such securities. At the time of selling the security, the security can become illiquid, leading to loss in value of the portfolio. Different segments of the financial markets have different settlement cycle/periods and such settlement cycle/periods may be impacted by unforeseen circumstances, leading to Settlement Risk. This can adversely affect the ability of the Fund to swiftly execute trading strategies which can lead to adverse movements in NAV.
- Lot size risk: To meet subscription / redemption requirement, fund manager may have to add /reduce odd lots of a security. Such odd lots may be harder to buy/ sell compared to round lots. This can result in longer buying / selling times or lower prices. The fund manager may decide to sell more feasible security or hold higher cash in fund until deployment or have to allot / reduce across funds of similar fund objective.
- Reinvestment Risk: Interest rates may vary from time to time. The rate at which intermediate cash flows are reinvested may differ from the original interest rates on the security, which can affect the total earnings from the security. If a concentrated fund holds a significant amount of bonds maturing in a specific timeframe, reinvestment options may be limited, potentially leading to lower returns.
- Performance Risk: Performance of the Scheme may be impacted with changes in factors, which affect the capital market, and particularly the debt market.
- Market Risk: Lower rated or unrated securities are more likely to react to developments affecting the market as they tend to be more sensitive to changes in economic conditions than higher rated securities.
- Concentration Risk: The Scheme Portfolio may have higher exposure to certain issuers or sectors or management groups, subject to the maximum permissible limit set by SEBI, other regulations and scheme's objective. Any change in government policy / business environment relevant to these issuer / sector / group may have an adverse impact on the portfolio.

b) **Risks Associated with Government Bonds:**

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

c) **Risk associated with Debt Derivatives**

Derivative products are leveraged instruments, which means they have the potential to generate both significant gains and substantial losses for the investor. The success of the strategies implemented depends on the fund manager's ability to identify appropriate opportunities. However, identifying and executing these strategies carries inherent uncertainty, and there is no guarantee that the fund manager's decisions will always lead to profitable outcomes. As such, there is no assurance that the fund manager will successfully identify or implement these 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.

The AMC, on behalf of the Scheme, may use various derivative products from time to time to protect the portfolio's value and enhance investor's interest. Derivative products are specialized instruments that require different investment techniques and risk analysis compared to traditional securities and bonds. Effective use of derivatives requires an understanding of both the underlying instrument and the derivative itself. Additional risks include the potential for mispricing or improper valuation and the possibility that derivatives may not perfectly correlate with underlying assets, rates, and indices. The scheme may use derivative instruments like Interest Rate Swaps, Forward Rate Agreements or other fixed income derivatives.

1. Leverage Risk: Derivative products are leveraged instruments, meaning they can lead to disproportionate gains as well as disproportionate losses. The success of such strategies depends on the fund manager's ability to identify and capitalize on opportunities. However, the identification and execution of these strategies involve uncertainty, and the fund manager's decisions may not always result in profits. There is no assurance that the fund manager will successfully identify or execute these strategies.

2. Risk Comparison: The risks associated with the use of derivatives are distinct from, and may be greater than, those associated with direct investment in securities and other traditional investments.

3. Credit Risk: In derivative transactions, the credit risk is the possibility that the counterparty will default on its obligations. This risk is generally low, as derivative transactions typically do not involve an exchange of principal amounts.

4. Market Risk: Adverse market movements can negatively impact the pricing and settlement of derivatives.

5. Illiquidity Risk: This risk arises when a derivative cannot be sold or purchased quickly at a fair price due to a lack of market liquidity.

d) **Risks Associated with Investments in Repo Transactions in Corporate Bonds**

In repo transactions, also known as repurchase agreements, securities are sold with the seller agreeing to repurchase them at a later date. The repurchase price is higher than the original sale price, with the difference representing interest. Economically, a repo is a secured lending, where the lender receives corporate debt securities as collateral to protect against default. The Scheme may invest in repos of corporate debt securities, which carry the following risks:

- **Counterparty Risk**: This arises if the seller fails to meet the obligation to repurchase the securities at the agreed price and date. To manage counterparty risk, the scheme will only engage with counterparties that have strong credit profiles, as approved by the credit risk analysis team. Exposure to each counterparty will be within the approved credit limits. Counterparty risk is also mitigated by requiring collateral that is equal in value to the transaction, after applying a minimum haircut to the collateral's intrinsic value. Repo transactions in corporate bonds are undertaken through the approved stock exchange platform and settled through the clearing corporation mechanism, which provides settlement guarantee and operational risk mitigation. In case of default by the repo counterparty, the Scheme will have recourse to the corporate debt securities/collateral available under the transaction structure.

- **Collateral Risk**: This risk occurs when the market value of the collateral securities is insufficient to meet the repo obligations. To mitigate this risk, the scheme restricts participation in repo transactions with collateral that meets a minimum rating as prescribed by regulators (currently AA or equivalent or higher-rated money market and corporate debt securities). A downgrade in ratings will result in either early termination of the repo agreement or a request for additional margin to meet the minimum haircut requirement. Furthermore, the scheme may apply a higher haircut to the collateral if it has illiquidity or interest rate risk. The adequacy of collateral will be monitored daily by considering its market value and applying the prescribed haircut. If there is a collateral shortfall, the counterparty will be asked to replenish it. If the counterparty is unable to provide additional collateral or cash, the repo agreement may be terminated early.

- **Settlement Risk**: Corporate Bond Repo transactions are settled directly between two counterparties in the OTC market, unlike government securities repos, where the Clearing Corporation of India Ltd. (CCIL) acts as the central counterparty, reducing settlement risk. Corporate bond repo transactions are undertaken through recognised stock exchange platforms and cleared and settled through the clearing corporation mechanism, including AMC Repo Clearing Limited (ARCL), which acts as the tri-party repo agent/central counterparty for such transactions.However, settlement risk in Corporate Bond Repo transactions is mitigated through the Delivery versus Payment (DvP) mechanism, thereby reducing the risk arising from failure of settlement by either counterparty.

e) **Risks associated with exposure in Triparty Repo**

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

Government securities and Tri-party Repo transactions settle their trades through the CCIL's centralized system. This significantly reduces settlement and counterparty risks by ensuring that all transactions are processed through a secure, regulated platform

- However, members are required to contribute to a default fund managed by CCIL. This fund serves as a safeguard in case a member fails to meet its settlement obligations. The required contribution amounts are set by CCIL periodically. If a default occurs, the defaulter's margins and their contribution to the default fund are first used to cover the losses. If these resources are insufficient, CCIL itself contributes to cover the remaining losses. If there is still a shortfall, the contributions from non-defaulting members are used to cover the residual loss. Non-defaulting members, like mutual funds, are at risk of having their margin and default fund contributions used to cover the losses caused by another member's default. Essentially, our contributions could be called upon to absorb some of the loss.

- In a Triparty Repo transaction, the lender provides funds to the borrower, with the understanding that they will receive those funds back, plus interest, at the agreed-upon maturity date. If the lender fails to make the agreed funds available during the settlement of the trade, this creates a risk for the borrower who is expecting to receive the funds.

f) **Risk associated with investment in Securitised Debt**

Investing in securitized debt carries several risks due to the nature of these instruments. These risks include:

- Credit Risk: The underlying assets in securitized debt may suffer from delinquencies, leading to a partial or full loss of principal or interest. The risk may increase if the pool of underlying loans such as mortgages or consumer loans experiences high levels of non-payment.
- Liquidity Risk: Securitized debt instruments may not be as liquid as other debt securities. The market for these securities can be limited, especially during times of market stress, making it harder to buy or sell them at favorable prices.
- Prepayment Risk: Many securitized debt instruments are subject to prepayment risk, meaning that the underlying borrowers may repay their loans earlier than expected. This can result in reinvestment risk, where the returns from the early repayments may be lower than anticipated.

- Market Risk: Securitized debt securities are affected by changes in market conditions, such as interest rates or economic factors, which can impact their value and performance.
- Structural Risk: Securitized debt involves pooling various assets into a single security, and different tranches (or layers) of the security may carry different risk profiles. Investors in lower-rated tranches may be exposed to higher risk in the event of defaults within the underlying assets.
- Legal and Regulatory Risk: Changes in laws or regulations, especially related to the underlying assets, can impact the performance of securitized debt. Inadequate legal frameworks or enforcement can also affect the recovery in case of defaults.

g) **Risk Factor associated with debt instruments having credit enhancement or structured obligation**

The Scheme may invest in debt instruments having credit enhancement backed by equity shares/guarantees or other any assets as collateral. The profile of these issuers tend to be relatively weak and there may be a pledge of shares of a related party to enhance credit quality or guarantees provided or any other asset provided as security acceptable to lenders The credit enhancement could be in various forms and could include guarantee, shortfall undertaking, letter of comfort, etc. from another entity. 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.

Due to the complex structure and lack of a well-developed secondary market, these securities are less liquid compared to similar rated debt instruments. 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

The credit risk associated with debt instruments rated CE is determined by both the issuer's strength and the structure involved. Consequently, any deficiencies in either the issuer or the structure can negatively affect the credit quality of the debt instrument. Structural weaknesses may emerge from challenges such as legal risks, difficulties in selling the underlying collateral, or complications in enforcing guarantees, among other factors. In the case of structured finance transactions, risks related to servicing add to the overall risk of securitized debt or asset-backed transactions. Thus, in addition to credit risks at the issuer level, such debt instruments are also vulnerable to risks related to their structure.

Where equity shares are provided as collateral there is the risk of sharp price volatility of underlying securities which may lead to erosion in value of collateral thus affecting the ability of the fund to enforce collateral and recover capital and interest obligations. Also there is a possibility of guarantor going insolvent which also can impact the recovery value of exposure. In case of credit enhanced structures backed by equity share the liquidity of the underlying shares may be low leading to a lower recovery and a higher impact cost of liquidation. In case of other assets provided recovery value and enforce ability of asset can also be a risk factor which can lower the recovery value.

h) **Risks Associated with Investment in Tier 2 Bonds**

The Scheme may invest in certain debt instruments with special features viz. subordination to equity (absorbs losses before equity capital) and /or convertible to equity upon trigger of a pre-specified event for loss absorption including Tier 2 bonds issued under Basel III framework.

- Credit Risk: Tier 2 bonds are typically subordinated debt, meaning they rank lower in the event of a default compared to senior debt. The risk that the issuer may not be able to meet its financial obligations (including interest payments or principal repayment) is a key consideration. A downgrade in the issuer's credit rating could negatively impact the value of these bonds.
- Liquidity Risk: Tier 2 bonds may not be as liquid as other fixed-income securities. These bonds may have lower trading volumes, making it more difficult to buy or sell them in the secondary market. In times of market stress, liquidity could further deteriorate, leading to challenges in exiting the investment.
- Interest Rate Risk: Bond prices are inversely related to interest rates. When interest rates rise, the market value of existing bonds generally falls. Since Tier 2 bonds have longer tenures and are often callable, they may be more sensitive to changes in interest rates compared to other types of debt instruments.
- Call Risk: Many Certain Tier 2 bonds are callable, meaning the issuer can choose to redeem the bonds before the maturity date. This often happens when interest rates fall, which could be disadvantageous to bondholders if they have to reinvest the proceeds at lower interest rates.
- Regulatory Risk: Tier 2 bonds, particularly those issued by banks, are subject to regulatory oversight, including guidelines set by central banks and financial regulators. Changes in regulatory frameworks or adverse regulatory actions could affect the performance and value of these bonds.
- Subordination Risk: In the event of financial distress or liquidation of the issuer, Tier 2 bonds will be paid out only after senior debt holders have been satisfied. As a result, these bonds carry higher risk of loss in such scenarios, compared to senior debt securities.
- Event Risk: Adverse developments affecting the issuer, the banking sector or the broader economic environment may impact the credit quality, market value and liquidity of Tier 2 Bonds.
- Valuation Risk: Tier 2 bonds may be subject to higher valuation risk due to their complex structures, limited secondary market liquidity and sensitivity to issuer-specific and market developments. The valuation of such instruments may also be impacted by changes in regulatory framework, market perception of the issuer's creditworthiness and availability of market trades

i) **Risk associated with investment in other schemes managed by the AMC or in the schemes of any other mutual fund**

Investing in mutual funds managed by either other AMCs or the same AMC involves risks such as management risk, where poor investment decisions can lead to underperformance, and performance risk, as past results do not guarantee future returns. Conflicts of interest may arise when an AMC manages multiple funds, potentially impacting investment decisions. Liquidity risk exists if the underlying assets cannot be quickly sold at fair prices, and operational risks, like administrative errors, could disrupt the fund's functioning. Additionally, different investment strategies across AMCs may not align with an investor's goals or risk tolerance. Investors should carefully evaluate these risks and ensure the fund's strategy aligns with their financial objectives.

j) **Risk associated with investment in Unrated debt**

Investing in unrated securities carries several risks, primarily due to the lack of a formal credit rating, which increases uncertainty regarding the issuer's creditworthiness. These securities are more susceptible to credit risk, liquidity risk, and price volatility, as they may not be as widely traded or transparent. With limited information available, investors face higher market and information risks, making it harder to accurately assess the investment's potential. Additionally, unrated securities may experience greater price swings, and in case of default, they may result in higher losses due to their lower ranking in the event of liquidation.

k) **Risk associated with investment in Unlisted Non Convertible debentures**

Investing in unlisted debt securities involves risks such as limited liquidity, making it harder to buy or sell these securities in the market. The lack of a transparent trading platform can also lead to valuation challenges and price volatility. Additionally, unlisted debt securities may carry higher credit risk, as issuers may not be as transparent or financially stable. With less regulatory oversight and fewer disclosure requirements, there's also an increased risk of limited information about the issuer's financial health. These factors make unlisted debt securities more suitable for investors with a higher risk tolerance and the ability to manage these uncertainties

l) **Risk associated with investment in Corporate Debt Market Development Fund (CDMDF)**

Default Risk: CDMDF can invest in corporate debt, which exposes it to the risk of issuer defaults and credit downgrades. In periods of market dislocation, the fund may hold distressed or lower-rated debt, increasing the potential for credit losses.

Liquidity Risk: The fund's ability to provide liquidity support during market stress may be constrained.

Borrowing and Leverage Risk: CDMDF may borrow from financial institutions to finance its corporate debt purchases. This leverage amplifies potential risks, particularly if market conditions deteriorate further.

Loss Absorption: Mutual funds selling to CDMDF bear the risk of first loss, as per the prescribed loss absorption mechanism. This could result in losses for the MF schemes involved, particularly during severe market dislocations.

m) **Backstop facility in form of investment in Corporate Debt Market Development Fund (CDMDF):**

CDMDF is set up as a scheme of the Trust registered as an Alternative Investment Fund ('AIF') in accordance with the SEBI (Alternative Investment Funds) Regulations, 2012 ("AIF Regulations"). The objective of the CDMDF is to help to develop the corporate debt market by providing backstop facility to instill confidence amongst the market participants in the corporate debt/bond market during times of market dislocation and to enhance the secondary market liquidity. In times of market dislocation, CDMDF shall purchase and hold eligible corporate debt securities from the participating investors (i.e., specified debt- oriented MF schemes to begin with) and sell as markets recover. The CDMDF will thus act as a key enabler for facilitating liquidity in the corporate debt market and to respond quickly in times of market dislocation. The trigger and period for which the backstop facility will be open shall be as decided by SEBI. Thus this backstop facility will help fund managers of the aforementioned Schemes to better generate liquidity during market dislocation to help the schemes fulfill liquidity obligations under stress situation.

In accordance with the requirement of regulation 40 of SEBI (Mutual Funds) Regulations, 2026 read with clause 18.2 of SEBI master circular dated March 20, 2026 on Investment by Mutual Fund Schemes in units of Corporate Debt Market Development Fund, the aforementioned schemes shall invest 25 bps of its AUM as on December 31, 2022 in the units of the Corporate Debt Market Development Fund ('CDMDF'). An incremental contribution to CDMDF shall be made every six months to ensure 25 bps of scheme AUM is invested in units of CDMDF. However, if AUM decreases there shall be no return or redemption from CDMDF. Contribution made to CDMDF, including the appreciations on the same, if any, shall be locked-in till winding up of the CDMDF.

Investments in CDMDF units shall not be considered as violation while considering maturity restriction as applicable for various purposes (including applicable Investment limits) and the calculations of Potential Risk Class (PRC) Matrix, Risk-o-meter, Stress testing and Duration for various purposes shall be done after excluding investments in units of CDMDF.

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

I. Unit holder holding units of Segregated Portfolio may not able to fully recover their investments despite their units being listed on exchanges

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

III. Listing of units of Segregated Portfolio in recognised stock exchange does not necessarily guarantee their liquidity. There may not be active trading of units in the stock market. Further trading price of units on the stock market may be significantly lower than the prevailing NAV.

Illustration of Segregated Portfolio

Portfolio Date:	1-Jul-2025
NAV:	12.0000
Credit Event Date:	2-Jul-2025

Credit Event:	Credit Rating Downgrade of secured NCD issued by Company "C Limited" from AA+ to D
Sector of affected Security:	Infrastructure
Valuation Impact:	Affected asset to be valued at 50% of the face value Accrued interest has to be valued at 50%

Portfolio of Affected Scheme before the Credit Event:

Security	LT Credit Rating	Type of Security	Face Value	Price	Market Value	YTM	% of Assets
A Limited	AAA	Bond	100,000,000.00	100.5	100,500,000.00	8.50%	9.90%
B Limited	AAA	Bond	100,000,000.00	100.6	100,600,000.00	8.45%	9.91%
C Limited	AA+	Bond	100,000,000.00	100.7	100,700,000.00	8.40%	9.92%
D Limited	AAA	Bond	100,000,000.00	100.8	100,800,000.00	8.35%	9.93%
E Limited	AAA	Bond	100,000,000.00	100.7	100,700,000.00	8.40%	9.92%
F Limited	AAA	Bond	100,000,000.00	100.6	100,600,000.00	8.35%	9.91%
G Limited	AAA	Bond	100,000,000.00	100.5	100,500,000.00	8.40%	9.90%
H Limited	AAA	Bond	100,000,000.00	100.4	100,400,000.00	8.45%	9.89%
I Limited	AAA	Bond	100,000,000.00	100.3	100,300,000.00	8.50%	9.88%
J Limited	AAA	Bond	100,000,000.00	100.2	100,200,000.00	8.55%	9.87%
Cash	-	CBLO	10,000,000.00	100	10,000,000.00	6%	0.98%
TOTAL			1,010,000,000.00		1,015,300,000.00		100%

Affected Security:

Security	LT Credit Rating	Type of Security	Face Value	Price	Market Value	YTM	% of Assets
C Limited	AA+	Bond	100,000,000.00	100.7	100,700,000.00	8.40%	9.92%

Old NAV of Main Portfolio prior to Segregation: R12.0000
New NAV of Main Portfolio post Segregation: R10.8098

Main Portfolio:

Security	LT Credit Rating	Type of Security	Face Value	Price	Market Value	YTM	% of Assets
A Limited	AAA	Bond	100,000,000.00	100.5	100,500,000.00	8.50%	10.99%
B Limited	AAA	Bond	100,000,000.00	100.6	100,600,000.00	8.45%	11.00%
D Limited	AAA	Bond	100,000,000.00	100.8	100,800,000.00	8.35%	11.02%
E Limited	AAA	Bond	100,000,000.00	100.7	100,700,000.00	8.40%	11.01%
F Limited	AAA	Bond	100,000,000.00	100.6	100,600,000.00	8.35%	11.00%
G Limited	AAA	Bond	100,000,000.00	100.5	100,500,000.00	8.40%	10.99%
H Limited	AAA	Bond	100,000,000.00	100.4	100,400,000.00	8.45%	10.98%
I Limited	AAA	Bond	100,000,000.00	100.3	100,300,000.00	8.50%	10.97%
J Limited	AAA	Bond	100,000,000.00	100.2	100,200,000.00	8.55%	10.96%
Cash	-	CBLO	10,000,000.00	100	10,000,000.00	6%	1.09%
TOTAL			910,000,000.00		914,600,000.00		100%

Segregated Portfolio:

Security	LT Credit Rating	Type of Security	Face Value	Price	Market Value	YTM	% of Assets
C Limited	D	Bond	100,000,000.00	50.35	50,350,000.00	-	100.00%

NAV of Segregated Portfolio: R0.5951

Net Impact on Investor:

NAV Movement	Main Portfolio	Segregated Portfolio	MTM Loss	Total
Before the Credit Event:	12.0000	NA	NA	12.0000
After the Credit Event:	10.8098	0.5951	0.5951	12.0000

Assumptions: There is no change in the valuation of the rest of assets on the day of credit event.

For details please refer SAI.

C. RISK MITIGATION STRATEGIES

Investments in debt securities, money market instruments, and debt derivatives come with various risks, including challenges such as difficulty in selling securities, low trading volumes, settlement delays, interest rate fluctuations, liquidity issues, default risk, and reinvestment risk. While these risks cannot be entirely avoided, they can be managed through diversification and hedging strategies, which help spread exposure across different assets. To further mitigate these risks, the portfolio will be constructed in accordance with regulatory investment guidelines, ensuring that certain market-related risks are reduced. Additionally, the AMC has established a robust risk management framework at an enterprise level. The Risk Management division operates independently within the organization, setting internal limits and continuously monitoring key risk indicators. Regular monitoring ensures that potential risks are identified and addressed promptly. Moreover, the Risk Management Committee at the Board level provides focused oversight to ensure that risks are effectively managed and mitigated.

Risk Category	**Mitigation Strategy**
Volatility Risk	Managed through diversification, reducing exposure to market fluctuations caused by factors like liquidity flows, economic policies, etc.
Liquidity Risk	Government bonds, money market instruments and shorter maturity instruments are generally easier to sell vs. corporate bonds and other instruments. Liquidity risk will be managed by creating portfolios that are diversified across maturities, ratings, types of securities, etc
Credit Risk	Mitigated by investing in debt securities of companies with strong reputations, solid fundamentals, and financial stability. A comprehensive and in-depth credit evaluation of each issuer will be undertaken. The scheme will endeavour to maintain adequate diversification across issuers / sectors / ratings in line with scheme objectives, regulations and investment strategy.
Interest rate Risk	Change in interest rate typically has a higher impact on high duration securities. As per the nature of the fund, investments will be in low duration securities. The AMC shall strive to actively manage the duration of the respective funds based on the prevailing market conditions / outlook of interest rates, keeping in mind the scheme objectives, investment strategy and applicable regulations
Concentration Risk	The AMC will attempt to mitigate this risk by maintaining adequate diversification across issuers/ sectors / instrument type in line with the scheme objectives, investment strategy and applicable regulations. This will also be managed by keeping prudent internal limits
Debt Derivatives Risk	Interest Rate Swaps will be done with approved counter parties under pre approved ISDA agreements or any other arrangement as may be permitted. Mark to Market of swaps, netting off of cash flow and default provision clauses will be provided as per

	standard practice on a reciprocal basis. Interest Rate Swaps and other derivative instruments will be used as per local (RBI and SEBI) regulatory guidelines

Other Risk mitigation and monitoring

Liquidity Risk Management Framework	The scheme would follow the SEBI and AMFI-mandated Liquidity Risk Management Framework (LRM) to maintain adequate liquid assets based on expected redemptions. This covers all potential liquidity risk scenarios upto 99% confidence interval. The FM will need to take remedial action if minimum liquid assets required is not maintained. The FM also have in place an Asset Liability Mismatch (ALM) Framework which monitors similar aspects for a longer tenure of 90 days and ensures that schemes assets are always adequate to cater to liabilities.
Stress Testing	The AMC would conduct stress tests on portfolio assets to evaluate the NAV impact of risks like interest rate changes, credit risk, and liquidity and the results will be compared to the NAV impact set by AMFI and the AMC to take corrective action if needed.
Potential Risk Class Matrix and Risk-o-meter	The AMC defines the maximum risk that a scheme will run as per design and monitors this risk on a regular basis. Remedial measures will have to be taken in case any passive breaches.
Enterprise-level Risk Framework	The AMC has a dedicated Risk Management division, with internal limits and risk indicators monitored regularly. The Risk Management Committee at the Board level ensures focused risk management.
Swing Pricing Circular	In case of severe liquidity stress at an AMC level or a severe dysfunction at market level, the Swing Pricing guidelines get triggered which offers the contingency plan in case all else fails.

II. Information about the scheme:

A. Where will the scheme invest?

The corpus of the Scheme shall be invested in accordance with the investment objective in any (but not exclusively) of the following securities:

a) Securities issued by Government of India, any state government, municipal corporations/local bodies. Repos/reverse repos in Government Securities as may be permitted by RBI (including but not limited to coupon bearing bonds, zero coupon bonds and treasury bills).

   A Government Security (G-Sec) is a tradeable instrument issued by the Central Government or the State Governments of India. It acknowledges the Government's debt obligation. They are generally long term with maturity of one year or more. In India, the Central Government issues both, treasury bills and bonds or dated securities while the State Governments issue only bonds or dated securities, which are called the State Government Securities (SGSs). G-Secs carry practically no risk of default and, hence, are called risk-free gilt-edged instruments. Repos / Reverse Repos enables collateralized short-term borrowing and lending through sale/purchase operations in such government securities.

   Repo: As per Section 45U (c) of RBI Act, 1934, "repo" means an instrument for borrowing funds by selling securities with an agreement to repurchase the securities on a mutually agreed future date at an agreed price which includes interest for the funds borrowed.

Reverse Repo: As per Section 45U (d) of RBI Act, 1934, "reverse repo" means an instrument for lending funds by purchasing securities with an agreement to resell the securities on a mutually agreed future date at an agreed price which includes interest for the funds lent.

Triparty Repo: According to Repurchase Transactions (Repo) (Reserve Bank) Directions, 2018, triparty repo means a repo contract where a third entity (apart from the borrower and lender), called a Triparty Agent, acts as an intermediary between the two parties to the repo to facilitate services like collateral selection, payment and settlement, custody, and management during the life of the transaction.

b) Securities guaranteed by the Central and State Governments (including but not limited to coupon bearing bonds, zero coupon bonds and treasury bills).

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

d) Repo / Reverse Repo transactions in Corporate Debt Securities

e) Cash and cash equivalents

f) Money Market Instruments include but not limited to Commercial Paper, Commercial Bills, Certificates of Deposit, Treasury Bills, Bills Rediscounting, Triparty Repo, Repo/ Reverse repo in government securities, Government securities with an unexpired maturity upto 1 year, Call or notice money, Usance Bills, and any other short-term instruments allowed under current Regulations.
   - Certificate of Deposits (CDs): CD is a negotiable money market instrument issued by scheduled commercial banks and select all-India Financial Institutions that have been permitted by the RBI to raise short term resources. The maturity period of CDs issued by the Banks is between 7 days to one year, whereas, in case of FIs, maturity is between one year to 3 years from the date of issue. CDs are issued at a discount to face value.
   - A Commercial Bill is a short-term, negotiable instrument (also known as a bill of exchange) used by firms to finance their working capital, typically arising from sales on credit.
   - Commercial Paper (CPs): CP is an unsecured negotiable money market instrument issued in the form of a promissory note, generally by corporates, primary dealers non-banking finance companies, brokers and all India Financial Institutions as an alternative source of short term borrowings. They are issued at a discount to the face value as may be determined by the issuer. CP is traded in secondary market and can be freely bought and sold before maturity
   - Bills Re-discounting is an instrument where a financial institution discounts the bills of exchange that it has discounted previously with another financial institution.
   - A Usance bill is a financial instrument where payment is not due immediately, but rather at a predetermined future date.

g) Debt Instruments include but not limited to Non-convertible debentures, Bonds, Secured premium notes, Zero coupon bonds, Deep discount bonds, Floating rate bond / notes, etc. These are financial instruments issued by companies (both public and private) to raise long-term funds through public issues or on a private placement basis. They are generally rated by credit rating agencies.

h) Securitised Debt Obligations.

i) Units of Mutual Fund- Mutual fund means a fund established in the form of a trust to raise monies through the sale of units to the public or a section of the public under one or more schemes for investing in securities, money market instruments, gold or gold related instruments, silver or silver related instruments, real estate assets and such other assets and instruments as may be specified by the SEBI from time to time.

j) Derivative instruments like Interest Rate Swaps, Interest Rate Futures, Forward Rate Agreements and such other derivative instruments permitted by SEBI/RBI from time to time.

Debt derivative instruments

- **Interest Rate Swap:** An Interest Rate Swap (IRS) is a financial contract between two parties exchanging or swapping a stream of interest payments for a "notional principal" amount on multiple occasions during a specified period. Such contracts generally involve exchange of a "fixed to floating" or "floating to fixed" rate of interest. Accordingly, on each payment date that occurs during the swap period, cash payments based on fixed and floating rates are made by the parties to one another.
- **Interest Rate Futures:** A futures contract is a standardized, legally binding agreement to buy or sell a commodity or a financial instrument in a designated future month at a market determined price (the futures price) by the buyer and seller. The contracts are traded on a futures exchange. An Interest Rate Future is a futures contract with an interest-bearing instrument as the underlying asset.

  Characteristics of Interest Rate Futures

1. Obligation to buy or sell a bond at a future date
2. Standardized contract.
3. Exchange traded
4. Cash settlement

- **Forward Rate Agreement:** A Forward Rate Agreement (FRA) is a financial contract between two parties to exchange interest payments for a 'notional principal' amount on settlement date, for a specified period from start date to maturity date. Accordingly, on the settlement date, cash payments based on contract (fixed) and the settlement rate, are made by the parties to one another. The settlement rate is the agreed benchmark/ reference rate prevailing on the settlement date.

k) Investment in units of CDMDF: In accordance with the requirement of SEBI (Mutual Funds) Regulations, 2026 read with Clause 18.2.2.(b) of SEBI Master Circular dated March 20, 2026, on Corporate Debt Market Development Fund, scheme shall invest 25 bps of its AUM in the units of CDMDF (AIF units).

l) Credit default swaps is a financial contract that enables an investor to transfer or hedge their credit risk by exchanging it with another party

m) Liquid assets - Liquid assets shall include Cash, Government Securities, T-bills and Repo on Government Securities.

n) Short Term Deposits are offered by Scheduled Commercial Banks (both public and private sector banks) with a fixed/floating interest rate and maturity date.

o) Debt Instruments with special features (Tier 2 Bonds)

Subordinated Tier 2 bonds are debt instruments issued by banks to meet their Tier 2 capital requirements. These have to be for a minimum period of 5 years at the time of issue. They are unsecured and subordinated in claims to depositors, unsecured creditors and senior bonds of the bank.

p) Debt Instruments with SO / CE rating Debt instruments with Structured Obligation (SO) or Credit Enhancement (CE) ratings are bonds or loans that have been enhanced with additional credit support to reduce default risk. SO ratings indicate that the instrument's creditworthiness is improved through structural mechanisms like collateral, guarantees, or insurance. CE ratings signify that external support, such as a third-party guarantee or letter of credit, bolsters the instrument's credit profile. These enhancements provide greater security to investors, often resulting in higher credit ratings and lower interest rates compared to non-enhanced debt instruments.

q) Non-Convertible Preference Shares

r) Any other like instruments as may be permitted by RBI/SEBI/ such other Regulatory Authority from time to time

Subject to the Regulations, the securities mentioned above could be listed, unlisted, privately placed, secured, unsecured and of varying maturity. The securities may be acquired through public offer, secondary market operations, private placement, or negotiated deals. The Scheme may also enter into repurchase and reverse repurchase in various securities as per the guidelines and regulations applicable to such transactions.

The fund manager reserves the right to invest in any other securities that may be permitted from time to time and that align with the Scheme's investment objectives. Any change in the asset allocation affecting the investment profile of the Scheme will be effected only in accordance with SEBI (MF) Regulations 2026.

B. What are the investment restrictions?

Pursuant to the Regulations and amendments thereto and subject to the asset allocation pattern of the Scheme, following investment restrictions are applicable:

- The Fund shall ensure that total exposure of the Scheme, in a particular sector (excluding investments in Bank CDs, triparty repo, G-Secs, T-Bills, short term deposits of scheduled commercial banks and AAA rated securities issued by Public Financial Institutions and Public Sector Banks) shall not exceed 20% of the net assets of the scheme; Provided that an additional exposure to financial services sector (over and above the limit of 20%) not exceeding 10% of the net assets of the scheme shall be allowed only by way of increase in exposure to Housing Finance Companies (HFCs); Further, an additional exposure of 5% of the net assets of the scheme has been allowed for investments in securitized debt instruments based on retail housing loan portfolio and/or affordable housing loan portfolio. Provided further that the additional exposure to such securities issued by HFCs are rated AA and above and these HFCs are registered with National Housing Bank (NHB) and the total investment/ exposure in HFCs shall not exceed 20% of the net assets of the scheme.

- Conditions for undertaking repo in corporate debt securities:
  i. The gross exposure of any mutual fund scheme to repo transactions in corporate debt securities including Commercial Papers (CPs) and Certificate of Deposits (CDs) shall not be more than 10 % of the net assets of the concerned scheme.
  ii. The cumulative gross exposure through debt and money market instruments, repo / reverse repo in corporate debt securities, debt derivative positions, units of mutual funds, securitized debt, instruments with special features, credit enhancement and structured Obligations and such other securities/assets as may be permitted by SEBI from time to time subject to regulatory approvals, if any should not exceed 100% of the net assets of the Scheme as per Clause 13.18.1 of SEBI Master Circular for Mutual Funds dated March 20, 2026.
  iii. The scheme shall borrow through repo transactions only if the tenor of the transaction does not exceed a period of six months.
  iv. The exposure limit/investment restrictions prescribed under the Seventh Schedule of the Regulations and circulars issued there under (wherever applicable) shall be applicable to repo transactions in corporate debt securities.

v. Counterparty selection & credit rating:
Mutual funds shall participate in repo transactions on following Corporate Debt securities;

- Listed AA and above rated corporate debt securities and Commercial Papers (CPs) and Certificate of Deposits (CDs).

- In terms of Regulation 42 (1) mutual funds shall borrow through repo transactions only if the tenor of the transaction does not exceed a period of six months.

- Mutual funds shall ensure compliance with the Seventh Schedule of the Mutual Funds Regulations about restrictions on investments, wherever applicable, with respect to repo transactions in corporate debt securities including Commercial Papers (CPs) and Certificate of Deposits (CDs). However, for transactions where settlement is guaranteed by a Clearing Corporation, the exposure shall not be considered for the purpose of determination of investment limits for single issuer, group issuer and sector level limits.

- The Mutual Fund/AMC shall make investment out of the NFO proceeds only on or after the closure of the NFO period. The Mutual Fund/ AMC can however deploy the NFO proceeds in Tri-Party Repo before the closure of NFO period. However, AMCs shall not charge any investment management and advisory fees on funds deployed in Tri-party Repo during the NFO period. The appreciation received from investment in Tri-Party Repo shall be passed on to investors

- The Fund shall ensure that total exposure of debt schemes of mutual funds in a group (excluding investments in securities issued by Public Sector Units, Public Financial Institutions and Public Sector Banks) shall not exceed 20% of the net assets of the scheme. Such investment limit may be extended to 25% of the net assets of the Scheme with the prior approval of the Board of Trustees. The investments by debt mutual fund schemes in debt and money market instruments of group companies of both the sponsor and the asset management company shall not exceed 10% of the net assets of the scheme. Such investment limit may be extended to 15% of the net assets of the Scheme with the prior approval of the Board of Trustees. For this purpose, a group means a group as defined under regulation 2(1)(x) of SEBI (Mutual Funds) Regulations, 2026 (Regulations) and shall include an entity, its subsidiaries, fellow subsidiaries, its holding company and its associates.

- The Scheme shall not invest more than 10% of its NAV in debt instruments comprising money market instruments and non-money market instruments (excluding repos/reverse repos/TBills/GSecs/SDLs) issued by a single issuer which are rated not below investment grade by a credit rating agency authorised to carry out such activity under the Act. Such investment limit may be extended to 12% of the NAV of the Scheme with the prior approval of the Board of Trustees and Board of Directors of the AMC.

  A mutual fund scheme shall not invest more than:
  a. 10% of its NAV in debt and money market securities of issuers having long term credit rating of AAA; or
  b. 8% of its NAV in debt and money market securities of issuers having long term credit rating of AA category; or
  c. 6% of its NAV in debt and money market securities of issuers having long term credit rating of A category 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 limit.

Note:

i. The long-term rating of issuers shall be considered for the money market instruments. However, if there is no long-term rating available for the same issuer, then based on credit rating mapping of CRAs between short term and long-term ratings, the most conservative long term rating shall be taken for a given short term rating.

ii. Exposure to government money market instruments shall be treated as exposure to government securities.

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

Provided further that investment within such limit can be made in mortgaged backed securitized debts which are rated not below investment grade by a credit rating agency registered with SEBI

- Investment restrictions as given below: -

  a) Maximum investment in unlisted NCDs will be 10 % of the debt portfolio of the scheme

  b) Investment in unrated debt and money market instruments, other than government securities, treasury bills, derivative products such as Interest Rate Swaps (IRS), Interest Rate Futures (IRF), etc. by mutual fund schemes shall be subject to the following:

  I. Investments should only be made in such instruments, including bills re-discounting, usance bills, etc., that are generally not rated and for which separate investment norms or limits are not provided in SEBI (Mutual Fund) Regulations, 2026 and various circulars issued thereunder.

  II. Exposure of mutual fund schemes in such instruments, shall not exceed 5% of the net assets of the schemes.

  III. All such investments shall be made with the prior approval of the Board of AMC and the Board of trustees.

- The Scheme may invest in another scheme under the AMC or any other mutual fund without charging any fees, provided that aggregate inter-scheme investment made by all 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 mutual fund.

- The Scheme shall buy and sell securities on the basis of deliveries and shall in all cases of purchases, take delivery of relevant securities and in all cases of sale, deliver the securities.. Additionally, the sale of government securities/SDLs/TBills already contracted for purchase on CCIL platform shall be permitted in accordance with the guidelines issued by RBI in this regard.

- The Mutual Fund shall get the securities purchased or transferred in the name of the Mutual Fund on account of the concerned scheme, in each instance.

- The investment of the Scheme in the following instruments as per Clause 13.1 of SEBI Master Circular for Mutual Funds dated March 20, 2026, 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.

The above limits shall not be applicable on investments in securitized debt instruments. Investment by the Scheme in debt instruments, having credit enhancements backed by equity shares directly or indirectly, shall have a minimum cover of 4 times considering the market value of such shares. Further, the investment in debt instruments having credit enhancements should be sufficiently covered to address the market volatility and reduce the inefficiencies of invoking of the pledge or cover, whenever required, without impacting the interest of the investors. In case of fall in the value of the cover below the specified limit, AMCs will initiate necessary steps to ensure protection of the interest of the investors.

- The Scheme shall not borrow except to meet temporary liquidity needs of the Fund for the purpose of repurchase/ redemption of units or payment of interest to the unit holders. Such borrowings shall not exceed 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. For the purpose of this regulation, intraday borrowing shall not be construed as borrowing.

- The Scheme shall not make any investment in, (a) any unlisted security of an associate or group company of the sponsor; or (b) any security issued by way of private placement by an associate or group company of the sponsor; or (c) the listed securities of group companies of the sponsor which is in excess of 25% of the net assets subject to such conditions as may be specified by SEBI.

- Transfers of investments from one scheme to another scheme in the same mutual fund shall be allowed only if:
    a) such transfers are done at the prevailing market price for quoted instruments on spot basis. Explanation- “spot basis” shall have same meaning as specified by stock exchange for spot transactions.
    b) the securities so transferred shall be in conformity with the investment objective of the scheme to which such transfer has been made.
    c) The AMC shall comply with the guidelines issued under SEBI Master Circular for Mutual Funds dated Match 20, 2026, and such other guidelines as may be notified from time to time.

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

- The Scheme will not advance any loan for any purpose.

- As per Clause 13.1 of SEBI Master Circular for Mutual Funds dated March 20, 2026, 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.

- Investments in Derivatives shall be in accordance with the guidelines as stated under Clause 8.5 & 13.15 of SEBI Master Circular for Mutual Funds dated March 20, 2026, as may be amended from time to time

- As per para 13.15 of SEBI Master Circular for Mutual Funds dated March 20, 2026, on "Review of norms for investment and disclosure by Mutual Funds in derivatives", the limits for exposure towards derivatives are as under:

1. The cumulative gross exposure through debt and money market instruments, repo / reverse repo in corporate debt securities, debt derivative positions, units of mutual funds, securitized debt, instruments with special features, credit enhancement and structured Obligations and such other securities/assets as may be permitted by SEBI from time to time subject to regulatory approvals, if any should not exceed 100% of the net assets of the Scheme.

2. Mutual Funds shall not write options or purchase instruments with embedded 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 with 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. The Scheme may enter into plain vanilla interest rate swaps for hedging purposes. The counter party in such transactions must be an entity recognized as a market maker by RBI. Further, the value of the notional principal in such cases must not exceed the value of respective existing assets being hedged by the scheme. Exposure to a single counterparty in such transactions should not exceed 10% of the net assets of the scheme. However, if the Scheme is 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. Exposure in derivative positions shall be computed as follows:

Position	Exposure
Long Future	Future Price * Lot Size * Number of Contracts
Short Future	Future Price * Lot Size * Number of Contracts

As and when SEBI notifies amended limits in position limits for exchange traded derivative contracts in future, the aforesaid position limits, to the extent relevant, shall be read as if they were substituted with the SEBI amended limits.

- The Scheme shall not invest in unlisted debt instruments and commercial papers, with the following exceptions:
  a. Government Securities/SDLs/TBills
  b. Money Market Instruments (excluding commercial papers)
  c. Unlisted non-convertible debentures up to a maximum of 10% of the debt portfolio of the scheme subject to such conditions as may be specified by the Board from time to time. Provided further that the Scheme shall comply with the norms under this clause within the time and in the manner as may be specified by SEBI from time to time

The above provisions do not apply to term deposits placed as margins for trading in cash and derivative market.

- Pending deployment of funds of a Scheme in terms of investment objectives of the Scheme, a mutual fund may invest them in short term deposits of schedule commercial banks, subject to provision of Clause 13.7 of SEBI Master Circular for Mutual Funds dated March 20, 2026.

a. The term 'short term' for parking of funds shall be treated as a period not exceeding 91 days.
b. Such deposits shall be held in the name of each Scheme.
c. Each Scheme shall not park more than 15% of its net assets in the short-term deposit(s) of all the scheduled commercial banks put together. However, it may be raised to 20% with the prior approval of the Trustee. Also, 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.
d. Each Scheme shall not park more than 10% of its net assets in short term deposit(s) with any one scheduled commercial bank including its subsidiaries.
e. Trustees /AMC will ensure that no funds of a scheme is parked in short term deposit of a bank which has invested in that scheme and the bank in which a scheme has short term deposit do not invest in that scheme until the scheme has short term deposit with such bank.

The above provisions do not apply to term deposits placed as margins for trading in cash and derivative market.

- Exposure limit for participating in Interest Rate Futures - In addition to the existing provisions of SEBI Master Circular for Mutual Funds dated March 20, 2026, the following are prescribed:

  To reduce interest rate risk in a debt portfolio, mutual fund 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

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

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

- 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.
- 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 at least 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 SEBI Master Circular for Mutual Funds dated March 20, 2026. 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.

- At no point of time, the net modified duration of part of the portfolio being hedged should be negative.
- 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 SEBI Master Circular for Mutual Funds dated March 20, 2026.
- The basic characteristics of the scheme should not be affected by hedging the portfolio or part of the portfolio (including one or more securities) based on the weighted average modified duration.
- The interest rate hedging of the portfolio should be in the interest of the investors

Apart from the investment restrictions prescribed under SEBI (Mutual Fund) Regulations, the fund may follow certain internal norms vis-à-vis limiting exposure to a particular scrip, issuer or sector, etc. within the mentioned restrictions, and these are subject to review from time to time.

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

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

The Trustee/AMC may alter the above-stated limitations from time to time, and also to the extent the SEBI (Mutual Funds) Regulations, 2026 change or as deemed fit in the general interest of the unitholders, so as to permit the Scheme to make their investments in the full spectrum of permitted investments in order to achieve their investment objective.

C. Fundamental Attributes

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

(i) Type of a scheme - An open-ended ultra short-term debt scheme investing in debt and money market instruments such that the Macaulay duration of the portfolio is between – 3 to 6 months. A Relatively low-interest rate risk and moderate Credit Risk.

(ii) Investment Objective

- Main Objective - The investment objective of the Scheme is to generate income through investment in debt and money market instruments such that the Macaulay duration of the portfolio is between 3 months to 6 months.

There is no assurance that the investment objective of the Scheme will be achieved.

- Investment Pattern – Please refer to Part II – A. '**How will the Scheme Allocate its Assets**?' - The tentative Equity/ Debt portfolio break-up with minimum and maximum asset allocation, is disclosed in the Section on Asset Allocation and Investment Pattern.

(iii) Terms of Issue

- Liquidity Provisions:

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

The Scheme offers subscription & redemption facility at the Applicable NAV on every Business Day. As per SEBI Regulations, the Mutual Fund will dispatch Redemption proceeds within 3 working Days of receiving a valid redemption request. In case the redemption proceeds are not made within 3 working Days of the date of receipt of a valid redemption request, interest will be paid @ 15% per annum or such other rate from the 4th working day onwards as may be prescribed by SEBI from time to time.

- Aggregate fees and expenses charged to the Scheme:

The aggregate fees and expenses charged to the Scheme will be in line with the limits defined in the SEBI Regulations as amended from time to time. The aggregate fee and expenses to be charged to the Scheme is detailed in **Section I - Part III(C)** of this document.

- Any Safety Net or Guarantee Provided:

The Scheme does not provide any safety net or guarantee.

Changes in Fundamental Attributes:

In accordance with Regulation 22(9)(C) of the SEBI (MF) Regulations and Clause 1.9.2 of SEBI Master Circular for Mutual Funds dated March 20, 2026, the Trustee shall ensure that no change in the fundamental attributes of the Scheme and the Plan(s) / Option(s) thereunder or the trust or fee and expenses payable or any other change which would modify the Scheme and the Plan(s) / Option(s) thereunder and affect the interests of Unit holders is carried out unless:

- The Trustees have taken/received comments from SEBI in this regard before carrying out such changes.
- An addendum to the existing SID shall be issued and displayed on AMC website immediately.
- SEBI has reviewed and provided its comments on the proposal
- A written communication about the proposed change is sent to each Unit holder and a public notice / advertisement is given in one English daily newspaper having nationwide circulation as well as in a newspaper published in the language of the region where the Head Office of the Mutual Fund is situated;
- The Unit holders are given an option for a period of 30 days to exit at the prevailing Net Asset Value without any exit load; and
- The SID shall be revised and updated immediately after completion of duration of the exit option (not less than 30 days from the notice date).

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

E. Principles of incentive structure for market makers (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 14.5 of SEBI master circular for mutual funds dated March 20, 2026 (only for close ended debt schemes) – Not Applicable

G. Other Scheme Specific Disclosures:

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

	Asset Value (NAV) and the same will be credited to investor's Demat Account on weekly basis on realization of funds. The AMC shall issue units in dematerialized form to a unit holder in a scheme within two working days of the receipt of request from the unit holder.
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.)	The minimum target amount to be raised during the NFO Period shall be Rs. 20 Crores. If the AMC does not meet the minimum target amount and fails to refund the amount within 5 Business Days from the date of closure of the NFO Period, interest as specified by SEBI (currently 15% p.a.) will be paid to the investors from the expiry of fifth business day of the closure of the subscription period.
Maximum Amount to be raised (if any)	There will be no upper limit on the total corpus collected under the Scheme during the NFO Period.
Dividend Policy (IDCW)	• **IDCW Distribution Procedure:** SEBI Circular lays down the procedure for Declaration of IDCW which clearly says that quantum of IDCW and record date shall be fixed by the Board of Trustees and AMC shall issue a notice to the public communicating the decision about IDCW including the record date, within one calendar day of the decision made by the Board of Trustees in their meeting. Record date shall be the date that will be considered for the purpose of determining the eligibility of investors whose name appears on the register of Unit holders. The record date shall be 2 working days from the issue of public notice. The Trusteeship Company reserves the right to declare IDCW on a regular basis. The Fund does not guarantee or assure declaration or payment of IDCW. Although the Trustees have intention to declare IDCW under IDCW Option, such declaration of IDCW if any, is subject to Scheme's performance & the availability & adequacy of distributable surplus in the Scheme at the time of declaration of such IDCW. Investors should note that, when the Mutual Fund declares an IDCW under the Scheme, the Income distribtion shall be dispatched within 7 working days of the record date. The requirement of giving notice & the above laid procedure shall not be compulsory for Scheme/plan/option having frequency of IDCW distribution from daily upto monthly IDCW. Further, investors are requested to note that the amounts can be distributed out of the investor's capital (Equilization Reserve), which is part of sales price that represents realized gains. • **Effect of IDCWs:**

	When IDCWs are declared and paid under the Scheme, the net assets attributable to Unit holders in the IDCW Option will stand reduced by the IDCW amount subject to TDS and statutory levy if any. The NAV of the Unit holders in the Growth Option will remain unaffected by the payment of IDCW. Even though the asset portfolio will be un-segregated, the NAVs of the Growth Option and IDCW Option will be distinctly different after declaration of the first IDCW to the extent of distributed income, tax and statutory levy paid thereon, where applicable, and expenses relating to the distribution of IDCWs. • **Mode of Payment of IDCWs:** The Scheme proposes to pay IDCW by Direct Credit or through RTGS or NEFT or any other EFT means. RBI offers the facility of EFT for facilitating better customer service by direct credit of IDCW amount to a Unit holder's bank account through electronic credit which avoids loss of IDCW in transit or fraudulent encashment. The Mutual Fund will endeavour to offer this facility for payment of IDCW/repurchase proceeds to the Unit holders residing in any of the cities where such a Bank facility is available. The Fund is arranging with selected bankers to enable direct credits into the bank accounts of the investors at these banks. If an investor has an account with a bank with which the Fund will tie up for direct credit, the IDCW amount will be credited directly to the bank account, under intimation to the Unit holder by email/SMS/post. The Mutual Fund, on a best effort basis, and after scrutinising the names of the banks where Unit holders have their accounts, will enable direct credit/RTGS/NEFT/ to the Unit holders' bank accounts. While the preferred mode of payment is through EFT route, the AMC is at the sole discretion to pay IDCW by any other means (including at par cheques and demand drafts, where the EFT facility is not available in a particular city or Bank or as the Trusteeship Company or the AMC deems fit in the interest of investors.) All the IDCW payments shall be in accordance and compliance with SEBI Regulations, as amended from time to time. If Unit holders have opted for IDCW Payout Option, if the IDCW amount payable to such Unit holders (net of tax deducted at source, wherever applicable) is less than or equal to Rs. 250, following treatment shall be: a. Where the option to payout IDCW is available in electronic mode: The IDCW amount shall be paid to the Unit holders. However, if the payment through electronic mode is unsuccessful, the AMC shall issue IDCW warrant for such amount; and

	Where the option to payout IDCW is not available in electronic mode: The IDCW shall be mandatorily reinvested in the respective Scheme/Plan by issuing additional Units at the applicable ex-IDCW NAV.
Allotment (Detailed procedure)	Allotment will be completed after due reconciliation of receipt of funds for all valid applications within 5 Business Days from the closure of the NFO period. Allotment to NRIs/FPIs will be subject to RBI approval, if required. Subject to the SEBI (MF) Regulations, the Trustee may reject any application received in case the application is found invalid/incomplete or for any other reason in the Trustee's sole discretion. For investors who have given demat account details, the Units will be credited to the investor's demat account after due verification and confirmation from NSDL/CDSL of the demat account details. • Allotment Confirmation/Account Statement (for non-demat account holders): An Allotment Confirmation/Account statement will be sent by way of SMS and/or email and/or ordinary post, to each Unit Holder who has not provided his demat account details in the application form for subscription during the NFO. The Allotment Confirmation/Account statement, stating the number of Units allotted to the Unit Holder will be sent not later than 5 Business Days from the close of the NFO Period of the Scheme. The Account Statement shall be non-transferable. • Dispatch of Account Statements to NRIs/FPIs will be subject to RBI approval, if required. • Allotment Advice/Holding Statement (demat account holders): For investors who have given valid demat account details at the time of NFO, Units issued by the AMC shall be credited by the Registrar to the investor's beneficiary account with the DP as per information provided in the Application Form. The AMC shall issue to such investor, units in dematerialized form as soon as possible but not later than five working days from the date of closure of the initial subscription list or from the date of receipt of the application. Such investors will receive the holding statement directly from their depository participant (DP) at such a frequency as may be defined in the Depository Act or Regulations or on specific request. • Consolidated Account Statement (for non-demat account holders) for ongoing transactions: CAS shall also be sent to the Unit holder in whose folio transactions have taken place during that month, on or before 15^{th} of the succeeding month. In the event the account has more than one registered Unit holder, the first named Unit holder shall receive the CAS. In case of specific request received from investors, Mutual Fund will provide an account statement to the investors within 5 Business Days from the receipt of such request.

	The Mutual Fund reserves the right to recover from an investor any loss caused to the Scheme on account of dishonor of cheques issued by him/her/it for purchase of Units.
Refund	Refund of subscription money to applicants in the case of minimum subscription amount not being raised or applications rejected for any other reason whatsoever, will be made within 5 Business Days from the date of closure of the NFO period & all refund orders will be sent by registered post or in such other manner as permitted under Regulations. Investors should note that no interest will be payable on any subscription money so refunded within 5 Business Days. If the Mutual Fund refunds the amount after 5 Business Days, interest at the rate of 15% p.a. will be paid to the applicant and borne by the AMC for the period from the day following the date of expiry of 5 Business Days until the actual date of the refund. Refund orders will be marked "A/c. Payee only" and drawn in the name of the applicant in the case of a sole applicant and in the name of the first applicant in all other cases. In both cases, the bank name and bank account number, as specified in the application, will be mentioned in the refund order. The bank and/or collection charges, if any, will be borne by the applicant.
Who can invest This is an indicative list and investors shall consult their financial advisor to ascertain whether the scheme is suitable to their risk profile.	The following persons are eligible and may apply for subscription to the Units of the Scheme of the Fund (subject, wherever relevant, to purchase of units of Mutual Funds being permitted and duly authorised under their respective constitutions, charter documents, corporate / other authorisations and relevant statutory provisions, etc): 1. Resident adult Indian individuals either singly or jointly (not exceeding three), or on an Anyone or Survivor basis; 2. Karta of Hindu Undivided Family (HUF in the name of Karta); 3. Partnership Firms in the name of any one of the partner (constituted under the Indian partnership law) & Limited Liability Partnerships (LLP); 4. Minors (Resident or NRI) through parent / legal guardian; 5. Schemes of Mutual Funds registered with SEBI, including schemes of Edelweiss Mutual Fund, subject to the conditions and limits prescribed by SEBI Regulations and the respective Scheme Information Documents; 6. Companies, Bodies Corporate, Public-Sector Undertakings (PSU), Association of Persons (AOP) or bodies of individuals (BOI) and societies registered under the Societies Registration Act, 1860 (so long as the purchase of units is permitted under the respective constitutions); 7. Banks, including Scheduled Bank, Regional Rural Bank, Co-Operative Bank etc. & Financial Institutions; 8. Special Purpose Vehicles (SPV) approved by appropriate authority; 9. Religious and Charitable Trusts, Wakfs or endowments of private trusts and Private trusts (subject to receipt of necessary approvals as

	required & who are authorised to invest in Mutual Fund schemes under their trust deeds); 10. Non-Resident Indians (NRIs) / Persons of Indian origin residing abroad (PIO) on repatriation or non-repatriation basis; 11. Foreign Institutional Investors (FIIs) registered with SEBI on fully repatriation basis; 12. Foreign Portfolio Investors (FPIs) subject to the applicable Regulations 13. Provident / Pension / Gratuity / superannuation, such other retirement and employee benefit and such other funds to the extent they are permitted to invest; 14. Army, Air Force, Navy and other para-military units and bodies created by such institutions; 15. Scientific and Industrial Research Organisations; 16. Multilateral Funding Agencies / Bodies Corporate incorporated outside India with the permission of Government of India / Reserve Bank of India; 17. Trustee, the AMC, their Shareholders or Sponsor, their associates, affiliates, group companies may subscribe to Units under the Scheme; 18. Insurers, insurance companies / corporations registered with the Insurance Regulatory Development Authority (subject to IRDA Circular (Ref: IRDA/F&I/INV/CIR/074/03/2014) dated March 3, 2014 19. Any other category of individuals / institutions / body corporate etc., so long as wherever applicable they are in conformity with SEBI Regulations/other applicable Regulations/the constituent documents of the applicants. **Notes:** 1. Returned cheques are not liable to be presented again for collection, and the accompanying application forms are liable to be rejected. In case the returned cheques are presented again, the necessary charges, if any, are liable to be debited to the investor. 2. It is expressly understood that at the time of investment, the investor/Unit holder has the express authority to invest in Units of the Scheme and AMC / Trustees / Mutual Fund will not be responsible if such investment is ultravires the relevant constitution. Subject to the Regulations, the Trustee may reject any application received in case the application is found invalid/ incomplete or for any other reason in the Trustee's sole discretion. 3. Non-Resident Indians (NRIs) and Persons of Indian Origin (PIOs) residing abroad/ Overseas Citizens of India (OCI) / Foreign Portfolio Investors (FPIs) have been granted a general permission by Reserve Bank of India under Schedule 5 of the Foreign Exchange Management (Transfer or Issue of Security by a Person Resident Outside India) Regulations, 2000 for investing in / redeeming units of the mutual funds subject to conditions set out in the aforesaid regulations. If a person who is a resident Indian at the time of subscription becomes

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

	Investors are requested to view full details on eligibility /non-eligibility for investment in the Scheme mentioned in the SAI under the head "Who Can Invest" & also note that this is an indicative list and you are requested to consult your financial advisor to ascertain whether the Scheme is suitable to your risk profile. **Foreign Account Tax Compliance Act (commonly known as "FATCA"):** The Foreign Account Tax Compliance Act is a United States (US) federal law, aimed at prevention of tax evasion by US Citizens and Residents ("US Persons") through use of offshore accounts. The Government of India and the US have reached an agreement in substance on the terms of an Inter-Governmental Agreement ("IGA") to implement the FATCA provisions, which have become globally applicable from July 1, 2014. Edelweiss Mutual Fund ("the Fund")/ Edelweiss Asset Management Limited ("the AMC") is classified as a FFI under the FATCA provisions, in which case the Fund / AMC is required, from time to time, to: (i) undertake necessary due diligence process by collecting information/documentary evidence of the US/non-US status of the investors; (ii) disclose/report information as far as may be legally permitted about the holdings/investment returns pertaining to reportable accounts to the US Internal Revenue Service and/or such Indian authorities as may be specified under FATCA or other applicable laws and (iii) carry out such other activities as prescribed under the FATCA provisions, as amended from time to time. FATCA due diligence will have to be directed at each investor/unit holder (including joint investors) and on being identified as a reportable person/specified US person, all the folios will be reported. Further, in case of folio with joint investors, the entire account value of investment portfolio will be attributable under each such reportable person. Investors/Unit holders would therefore be required to furnish such information to the Fund/AMC, from time to time, in order to comply with the reporting requirements stated in the IGA and or circulars/guidelines issued by SEBI/AMFI in this regard. The impact of FATCA is relevant not only at the point of on-boarding of the investors but also throughout the life cycle of the investor account / folio with the Fund. Hence investor(s) should immediately intimate the Fund/AMC, in case of any change in the FATCA related information provided by them at the time of initial subscription. The Fund/AMC reserves the right to reject any application or compulsorily redeem the units held directly or beneficially in case the applicant/investor fails to furnish the relevant information and/or

	documentation or is found to be holding units in contravention of the FATCA provisions. Further, in accordance with the regulatory requirements relating to FATCA/CRS read along with SEBI Circular no. CIR/MIRSD/2/2015 dated August 26, 2015 and AMFI Best practices guidelines circular no. 63/2015-16 dated September 18, 2015 regarding uniform implementation of FATCA/CRS requirements, investors are requested to ensure the following: • With effect from November 1, 2015 all investors have to mandatorily provide the details and declaration pertaining to FATCA/CRS for all new accounts opened, failing which the application shall be liable to be rejected. • For accounts opened between July 1, 2014 and October 31, 2015 and certain pre - existing accounts opened till June 30, 2014, the AMC shall reach out to the investors to seek the requisite information/declaration which has to be submitted by the investors before December 31, 2015. In case the information/declaration is not received from the investor on or before December 31, 2015, the account shall be treated as reportable account. **Ultimate Beneficial Ownership:** In accordance with SEBI Circular no. CIR/MIRSD/2/2013 dated January 24, 2013 and AMFI Best practices guidelines circular no. 62/2015-16 dated September 18, 2015, Investors may note the following: • With effect from November 1, 2015, it is mandatory for new investors to provide beneficial ownership details as part of account opening documentation failing which the AMC shall reject the application. • With effect from January 1, 2016 it is mandatory for existing investors/unit holders to provide beneficial ownership details, failing which the AMC may reject the transaction for additional subscription (including switches).
Who cannot invest?	The following persons/entities cannot invest in the Scheme: 1. Overseas Corporate Bodies pursuant to RBI A.P. (DIR Series) Circular No. 14 dated September 16, 2003 2. Non-Resident Indians residing in the Financial Action Task Force (FATF) declared Non-Compliant Countries or Territories (NCCTs) 3. United States Person (US Person*) as defined under the extant laws of the United States of America, except where such US Person is an NRI / PIO, he/she shall be permitted to make an investment in the Scheme, when present in India, as lump-sum subscription, switch transaction and systematic transactions (including SIP/STP/SWP) on submission of such additional documents/undertakings, as may be stipulated by the AMC/Trustee from time to time and subject to

	compliance with all applicable laws and regulations prior to investing in the Scheme(s). 4. Persons residing in Canada. 5. The Fund reserves the right to include / exclude new / existing categories of investors to invest in the Scheme from time to time. In case the application is found invalid / incomplete or for any other reason Trustee feels that the application is incomplete, the Trustee at its sole discretion may reject the application, subject to SEBI Regulations and other prevailing statutory regulations, if any. **The term "U.S. Person" means any person that is a U.S. person within the meaning of Regulations under the Securities Act of 1933 of U.S. or as defined by the U.S. Commodity Futures Trading Commission or as per such further amended definitions, interpretations, legislations, rules etc, as may be in force from time to time.*
How to Apply and Other details	1. Application form shall be available from either the Investor Service Centers (ISCs)/Official Points of Acceptance (OPAs) of AMC or may be downloaded from the website of AMC (www.edelweissmf.com). Please refer to the SAI and Application form for further details and the instructions. 2. List of official points of acceptance, collecting banker details etc. shall be available at List of ISCs, OPAs & Collecting Banker details_04062024_031225_PM.pdf (edelweissmf.com) 3. Details of the Registrar and Transfer Agent (R&T), official points of acceptance, collecting banker details etc. are available on back cover page. 4. Investors are requested to note that with a view to increase the network and enhance the service levels for investors, Edelweiss Mutual Fund is extending the facility to allow financial transactions i.e. Subscription/ Redemption/ Switch/ SIP/ STP through Cybrilla platform as one of its official point of acceptance), excluding Exchange Traded Fund [ETFs]. The provision of this facility shall be subject to the terms and conditions specified and guidelines issued by SEBI. It is mandatory for every applicant to provide the name of the bank, branch, address, account type and number as per requirements laid down by SEBI and any other requirements stated in the Application Form. Applications without these details will be treated as incomplete. Such incomplete applications will be rejected. The Registrar/AMC may ask the investor to provide a blank cancelled cheque or its photocopy for the purpose of verifying the bank account number.
The policy regarding reissue of repurchased units, including the maximum extent, the manner of reissue, the entity (the scheme or the AMC) involved in the same.	Not Applicable

Restrictions, if any, on the right to freely retain or dispose of units being offered	The Units of the Scheme held in electronic (demat) mode are freely transferable. In case of units held in physical form, additions / deletions of names will be allowed in case a person (i.e. a transferee) becomes a holder of the Units by operation of law or upon enforcement of pledge, then the AMC shall, subject to production of such satisfactory evidence and submission of such documents, proceed to effect the transfer, if the intended transferee is otherwise eligible to hold the Units of the Scheme. The cost of stamp duty paid for issuing the unit certificate in case of a transfer or otherwise will form part of the annual on-going expenses and will be recovered from the unit holder(s). Paragraph 5.3 of SEBI Master Circular dated March 20, 2026 for Mutual Funds, SEBI has laid down the following conditions, in case the AMC wish to impose restrictions on redemption: a. Restrictions may be imposed when there are circumstances leading to a systematic crisis or event that severely constricts market liquidity or the efficient functioning of market such as: i. Liquidity issues ii. Market failures, exchange closure iii. Operational issues b. Restriction on redemption may be imposed for a specified period of time not exceeding 10 working days in any 90 days period. c. Any imposition of restriction would require specific approval of Board of AMCs and Trustee and the same should be informed to SEBI immediately. d. When restriction on redemption is imposed, the following procedure shall be applied: i. No redemption request upto INR 2 lakh shall be subject to such restriction. ii. When redemption request are above INR 2 lakhs, AMCs shall redeem the first INR 2 lakh without such restriction and remaining part over and above INR 2 lakh shall be subject to such restriction. For details, please refer to paragraph on "Right to limit redemption, "suspension of purchase and / or redemption of Units" & paragraph on "Lien & pledge" under SAI.
Cut off timing for subscriptions/ redemptions/ switches **This is the time before which your application (complete in all respects) should reach the official points of acceptance**	Investors will get the Units on the basis of NAV & the time at which they apply. NAV is the Net Asset Value per Unit at the close of the Business Day on which the application for subscription/redemption/switch is received at the Designated Investor Service Center subject to its being complete in all respects and received prior to the cut-off timings on that Business Day. The AMC will calculate on every Business Day and the same will be declared/disclosed and uploaded on the AMFI website i.e., www.amfiindia.com and on Edelweiss Mutual Fund's website i.e. www.edelweissmf.com by 11.00 p.m. on the same business day . **For Purchase of any amount:**

	▪ In respect of valid applications received upto 3.00 p.m. and where the funds for the entire amount are available for utilization before the cut-off time i.e. 3.00 p.m. - the closing NAV of the day shall be applicable. ▪ In respect of valid applications received after 3.00 p.m. and where the funds for the entire amount are available for utilization on the same day or before the cut-off time of the next business day - the closing NAV of the next Business Day shall be applicable. Irrespective of the time of receipt of application, where the funds for the entire amount are available for utilization before the cut-off time on any subsequent Business Day - the closing NAV of such subsequent Business Day shall be applicable. **For Redemption:** a. Where the application is received up to 3.00 p.m. on a Business Day - Closing NAV of the day of receipt of application; and b. Where the application is received after 3.00 p.m. on a Business Day - Closing NAV of the next Business Day. Note: In case of applications received on a Non-Business Day the closing NAV of the next Business Day shall be applicable. **For Switches:** Valid applications for 'Switch-out' shall be treated as applications for Redemption and valid applications for 'Switch-in' shall be treated as applications for Purchase, and the provisions of the cut-off time and the Applicable NAV mentioned above as applicable to purchase and redemption shall be applied respectively to the 'Switch-in' and 'Switch-out' applications. For Switch-ins of any amount: In case of switch from one scheme to another scheme received before cut-off i.e. upto 3 p.m. having business day for both the schemes, closing NAV of the Business Day shall be applicable for switch-out scheme and for Switch-in scheme, the closing NAV of the Business Day shall be applicable, on which funds are available for utilization in the switch-in scheme (allocation shall be in line with the redemption payout). To clarify, for investments through systematic investment systematic investment and trigger routes such as Systematic Investment Plans (SIP), Systematic Transfer Plans (STP), IDCW Transfer, Power SIP, Power STP, Multi SIP, Combo SIP, STeP Facility, Gain Switch Mechanism, Switch on Arbitrage etc. the units will be allotted as per the closing NAV of the day on which the funds are available for utilization by the Target Scheme irrespective of the installment date of the SIP, STP or record date of IDCW etc.

	The NAV of the Scheme will be calculated and declared by the Fund on every Business Day. The information on NAV may be obtained by the Unit holders, on any day from the office of AMC / the office of the Registrar or any of the other Designated Investor Service Centres or from www.edelweissmf.com & www.amfiindia.com. Investors may also call our Toll-free number 1800 425 0090. Callers outside India, mobile users, other landline users may dial. +91-040-23001181. The Toll-Free Number and the Non-Toll-Free Number will be available between 9.00 am to 7.00 pm from Monday to Saturday. For details, please visit AMC website (www.edelweissmf.com).
Minimum amount for purchase/redemption/switches (mention the provisions for ETFs, as may be applicable, for direct subscription/redemption with AMC.	**Minimum Purchase Amount:** NFO: Minimum of Rs. 100/- and multiples of Re. 1/- thereafter. Ongoing basis: Minimum of Rs. 100/- and multiples of Re. 1/- thereafter. **Minimum additional purchase amount:** Rs.100/- and in multiples of Re. 1/-thereafter. **Minimum Redemption Amount:** There will be no minimum redemption criterion. The Redemption / Switch-out would be permitted to the extent of credit balance in the Unit holder's account of the Plan(s) / Option(s) of the Scheme (subject to release of pledge / lien or other encumbrances). Amount based redemptions will be in multiples of Re. 1. In case of Units held in dematerialized mode, the Unit Holder can give a request for Redemption only in number of Units which can be fractional units also. Depository participants of registered Depositories can process only redemption request of units held in demat mode. The AMC may revise the minimum / maximum amounts and the methodology for new/additional subscriptions, as and when necessary. Such change may be brought about after taking into account the cost structure for a transaction/account and /or Market practices and/or the interest of existing Unit holders. Further, such changes shall only be applicable to transactions from the date of such a change, on a prospective basis. ***NOTE:*** • Investors can purchase Units under the Scheme at the purchase price. The Unit holder can request for purchase of Units by amount or by number of Units. For details on how the Purchase Price is calculated, investors are requested to view SAI under the heading "Purchase Price". • Allotment of Units for purchases by NRIs / FPIs / PIOs shall be in accordance with RBI rules in force.
Accounts Statements	The AMC shall send an allotment confirmation specifying the units

	allotted by way of email and/or SMS within 5 working days of receipt of valid application/transaction to the Unit holders registered e-mail address and/ or mobile number (whether units are held in demat mode or in account statement form). A Consolidated Account Statement (CAS) detailing all the transactions across all mutual funds (including transaction charges paid to the distributor) and holding at the end of the month shall be sent to the Unit holders in whose folio(s) transaction(s) have taken place during the month by mail or email on or before 15th of the succeeding month. Half-yearly CAS shall be issued at the end of every six months (i.e. September/ March) on or before 21st day of succeeding month, to all investors providing the prescribed details across all schemes of mutual funds and securities held in dematerialized form across demat accounts, if applicable. For further details, refer SAI.
Dividend/ IDCW	The payment of dividend/IDCW to the unitholders shall be made within 7 working days from the record date.
Redemption	The redemption or repurchase proceeds shall be dispatched to the unitholders within 3 working days from the date of redemption or repurchase. For list of exceptional circumstances refer para 15.3.3 of SEBI Master Circular for Mutual Funds dated March 20, 2026.
Bank Mandate	It is mandatory for every applicant to provide the name of the bank, branch, address, account type and number as per requirements laid down by SEBI and any other requirements stated in the Application Form. Applications without these details will be treated as incomplete. Such incomplete applications will be rejected. The Registrar/AMC may ask the investor to provide a blank cancelled cheque or its photocopy for the purpose of verifying the bank account number. **Multiple Bank Account Registration** The Mutual Fund offers a facility to register multiple bank accounts for pay-in & payout purposes and designate one of the registered bank accounts as “Default Bank Account”. Individuals, HUFs, Sole proprietor firms can register upto five bank accounts and a non-individual investor can register upto ten bank accounts in a folio. This facility can be availed by using a designated “Bank Accounts Registration Form” available at Investor Service Centers and Registrar and Transfer Agent’s offices. In case of new investors, the bank account mentioned on the purchase application form, used for opening the folio, will be treated as default bank account till the investor gives a separate request to register multiple bank accounts and change the default bank account to any of other registered bank account. Registered bank accounts may also be used for verification of pay-ins (i.e. receiving of subscription funds) to ensure that a third-party payment is not used for mutual fund subscription. Default Bank Account will be used for all IDCW and redemption payouts unless investor specifies one of the existing registered bank account in the

	redemption request for receiving redemption proceeds. However, in case a Unit holder does not specify the default account, the Mutual Fund reserves the right to designate any of the registered bank accounts as default bank account. Consequent to introduction of "Multiple Bank Accounts Facility", registering a new bank account will require a cooling period of not more than 10 days from the date of receipt of request. In the interim, in case of any IDCW/ redemption/ maturity payout, the same would be credited in the existing registered bank account. **Change in Bank Mandate** Change in Bank Mandate: Pursuant to AMFI communication no. 135/BP/26/11-12 dated March 21, 2012, following process changes will be carried out in relation to change in bank mandate: 1. In case of standalone change of bank details, documents as enlisted in the SAI should be submitted as a proof of new bank account details. 2. In case of standalone change of bank details, documents as enlisted below should be submitted as a proof of new bank account details: 3. Investors/Unit holders are advised to register multiple bank accounts and choose any of such registered bank accounts for receipt of redemption proceeds; 4. Any unregistered bank account or new bank account forming part of redemption request shall not be entertained or processed; Any change of Bank Mandate request received/processed few days prior to submission of a redemption request or on the same day as a standalone change request or received along with the redemption request, Edelweiss Asset Management Ltd will continue to follow cooling period of 10 calendar days for validation and registration of new bank account and dispatch/credit of redemption proceeds shall be completed in 10 working days from the date of redemption.
Delay in payment of redemption / repurchase proceeds/dividend	The AMC shall be liable to pay interest to the unitholders at rate as specified (presently @ 15% per annum) vide clause 15.4 of SEBI Master Circular for Mutual Funds dated March 20, 2026 by SEBI for the period of such delay.
Unclaimed Redemption and Income Distribution cum Capital Withdrawal Amount	In terms of Clause 15.5 of the SEBI Master Circular dated March 20, 2026 for Mutual Funds, the unclaimed redemption amount and IDCW amounts (the funds) may be deployed by the Mutual Fund in money market instruments and separate plan of liquid scheme / Money Market Mutual Fund scheme floated by Mutual Funds specifically for deployment of the unclaimed amounts only. Investors who claim the unclaimed amounts during a period of three years from the due date shall be paid an 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 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.
Disclosure w.r.t investment by minors	1. The minor unitholder, on attaining majority, shall inform the same to AMC / Mutual Fund / Registrar and submit following documents to change the status of the account (folio) from 'minor' to 'major' to allow him/her to operate the account in his/her own right viz., (a) Duly filled request form for changing the status of the account (folio) from 'minor' to 'major'; (b) updated bank account details including cancelled original cheque leaf of the new account; (c) Signature attestation of the major by a bank manager of Scheduled bank / Bank certificate or Bank letter; (d) KYC acknowledgement letter of major. The guardian cannot undertake (financial/ non-financial transaction including existing Systematic Investment Plan (SIP), Systematic Transfer Plan (STP), Systematic Withdrawal Plan (SWP) after the date of minor attaining majority) till the time the change in the status from 'minor' to 'major' is registered in the account (folio) by the AMC/ Mutual Fund. The AMC/RTA will execute standing instructions like SIP, STP, SWP etc. in a folio of minor only upto the date of minor attaining majority though the instruction may be for the period beyond that date. The above provisions are in line with the Clause 15.13 of the SEBI Master Circular dated March 20, 2026 for Mutual Funds. 2. Payment for investment by minor in any mode shall be accepted from the bank account of the minor, parent or legal guardian of the minor, or from a joint account of the minor with parent or legal guardian. Irrespective of the source of payment for subscription, all redemption proceeds shall be credited only in the verified bank account of the minor, i.e. the account the minor may hold with the parent/ legal guardian after completing all KYC formalities. The above provisions are in line with the para 15.13 of the SEBI Master Circular dated March 20, 2026 for Mutual Funds.
Any other disclosure in terms of Consolidated Checklist on Standard Observation	Currently not applicable

III. Other Details

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

B. Periodic Disclosures

Monthly Portfolio Disclosure / Half yearly Disclosures: Portfolio /	The AMC will disclose portfolios (along with ISIN) in user friendly and downloadable spreadsheet format, as on the last day of the month/half year for all the schemes on

Half yearly Financial Results This is a list of securities where the corpus of the Scheme is currently invested. The market value of these investments is also stated in portfolio disclosures.	its website (www.edelweissmf.com) and on the website of AMFI (www.amfiindia.com) within 10 days from the close of each month/half year. In accordance with Para 6.1 of SEBI Master circular dated March 20, 2026, unitholders whose e-mail addresses are registered, AMC shall send the details of the Scheme portfolio including the scheme risk-o-meter, name of benchmark and risk-o-meter of benchmark while communicating the, portfolio via email within 10 days from the close of each alternate month. AMCs shall provide a link to investors to their registered email to enable the investor to directly view/download only the portfolio of Scheme subscribed by the said investor. The AMC shall provide a physical copy of statement of its strategy portfolio, without charging any cost, on specific request received from a unit holder. AMCs shall declare on their website the hosting of the monthly statement of its Scheme portfolio on their respective websites and on the website of AMFI and the modes such as SMS, telephone, email or written request (letter) through which a unit holder can submit a request for a physical or electronic copy of the statement of Scheme portfolio. The AMC will publish its unaudited half-yearly results as per the Format prescribed by SEBI. For the purpose of easy reference by the investors, AMC will display unaudited half yearly results on the AMC's website (www.edelweissmf.com) and the website of AMFI (www.amfiindia.com), in a userfriendly, downloadable and machine readable format, within 1 month after the end of each half year.
Annual Report	The Annual Report or Abridged summary thereof in the format prescribed by SEBI will be hosted within four months from the date of closure of the relevant accounting year (i.e. March 31st each year) on AMC's website (www.edelweissmf.com) and on the website of AMFI (www.amfiindia.com). The Annual Report or Abridged Summary thereof will also be sent by way of e-mail to the Unit holder's registered e-mail address. Unit holders, who have not registered their email address, will have an option of receiving a physical copy of the Annual Report or Abridged summary thereof. The Fund will provide a physical copy of the abridged summary of the Annual Report, without charging any cost, on specific request received from a Unit holder. Physical copies of the report will also be available to the Unit holders at the registered office at all times. The Fund will publish an advertisement every year, in the all India edition of at least two daily newspapers, one each in English and Hindi, disclosing the hosting of the scheme wise annual report on the AMC's website (www.edelweissmf.com) and on the website of AMFI (www.amfiindia.com) and the modes such as SMS, telephone, email or written request (letter) through which a unitholder can submit a request for a physical or electronic copy of the of the scheme wise annual report or abridged summary thereof.
Scheme Summary Document (SSD)	Scheme summary document for all schemes of Mutual Fund in the requisite format (pdf, spreadsheet and machine readable format) shall be uploaded on a monthly basis i.e. 15th of every month or within 5 Business days from the date of any change or modification in the scheme information on the website of the AMC i.e. https://www.edelweissmf.com/downloads/scheme-summary-document and AMFI i.e. www.amfiindia.com.

Risk-o-meter	In terms of the provision no. 6.16.1 (i) to (j) of para 6.16 of SEBI Master Circular for Mutual Funds dated March 20, 2026 the following shall be applicable: (a) Risk-o-meter shall be evaluated on a monthly basis and Mutual Funds/AMCs shall disclose the Risk-o-meter along with portfolio disclosure for all their schemes on their respective website and on AMFI website within 10 days from the close of each month. (b) Any change in risk-o-meter shall be communicated by way of Notice cum Addendum and by way of an e-mail or SMS to unitholders of that particular scheme. (c) Mutual Funds shall disclose the risk level of schemes as on March 31 of every year, along with number of times the risk level has changed over the year, on their website and AMFI website. (d) Mutual Funds shall publish a table of scheme wise changes in Risk-o-meter in scheme wise Annual Reports and Abridged summary. (e) Risk-o-meter of the fund/s is/are evaluated on monthly basis and any changes to Risk-o-meter are disclosed vide addendum on monthly basis, to view the latest addendum on Risk-o-meter, please visit addenda section on https://www.edelweissmf.com/downloads/notice-cum-addendum.

C. Transparency/NAV Disclosure

The NAV will be calculated and disclosed on every Business Day. The AMC will prominently disclose the NAVs under a separate head on its website **(www.edelweissmf.com)** NAV will be updated on the website of the AMC **(www.edelweissmf.com)** and on the AMFI website **(www.amfiindia.com)**. The NAVs will be normally updated on the websites before 11.00 p.m. on every Business Day. In case of any delay, the reasons for such delay would be explained to AMFI by the next day. If the NAVs are not available before commencement of working hours on the following day due to any reason, the Fund shall issue a press release providing reasons and explaining when the Fund would be able to publish the NAV.

In case NAV of Corporate Debt Market Development Fund ('CDMDF') units is not available by 9:30 p.m. of same Business Day, NAV declaration timing for Mutual Fund Schemes holding units of CDMDF shall be 10 a.m. on next business day instead of 11 p.m. on same Business Day.

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

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

D. Transaction charges and stamp duty:

Transaction charges: Not Applicable

Stamp Duty:

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

For further details, please refer to SAI.

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

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

	Resident Investors		**Mutual Fund**
	Individuals	**Domestic Companies / Partnership Firms**	
Tax on Dividend	As per applicable slab rates.		NIL
Tax on Capital Gain (Equity Oriented Funds)			
Long Term	12.5% (on gains more than Rs. 125000)		NIL
Short Term	20%		NIL
Tax on Capital Gain (Other than Equity Oriented Funds not being a Specified Mutual Fund*)			
Long Term	12.5%		NIL
Short Term	Applicable Slab Rates		NIL
Tax on Capital Gain (Specified Mutual Fund*)			
Long Term	Deemed short term		Nil
Short Term	Applicable slab rates		Nil

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

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

This information is provided for general information only and is based on the prevailing tax laws, as applicable in case of this Scheme. However, in view of the individual nature of the implications, each investor is advised to consult his or her own tax advisors/authorised dealers with respect to the specific amount of tax and other implications arising out of his or her participation in the scheme.

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

H. List of official points of acceptance:

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

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

Please refer AMC website for latest update.

Pending Litigation_04062024_123721_PM_20122024_124416_PM.pdf

Notes:

1. Further any amendments / replacement / re-enactment of SEBI Regulations subsequent to the date of the Document shall prevail over those specified in this Document.

2. The Scheme under this Document was approved by the Directors of Edelweiss Trusteeship Company Limited on February 13, 2026.

3. The Board of the Trustees has ensured that Edelweiss Ultra Short Term Fund , approved by it, is a new product offered by Edelweiss Mutual Fund and is not a minor modification of the existing Fund.

4. The information contained in this Document regarding taxation is for general information purposes only and is in conformity with the relevant provisions of the Tax Act and has been included relying upon advice provided to the Fund's tax advisor based on the relevant provisions prevailing as at the currently applicable Laws.

5. Any dispute arising out of this issue shall be subject to the exclusive jurisdiction of the Courts in India.

Notwithstanding anything contained in the Scheme Information Document the provisions of the SEBI (Mutual Funds) Regulations, 2026 and the Guidelines thereunder shall be applicable.

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

Sd/-

Place: Mumbai **Radhika Gupta**
Date: August 06, 2026 **Managing Director & CEO**

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

EDELWEISS ASSET MANAGEMENT LIMITED - ISC / OPA

Ahmedabad : 404, Ten-11 4th Floor, Next to Maradia Plaza, Opp. Yes Bank, CG Road, Ahmedabad - 380006. Tel No.: 7400099633/9004461340
Andheri : Office No 1315, 13th Floor, Hubtown Solaries, N.S. Phadake Marg, Telli Gully, Andheri East, Mumbai - 400069. Tel. No.: 8976860313
Aurangabad : Office Cyber Mall Business Centre, 5, Saphalya, 138, Samarth Nagar, Aurangabad - 431001, Maharashtra. Tel No.: 8976860316
Bengaluru : Unit No.803 & 804, 8th Floor, Prestige Meridian-II, No.20, MG Road, Bangalore - 560001. Tel No.: 9136918713
Bhubaneswar : 202, GBP Business Centre, Plot no-191/A, Kharvela Nagar, Unit-3, Bhubaneswar - 751001. Tel No.: +91 7400113491
Belgaum : Krish Nest Apartment, 101, A Wing, opposite Professional Courier, Mangalwar Peth, Tilakwadi, Belagavi -590006.. Tel No.: +91 7400228675
Borivali : 102, 1st floor Aditya Hari Smruti CHS, Near Chamunda Circle, Borivali West, Mumbai - 400092. Tel No.: +91 8433743458
Chandigarh : SCO. 2467-68, 1st Floor, Sector 22-C, Himalaya Marg, Chandigarh – 160022. Tel. No.: 9136945897
Chennai : Cabin No 018, 024, Shakti Towers, Ground Floor, Tower 1, 766, Anna Salai, Chennai – 600002, Tamil Nadu. Tel No.: 9136918714
Coimbatore : 4th floor, Sri Vari Kikani Centre, Vadakovai, Coimbatore, Tamil Nadu - 641002. Tel.No.: 9136933458
Guwahati : 4th Floor, Ganapati Enclave, G.S Road, Ulubari, Opp. Bora Service, Guwahati – 781007. Tel No.: 7304575822
Hyderabad : 6-3-1085/D/601, 6th Floor, Dega Towers, Rajbhavan Road, Somajiguda, Hyderabad, Telangana – 500082. Mobile: +91 8297033388
Indore : 115-116, First Floor, Commerce House, 7 Race course road, Indore – 452001, Madhya Pradesh. Mobile: 8433972451
Jaipur : Office no. 429, 4th floor, Lakshmi Complex, Subhash Marg, C- Scheme, Jaipur, Rajasthan - 302001. Tel No.: 8976764901
Jamshedpur : 2nd Floor, Tee Kay Corporate Towers, Main Road, Bistupur, Jamshedpur - 831001. Tel No.: 7400198206
Kanpur : Office No. 202, 203, IInd Floor, Kan Chambers, 14/113, Civil Lines, Kanpur - 208001. Tel No.: 7304590658, 7304470500
Kochi : Centre A, 8th Floor, Alapatt Heritage Building, MG Road, Kochi – 682035, Kerala. Tel No.: 9136983025
Kolkata : Srishti Building, 3B, 3rd Floor, 12, ho-chiminh Sarani, Kolkata - 700071. Tel.: 8097270642, 8097484722
Lucknow : Office No. 2, First Floor, Bhalla Chambers, 10 Park Lane, 5 Park Road, Hazratganj, Lucknow – 226001. Tel No.: 7400103031
Mumbai : Edelweiss House, Off. C.S.T Road, Kalina, Mumbai - 400 098, Maharashtra. Tel No. : 022 4097 9737
Nagpur : Block No 201, 2nd Floor, Shalwak Manor, VIP Road, Ramdaspeth, Nagpur, Maharashtra – 440 010. Tel.No.: +91 9136656779
Nashik : Office No.404, Fourth Floor, Laxmi Enclave Building, Survey no. 659/6/7/13, Plot No. 19, Old Pandit Colony, Sharanpur Road, Nashik-422002. Tel.: 9004319883
New Delhi : 1st floor, Third Hall, Front Block, 56 Janpath, New Delhi-110001. Tel No.: 7718880946/011-42145152
Panjim : Office Premises No. 201, Level 2, First Floor, Nova Goa Building, Dr. Atmaram Borkar Road, Panaji, Goa – 403001. Tel.No.: +91 7400197823
Patna : A, B, C - Second Floor, Kedar Bhawan, SP Verma Road, Patna - 800001. Tel No.: +91 8828033458
Pune : “Kalpavishwa”, 502-A, 5th Floor, CTS No. 1194/7, Final Plot No. 551 & 552, Near ICICI Bank, Ghole Road, Pune – 411005. Tel No.: 9136918726, 9028058348
Raipur : Shop No. F-14, First Floor, Raheja Tower, Fafadhi Chowk, Raipur-492001. Tel.No.: 8433536519
Rajkot : Unit 602, The City Center, Near Amrapali Under Bridge, Raiya Road, Rajkot - 360007. Tel No.: +91 8433733458
Ranchi : 402, 4th floor, Panchratna Galleria, Above V2 Mall, Sarjana Chowk, Main Road Ranchi - 834001. Tel No.: +91 95340 09910, 7738069572
Surat : G-9, C Wing, International Trade Centre (ITC), Majura Gate, Surat – 395002 Tel No. : +91 8655959708
Thane : Shop No 1, Ground Floor, Jainam Apartment, Off Ghantali Road, Naupada, Thane, Maharashtra – 400602. Tel No. : 8976712130
Trivandrum : Work Cast Private Ltd., 3rd Floor, City Center, Sasthamangalam, Thiruvananthapuram, Kerala – 695010. Tel.No.: 7400221914
Vadodara : Office no. 140 & 141, Emerald One Complex, Jetalpur Road, Near Gujarat Kidney Hospital, Anand Nagar, Alkapuri, Vadodara - 390020. Tel No. : +91 7777027224
Visakhapatnam : iKushal Spaces, 2nd floor, 48-12-2/SF, SRINAGAR, Revenue Ward 15, Opp to SSR Residency Hotel Small Gate, Visakhapatnam - 530016. Tel No. : +91 7400198085

KFIN TECHNOLOGIES LIMITED - ISC / OPA

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

Agra : 3rd Floor, 303, Corporate Park, Block no. 109, Sanjay Place, Agra - 282002 (UP). Tel.: 0562-4336303 • **Agartala :** OLS RMS Chowmuhani, Mantri Bari Road, 1st Floor, Near Jana Sevak Saloon Building, Traffic Point, Tripura West, Agartala 799001. • **Ahmedabad :** Shop 11 & 12, 3rd Eye near Girish Cold Drinks, C G Road Ahmedabad 380006. Tel.: 9081903022 • **Ahmednagar :** Baiju Heights, Opposite to Canara bank, Near old Vasant talkies, Market yard road, Ahilyanagar, Ahmednagar Maharashtra - 414001. Tel.: 0241-3556221 • **Ajmer :** C/O Dani Complex, Behind Chandak Eye Hospital, Agra Gate Circle, P R Marg, Ajmer - 305001 (Rajasthan). Tel.: 0145-4058816 • **Aligarh :** Sebti Complex Centre Point, Sebti Complex Centre Point, Aligarh - 202001. Tel.: 7518801802, 0571-3297766, 68 • **Alwar :** 137, Jai Complex, Road No - 2, Alwar 301001. Tel.: 0144-4901131 • **Ambala :** 6349, 2nd Floor, Nicholson Road, Adjacent Kos Hospital, Ambala Cant, Ambala - 133001. Tel.: 7518801804 • **Amritsar :** SCO 5, 2nd Floor, District Shopping Complex, Ranjit Avenue, Amritsar, Punjab - 143001. Tel.: 0183-5158158 • **Anand :** B-42 Vaibhav Commercial Center, Nr Tvs Down Town Shrow Room, Grid Char Rasta, Anand - 380001. Tel.: 9081903038 • **Andheri :** Office No 103, 1st Floor, MTR Cabin-1, Vertex, Navkar Complex, M.V. Road, Andheri East, Opp. Andheri Court, Mumbai – 400069. Tel.: 022-46733669 • **Asansol :** 112/N G. T. Road Bhanga Pachil, G.T Road, Paschim Bardhaman, West Bengal, Asansol - 713303. Tel.: 0341-2220077 • **Aurangabad :** Ramkunj Niwas, Railway Station Road, Near Osmanpura Circle, Aurangabad - 431005. Tel.: 0240-2343414 • **Balasore :** 1-B, 1st Floor, Kalinga Hotel Lane, Baleshwar, Baleshwar Sadar, Balasore - 756001. Tel.: 06782-260503 • **Bangalore :** Unit No- 201, No-65, Surasa Enclave, 2nd Floor Puttanna Road, Gandhi Bazar Basavanagudi Bangalore- 560004 Karnataka. Tel.: 080-26603411 / 080 26602852 • **Bankura(M):** Plot 80/1/A, 3rd Floor, Nutanchati SBI Building, Opp- PC Chandra Jewellers, Nutanchati Mahalla, Bankura(M), West Bengal -722101. Tel.: 03242295202 • **Bareilly :** Tola Ram Building 68E , Civil Lines Choupla Chauraha, Above Bajaj Gold Loan, Bareilly - 243001, Uttar Pradesh. Tel.: 7518801806 • **Baroda :** 1st Floor 125 Kanha Capital, Opp. Express Hotel, R C Dutt Road, Alkapuri Vadodara 390007. Tel.: 0265-2353506, 0265-2353507 • **Begusarai :** Sri Ram Market, Kali Asthan Chowk, Matihani Road, Begusarai, Bihar - 851101. Tel.: 7518801807/9693344717 • **Belgaum :** First Floor Orionis Ozone apartment, shop no:101, Opp Jain mandir, Near to Subhash photo studio, Somwarpeth, RPD Cross Tilakwadi, Belgaum, 540006 Karnataka. Tel.: 0831 4213717 • **Berhampur (Or) :** Opp. Divya Nandan Kalyan Mandap, 3rd Lane Dharam Nagar, Near Lohiya Motor, Berhampur (Or) 760001. Tel.: 0680-2228106 • **Bhagalpur :** 3rd Floor, Hakim Devi Prasad Bhawan, Dr. Rajendra Prasad Road, Beside- Raymond Showroom, Near Ghantaghar, Bhagalpur-812002, Bihar. Tel.: 0641-4018310 • **Bharuch :** 123 Nexus business Hub, Near Gangotri Hotel, B/s Rajeshwari Petroleum, Makampur Road, Bharuch - 392001. Tel.: 9081903042 • **Bhatinda :** Mcb-Z-3-01043, 2nd Floor, Goniana Road, Opposite Nippon India Mutual Fund, Gt Road, Near Hanuman Chowk, Bhatinda - 151001. Tel.: 0164-5006725 • **Bhavnagar :** Office No. 207, Skyline Square Building, near Sanskar Mandal, Waghawadi Road, Bhavnagar - 364001 Gujarat, India. Tel.: 0278-4052224 • **Bikaner :** H. No. 10, Himtasar House, Museum Circle, Civil Line, Bikaner, Rajasthan - 334001. Tel.: 0151-2943850 • **Bhopal :** Gurukripa Plaza, Plot No. 48A, Opposite City Hospital, Zone-2, M P nagar, Bhopal - 462011. Tel.: 0755-4092712, 0755-4092715 • **Bhubaneswar :** A/181 Back Side Of Shivam Honda Show Room, Saheed Nagar, Bhubaneswar - 751007. Tel.: 0674-2548981, 0674-2360334 • **Bilaspur :** Shop.No.306 3rd Floor Anandam Plaza Vyapar Vihar Main Road, Bilaspur, Chhattisgarh - 495001. Tel.: 07752443680 • **Bokaro :** B-1, 1st Floor City Centre, Sector- 4, Near Sona Chandi Jwellers, Bokaro - 827004. Tel.: 7542979444, 06542-335616 • **Borivali :** Surbhi Apartment Ground Floor Shop No 5-8 SVP Road, Opp HDFC Bank, Next to Jain Temple. Borivali West Mumbai 400092. Tel.: 9673606377 • **Burdwan :** Saluja Complex, 846, Laxmipur, G T Road, Burdwan, PS: BURDWAN & DIST: BURDWAN-EAST PIN: 713101. Tel.: 0342-2665140, 0342-2550840 • **Calicut :** Second Floor, Manimuriyil Centre, Bank Road, Kasaba Village, Calicut - 673001. Tel.: 0495-4022480 • **Chandigarh :** S C O No. 2475-2476, 1st Floor, Sector 22 C, Chandigarh - 160 022, Union Territory. Tel.: 0172-5060291 • **Chandrapur :** Global Financial Services, 2nd Floor, Raghuwanshi Complex, Near Azad Garden, Chandrapur – 442402, Maharashtra. Tel.: 07172-466593 • **Chennai :** 9th Floor, Capital Towers, 180, Kodambakkam High Road, Nungambakkam, Chennai – 600 034 Tel.: 044 - 42028512 / 42028513 • **Chinsurah :** No-96,PO- Chinsurah, Doctor Lane Chinsurah -712101 • **Cochin :** 1st Floor, Matsun Towers, Building # 14/6505, AK Seshadri Road Near MG Road Metro Piller #689, Ernakulam, Cochin -682011, Kerala Tel.: 0484-4025059 • **Coimbatore :** 3rd Floor Jaya Enclave, 1057 Avinashi Road, Coimbatore - 641018. Tel.: 0422-4388011/012/013/014, 0422-4388451 • **Cooch Behar, West Bengal :** Beside Muthoot Fincorp, Opposite Udichi Market, Nripendra Narayan Road, Post & District-Cooch Behar, PIN-735101 – West Bengal. Tel.: 03582-222225 • **Cuttack :** D. Market, 515 Jagannath Bhawan Complex, First Floor, BK- Professor Pada Road Po- Arunodaya Market, Badambadi Colony, Cuttack – 753012, Odisha. Tel.: 0671-2956816 • **Darbhanga :** H No-185, Ward No- 13, National Statistical Office Campus, Kathal Bari, Bhandar Chowk, Darbhanga-846007, Bihar. Tel.: 06272467845 • **Davangere :** D.No 162/6, 1st Floor, 3rd Main, P J Extension, Davangere taluk, Davangere Manda, Davangere 577002 • **Dehradun :** Shop No-809/799, Street No-2 A, Rajendra Nagar, Near Sheesha Lounge, Kaulagarh Road, Dehradun-248001 Tel.: 7518801810 • **Dhanbad :** 208 New Market, 2nd Floor, Bank More, Dhanbad - 826001. Tel.: 9264445981 • **Dharwad :** Adinath Complex, Beside Kamal Automobiles, Bhoovi Galli, Opp. Old Laxmi Talkies, PB Road, Dharwad - 580001. Tel.: 0836-2440200 • **Dhule :** House No.1676, Lane No.-5,Hindu Ekta Chowk, Beside HDB Finance Services, Opposite Satish Tailor, Dhule-424001, Maharashtra. Tel.: 02562-282823 • **Dibrugarh :** Amba, Complex, 3rd Floor, HS Road, Dibrugarh-786001 Assam. Tel.: 7208385586 • **Durgapur :** MWAV-16 Bengal Ambuja, 2nd Floor City Centre, Distt. Burdwan, Durgapur - 713216. Tel.: 0343-6512111 • **Erode :** Address No 38/1, Ground Floor, Sathy Road, (VCTV Main Road), Sorna Krishna Complex, Erode - 638003. Tel.: 0424-4021212 • **Faridabad :** A-2B 3rd Floor, Neelam Bata Road Peer ki Mazar, Nehru Groundnit, Faridabad - 121001. Tel.: 7518801812 • **Gandhidham :** Shop # 12, Shree Ambica Arcade, Plot # 300, Ward 12, Opp. CG High School, Near HDFC Bank, Gandhidham - 370201. Tel.: 9081903027 • **Gandhinagar :** 138 - Suyesh Solitaire, Nr. Podar International School, Kudasan, Gandhinagar – 382421, Gujarat. Tel.: 07949237915 • **Gaya :** Opposite of Bharat Sewa Ashram, Near Dr A Barkat Multispeciality Hospital, Swaraj Puri Road, Gaya-823001. Tel.: 0631 2220065 • **Ghaziabad :** Second Floor, 8, Advocate Chambers, RDC, Raj Nagar, Ghaziabad - 201002 Uttar Pradesh. Tel.: 0120-4351421 • **Ghatkopar :** 11/Platinum Mall, Jawahar Road, Ghatkopar (East), Mumbai 400077 Maharashtra. Tel.: 9004089306

• **Gorakhpur :** Above V.I.P. House ajdacent, A.D. Girls College, Bank Road, Gorakhpur - 273001. Tel.: 7518801816, 0551-2333825 • **Guntur :** 2nd Shatter, 1st Floor, Hno. 6-14-48, 14/2 Lane, Arundal Pet, Guntur - 522002. Tel.: 0863-2339094 • **Gurgaon :** No: 212A, 2nd Floor, Vipul Agora, M. G. Road, Gurgaon - 122001. Tel.: 7518801817 • **Guwahati :** 2nd Floar, Dihang Arcade, Near Rajiv Bhavan, ABC, GS Road Guwahati, Assam Pin - 781005 Tel.: 7099920761 • **Gwalior :** City Centre, Near Axis Bank, Gwalior - 474011. Tel.: 7518801818 • **Haldwani :** 5,Kmvn Shoping Complex, Haldwani 263139, Uttarakhand. Tel.: 05946-297290 • **Hissar :** Shop No 31, Ground Floor, Red Square Market, Near Bank of Baroda, Hissar-125001, Haryana Tel.: 01662-410376 • **Howrah :** Aurobindo Mall, Shri Aurobindo Road, Babudunga, Bandhaghat, Salkia, Howrah-711106, West Bengal. Tel.: 03335373982 • **Hubli :** CTC No.483/A1/A2, Ground Floor, Shri Ram Palza, Behind Kotak Mahindra Bank, Club Road, Hubli - 580029. Tel.: 0836-2252444 • **Ichalkaranji :** Gaiban Buiding, Gat No 78/12, Plot no. 108/1, Ground Floor Near Maratha Chowk, Jawahar Nagar, Ichalkaranji-416115, Maharashtra. Tel.: 07208008325 • **Indore :** 19/1 New Palasia Balaji Corporate 203-204-205, Above ICICI bank 19/1 New Palasia, Near Curewell Hospital Janjeerwala Square Indore, Indore - 452001. Tel.: 0731-4266828/4218902 • **Jabalpur :** 2nd Floor, 290/1 (615-New), Near Bhavartal Garden, Jabalpur - 482001. Tel.: 0761-4923303 • **Jaipur :** First Floor, Office number 102-103, Ambition Tower(Manglam), Malviya Marg, Agrasen Circle, C-Scheme, Jaipur - 302001, Rajasthan. Tel.: 0141-4917232 • **Jalandhar :** 2nd Floor, Shanti Tower SCO no.37 PUDA Complex, Opposite Tehsil Complex, Jalandhar-144001, Punjab. Tel.: 0181-2921714 • **Jalgaon :** 269 Jaee Vishwa 1st Floor, Baliram Peth Above United Bank Of India, Near Kishor Agencies, Jalgaon - 425001. Tel.: 9421521406 • **Jalpaiguri :** D B C Road, Opp Nirala Hotel, Jalpaiguri - 735101. Tel.: 03561-222136 • **Jammu :** 1D/D Extension 2, Valmiki Chowk, Gandhi Nagar, Jammu 180004, State - J&K. Tel.: 0191-2951822 • **Jamnagar :** 131 Madhav Plazza, Opp SBI Bank, Nr Lal Bunglow, Jamnagar - 361008. Tel.: 0288 3065810, 0288-2558887 • **Jamshedpur :** Madhukunj, 3rd Floor, Q Road, Sakchi, Bistupur, East Singhbhum, Jamshedpur - 831001. Tel.: 0657-6655003/ 6655004/ 6655005/ 6655006/ 6655007 • **Jhansi :** 1st Floor, Basera Arcade, Opp. Major Dhyanchand Stadium, BKT Chitra Road, Civil Lines, Jhansi 284001 (U.P.) India Tel.: 0510-4010410 • **Jodhpur :** Flat No. - B, Ground Floor, Jodhana Arcade Complex, Near Safi Petrol Pump, Bombay Motor Circle, Jodhpur – 342003, Rajasthan. Tel.: 0291-4109411 • **Junagadh :** 203, Noble Plaza, Near Domadiya Wadi, Kalwa Chowk, Junagadh-362001. Tel.: 0285-2652220 • **Kalyan :** Seasons Business Centre, 104 / 1st Floor, Shivaji Chowk, Opposite KDMC (Kalyan Dombivali Mahanagar Corporation), Kalyan – 421301 Maharashtra. Tel.: 9619553105 • **Kalyani :** Ground Floor, H No B-7/27S, Kalyani, Kalyani HO, Nadia, West Bengal – 741235. Tel.: 9883018948 • **Kanpur :** 2nd Floor of Tower-A, Virendra Smriti Complex, 15/54-B Civil Lines, Kanpur-208001 (U.P.) India. Tel.: 0512-4000365 • **Kharagpur :** 258/223/1, ICICI Bank Building, Bhawanipur, Malancha Road, Kharagpur - 721304, West Bengal. Tel.: 03222-242044 • **Kolhapur :** 605/1/4 E, Ward Shahupuri, 2nd Lane, Laxmi Niwas, Near Sultane Chambers, Kolhapur - 416001. Tel.: 0231 2653656 • **Kolkata :** 2/1 Russel Street, 4th Floor, Kankaria Centre, Kolkata 700071, WB. Tel.: 033 66285900 • **Kollam :** Ground Floor, Narayanan Shopping Complex, Kausthubhsree Block, Kadapakada, Kollam - 691008. Tel.: 474-2747055 • **Kota :** D-8, Shri Ram Complex, Opposite Multi Purpose School, Gumanpur, Kota - 324007. Tel.: 0744-5100964 • **Korba :** Office No #202, 2nd Floor, Icrc Qube, 97 T. P. Nagar, Korba - 495677, Chhattisgarh. Tel.: 07759-351856 • **Kottayam :** 1st Floor, Csiascension Square, Railway Station Road, Collectorate P O, Kottayam - 686002. Tel.: 0481-2300868/2302420 • **Lucknow :** Office No 202, 2nd Floor, Bhalla Chambers, 5 Park Road, Hazratganj, Lucknow 226001. Tel.: 0522-4061893 • **Ludhiana :** SCO 124 First floor, Feroze Gandhi Market Ludhiana-141001, Punjab. Tel.: 0161-4670278 • **Madurai :** G-16/17, AR Plaza, 1st floor, North Veli Street, Madurai - 625001. Tel.: 0452-2605856 • **Malappuram :** MM18/1974, Peekeys Arcade, (ICICI Bank Building), Near Municipal bus stand, A K Road, Downhill, Malappuram, Kerala, 676519. Tel.: 0483 4051125 • **Malda :** Ram Krishna Pally; Ground Floor, English Bazar, Malda - 732101. Tel.: 03512-223763 • **Mangalore :** Shop No - 305, Marian Paradise Plaza, 3rd Floor, Bunts Hostel Road, Mangalore - 575003, Dakshina Kannada, Karnataka. Tel.: 0824-2496289 • **Margao :** S20, 2nd Floor, L & L Correira's Pride, Margao Salcete Nearest Landmark Above KFC, Near KTC Bus Stand, Goa 403601. Tel.: 0832-2957253 • **Mapusa, Goa :** 1st floor, Edcon solitaire building, Near Vodafone showroom, Near Malisa Market, Opp axis bank, Mapusa – 403507, Goa. Tel.: 8322251004 • **Mathura :** Shop No. 9, Ground Floor, Vihari Lal Plaza, Opposite Brijwasi Centrum, Near New Bus Stand, Mathura - 281001. Tel.: 7518801834 • **Meerut :** Shop No.297/1, First Floor, SBM Tower, Near Apex Tower, Canara Bank, Opposite EVES Petrol Pump, CCS University Road, Mangal Pandey Nagar Meerut-250002, Uttar Pradesh, India. Tel.: 0121-4330878 • **Mehsana :** FF-21 Someshwar Shopping Mall, Modhera Char Rasta, Mehsana - 384002. Tel.: 02762-242950 • **Moradabad :** Chadha Complex, G. M. D. Road, Near Tadi Khana Chowk, Moradabad - 244001. Tel.: 7518801837 • **Mumbai :** 265, Birya House, Perin Nariman st , Shop No 2, Ground Floor, Next to Apna Bazar Fort, Mumbai 400001, Maharashtra. Tel.: 022-46052082 • **Muzaffarpur :** First Floor, Saroj Complex, Diwam Road, Near Kalyani Chowk, Muzaffarpur - 842001. Tel.: 7518801839 • **Mysore :** No 2924, 2nd Floor, 1st Main, 5th Cross, Saraswathi Puram, Mysore 570009. Tel.: 0821-2438006 • **Nadiad :** 311-3rd Floor City Center, Near Paras Circle, Nadiad - 387001. Tel.: 0268-2563245 • **Nagpur :** Shree Balaji Residency, Plot no 266, near S.N.G basketball ground, Shivaji Nagar, Landmark- Opp Wazalwar Driving School, Nagpur – 440010, Maharashtra. Tel.: 0712-3513750 • **Nasik :** S-9 Second Floor, Suyojit Sankul, Sharanpur Road, Nasik - 422002. Tel.: 0253-6608999, 0755-3010732 • **Nanded :** Shop No.4 Santakripa Market G G Road, Opp. Bank of India, Nanded (West) - 431601, Maharashtra. Tel.: 02462-237885 • **Navsari :** A-205,2nd Floor, Union Height building, Asha Nagar, Opp. Avdhoot eye hospital, Navsari- 396 445 Gujrat. Tel.: 90819 03040 • **New Delhi :** 305 New Delhi House, 27 Barakhamba Road, New Delhi - 110001. Tel.: 011- 43681700 • **Noida :** 405 4th Floor, Vishal Chamber, Plot No.1, Sector-18, Noida - 201301. Tel.: 7518801840 • **Palghar :** The Edge Ground Floor, Shop number 4, Bhausaheb Dandekar Marg, Behind Prakash Talkies, Palghar (West), Maharashtra 401404. • **Panipat :** Shop No. 20, 1st Floor BMK Market, Behind HIVE Hotel, G.T. Road, Panipat-132103, Haryana. Tel.: 0180-4067174 • **Panjim :** H. No: T-9, T-10, Affran plaza, 3rd Floor, Near Don Bosco High School, Panjim Goa, 403001. Tel.: 0832-2426874 • **Panvel :** Plot No. 240, J K Plaza Building, T. P. Scheme No. 1, 1st Floor, Behind Shivaji Statue, MTNL Road, Panvel – 410206, Raigad. • **Patiala :** B-17/423 Opp Modi College, Lower Mall, Patiala - 147001. Tel.: 0175-5004349 • **Patna :** Flat No.- 102, 2BHK Maa Bhawani Shardalay, Exhibition Road, Patna-800001. Tel.: 0612-4149382 • **Pondicherry :** Building No:7, 1st Floor, Thiayagaraja Street, Pondicherry - 605001. Tel.: 0413-45490253 • **Prayagraj :** Shop No. TF-9, 3rd Floor Vinayak Vrindavan Tower, Built Over H.NO.34/26 Tashkent Marg, Civil Station, Prayagraj, Uttar Pradesh, Pin - 211001. Tel.: 7518801803 • **Pune :** Ayaan Chandrika, Office No. 14,15,16. Second Floor, H.NO 1315, F.PL No. 701, Dadasaheb Torne Path, Off Jangli Maharaj Road, Shivaji Nagar, Pune -411005 Tel.: 020 - 46033615 • **Raipur :** Office No- 401, 4th Floor, Pithalia Plaza, Fafadih Chowk, Raipur - 492001. Tel.: 0771-2990901 • **Rajahmundry :** D. No: 6-7-7, Sri Venkata Satya Nilayam, 1st Floor, Vadrevu Vari Veedhi, T-Nagar, Rajahmundry – 533101, Andhra Pradesh. Tel No: 0883-2442539 • **Rajkot :** 406 Prism Square Building, Near Moti Tanki Chowk, Near Kathiyawadi Gymkhana, Opp RKC School Gate, Dr. Radhakrishnan Marg, Rajkot - 360 001 Tel.: 9081903025 • **Ranchi :** Room no 103, 1st Floor, Commerce Tower, Beside Mahabir Tower,Main Road, Ranchi -834001. Tel.: 0651- 2330160 • **Ratlam :** 106 Rajaswa Colony, Near Sailana Bus Stand, Ratlam, Madhya Pradesh - 457001. Tel.: 09907908155 • **Rewa :** Shop No. 2, Shree Sai Anmol Complex, Ground Floor, Opp Teerth Memorial Hospital, Rewa, Pin code: 486001, Madhya Pradesh. Tel.: 07662403450 • **Rohtak :** Office No:- 61, First Floor, Ashoka Plaza, Delhi Road, Rohtak 124001. Tel.: 75188-101844 • **Rourkela :** 2nd Floor, Main Road, Udit Nagar, Sundargarh, Rourekla - 769012. Tel.: 0661-2500005 • **Sagar, Madhya Pradesh :** 2nd floor , Above Shiva Kanch Mandir, 5 Civil Lines, Sagar, Madhya Pradesh-470001. Tel.: +91-07582-451563 • **Saharanpur :** 1st Floor, Krishna Complex, Opp. Hathi Gate, Court Road, Saharanpur, Uttar Pradesh - 247001. Tel No: 0132-2990945 • **Salem :** No.6 NS Complex, Omalur Main Road, Salem 636009 Tel.: 0427-4020300 • **Sambalpur :** First Floor, Shop No. 219, Sahej Plaza, Golebazar, Sambalpur - 768001. Tel.: 0663-2533437 • **Sangli :** 514/A Gala No 2/A, The Signature Building, Near Pudhari Bhavan, Sangli, Maharashtra - 416416. Tel.: 0233-2329432 • **Satara :** G7, 465 A, Govind Park Satar Bazaar, Satara – 415001, Maharashtra. Tel.: 9890003215 • **Secunderabad :** JBS Station, Lower Concourse 1 (2nd floor), situated in Jubilee Bus Metro Station, Secunderabad - 500009. Tel.: 040-44857874 / 75 / 76 • **Serampore :** Hinterland-II , Ground Floor, 6A Roy Ghat Lane, Serampore, Hooghly, West Bengal-712201. • **Shillong :** Annex Mani Bhawan, Lower Thana Road, Near R K M Lp School, Shillong - 793001. Tel.: 0364 - 2506106 • **Shimla :** 1st Floor, Hills View Complex, Near Tara Hall, Shimla - 171001. Tel.: 7518801849 • **Shimoga :** Jayarama Nilaya, 2nd Corss, Mission Compound, Shimoga 577201. Tel.: 08182 295491 • **Sikar :** First Floor Super Tower, Behind Ram Mandir, Near Taparya Bagichi, Sikar 332001. Tel.: 01572-250398 • **Siliguri :** Vyom Sachitra Building, 2nd Floor, Pranami Mandir Road, Siliguri – 734001. Tel.: 0353 4078734 • **Sonepat :** PP Tower, Shop No 207, 2nd Floor, Opposite Income Tax office, Subhash Chowk, Sonepat-131001. Tel.: 0130-4054883 • **Sri Ganganagar :** Address Shop No. 5, Opposite Bihani Petrol Pump NH – 15, Near Baba Ramdev Mandir, Sri Ganganagar 335001. Tel.: 0154-2940040 • **Srikakulam :** D No 158, Shop No. 3, Kaki Street, Opp Tulasi Das Hospital, CB Road, Srikakulam Andhra Pradesh - 532001. Tel.: 08942358563 • **Surat :** 1st Floor 111 ICC Building, Ring Road, Surat - 395007 Gujarat. Tel.: 0261-4001411 • **Thane :** Tropical Elite, 1st Floor, Shop no 106, Near Navpada Police Station, Near Hari Niwas Circle, Thane West, Mumbai- 400602. Tel.: 022-25303013 • **Tirupati :** H.No:10-13-425, 1st Floor Tilak Road, Opp: Sridevi Complex, Tirupathi -517501. • **Tirunelveli :** 55/18 Jeney Building, 2nd Floor, S N Road, Near Aravind Eye Hospital, Tirunelveli - 627001. Tel.: 0462-4001416 • **Tirupur :** No 669A, Kamaraj Road, Near old collector office, Tirupur - 641604. Tel.: 0421-2214221, 0421-2214319 • **Tinsukia :** 3rd Floor, Chirwapatty Road, Tinsukia-786125, Assam. • **Trichur :** 1st Floor, Crown Tower, Near Sakthan Stand, Thrissur - 680001, Kerala. Tel.: 0487-2972422 • **Trichy :** No 23C/1 E V R road, Near Vekkaliamman Kalyana Mandapam, Putthur, Trichy - 620017. Tel.: 0431-4020227 • **Tirupur :** Binny Compound Main Street, Balaji Layout, Kannipiran Colony, Binny Compound, Tirupur – 641601, Tamil Nadu. Tel.: 0421-4102129 • **Trivandrum :** 3rd Floor, No- 3B TC-82/3417, Capitol Center, Opp. Secretariat, MG Road, Trivandrum- 695001, Kerala. Tel No: 9400495021. Tel.: 0471 - 2725728 • **Udaipur :** Shop No. 202, 2nd Floor business Centre, 1C Madhuvan, Opp G P O Chetak Circle, Udaipur - 313001. Tel.: 0294 2429370 • **Vadodara :** 1st Floor, Kplex Grand workspaces, Above Spencer's Mall, Near Genda Circle, Alkapuri, Vadodara-390007. Tel.: +91 7777027224 • **Valsad :** 406 Dreamland Arcade, Opp Jade Blue, Tithal Road, Valsad - 396001. Tel.: 02632-258481 • **Vapi :** A-8 First Floor, Solitaire Business Centre, Opp Dcb Bank, Gidc Char Rasta, Silvassa Road, Vapi - 396191. Tel.: 9081903028 • **Varanasi :** D. 64/52, G – 4 Arihant Complex, Second Floor, Madhopur, Shivpurva Sigra, Near Petrol Pump, Varanasi-221010, Uttar Pradesh. Tel.: 7518801856 • **Vashi** : Haware Infotech Park, 902, 9th Floor, Plot No. 39/03, Sector 30A, Opp. Inorbit Mall, Vashi, Navi Mumbai – 400 703, Maharashtra. Tel.: 022-49636853 • **Vellore :** No 2/19, 1st floor, Vellore city centre, Anna salai, Vellore 632001. Tel.: 0416 4200381 • **Vijayawada :** 40-9-62, Sub Register Office Road, Acharya Ranga Nagar, Benz Circle, Vijayawada 520008, Andhra Pradesh. Tel.: 0866-2574429 • **Visakhapatnam :** Door No: 48-8-7, Dwaraka Diamond, Ground Floor, Srinagar, Visakhapatnam - 530016. Tel.: 0891-2714125 • **Warangal :** Shop No. 22, Ground Floor, Warangal City Center, 15-1-237, Mulugu Road Junction, Warangal - 506002. Tel.: 0870-2441513 • **Yamuna Nagar :** B-V 185/A 2nd Floor Jagadri Road Near Dav Girls College (Uco Bank Building) Pyara Chowk - Yamuna Nagar 135001, Haryana. Tel.: +1732311924.

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

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