

SCHEME INFORMATION DOCUMENT

SECTION I

JioBlackRock Income Plus Arbitrage Omni FOF

(An open-ended fund of fund scheme investing in units of active/passive debt-oriented funds and arbitrage funds)

This product is suitable for investors who are seeking*	Risk-o-meter of the Scheme:	Risk-o-meter of the Benchmark: 60% NIFTY Composite Debt Index + 40% Nifty 50 Arbitrage Index (TRI) (As per AMFI Tier I Benchmark)
- Income over short to medium term investment horizon - Investment in units of active/passive debt-oriented funds and arbitrage funds	 The risk of the scheme is 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 an internal assessment of the Scheme characteristics or model portfolio and the same may vary post NFO when the actual investments are made.

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

New Fund Offer Opens on : October 5, 2026
New Fund Offer Closes on : October 19, 2026
Scheme re-opens on : Within five business days of allotment date

Name of Mutual Fund : Jio BlackRock Mutual Fund (referred as 'JioBlackRock Mutual Fund')
Name of Asset Management Company : Jio BlackRock Asset Management Private Limited (referred as 'JioBlackRock AMC')
Name of Trustee Company : Jio BlackRock Trustee Private Limited (referred as 'JioBlackRock Trustee')
Addresses, Website of the entities : Unit No. 1301, 13th Floor, Altimus Building, Plot No. 130, Worli Estate, Pandurang Budhkar Marg, Worli, Mumbai – 400018, Maharashtra, India.
 Website: www.jioblackrockamc.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 JioBlackRock Mutual Fund, standard risk factors, special considerations, tax and legal issues and general information on www.jioblackrockamc.com.

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

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

This Scheme Information Document is dated September 29, 2026

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PART I. HIGHLIGHTS/SUMMARY OF THE SCHEME

Sr. No.	Title	Description
I.	Name of the Scheme	JioBlackRock Income Plus Arbitrage Omni FOF
II.	Category of the Scheme	Hybrid FOF (Domestic) - Income Plus Arbitrage FOF (Omni)
III.	Scheme type	An open-ended fund of fund scheme investing in units of active/passive debt-oriented funds and arbitrage funds
IV.	Scheme code	JBMF/O/O/FOD/26/04/0017
V.	Investment objective	The investment objective of the Scheme is to generate income by investing in active/passive debt-oriented funds and arbitrage funds. There is no assurance that the investment objective of the Scheme will be achieved.
VI.	Liquidity/Listing Details	The Scheme is an open-ended scheme. Being an open-ended Scheme, the Scheme will be open for purchase/redemption on all business days at NAV based prices, subject to provisions of exit load, if any. Redemption proceeds shall be transferred within 3 (three) business days from the date of redemption request. In case of delay beyond 3 (three) business days, the AMC is liable to pay interest to the investors at the rate of 15% per annum. However, in case of exceptional circumstances mentioned in para 15.3.3 of SEBI Master Circular for Mutual Funds dated March 20, 2026, redemption or repurchase proceeds will be transferred to investors within the timeframe prescribed for such exceptional circumstances. The Scheme is not listed on any of the stock exchanges. The AMC, at its sole discretion, can undertake listing on any of the stock exchange(s) at a later date.
VII.	Benchmark (Total Return Index)	Tier I Benchmark: 60% NIFTY Composite Debt Index + 40% Nifty 50 Arbitrage Index (TRI) As prescribed under para 7.22 of SEBI Master Circular for Mutual Funds dated March 20, 2026 and Standardized Framework for Fund of Fund (FoF) Schemes, 60% NIFTY Composite Debt Index + 40% Nifty 50 Arbitrage Index (TRI) has been selected from amongst those notified by AMFI for the Scheme. The composition of the benchmark is in line with the intended asset allocation and investment objective of the Scheme. Hence, the benchmark Index is an appropriate benchmark for the Scheme. Tier II Benchmark: Not Applicable The Trustee reserves the right to change the benchmark for the evaluation of the performance of the Scheme from time to time, keeping in mind the investment objective of the Scheme and the appropriateness of the benchmark, subject to the compliance with Regulations/ circulars issued by SEBI and AMFI in this regard from time to time.
VIII.	NAV Disclosure	The AMC shall update the NAVs on website of the Association of Mutual Funds in India – AMFI (www.amfiindia.com) and on the website of AMC https://www.jioblackrockamc.com/nav by 10.00 a.m. on the next Business Day. For further details, please refer Section II.

IX.	Applicable timelines	Timeline for transfer of redemption proceeds: Redemption proceeds shall be transferred within 3 (three) business days from the date of redemption request. In case of delay beyond 3 (three) business days, the AMC is liable to pay interest to the investors at the rate of 15% per annum. However, in case of exceptional circumstances mentioned in para 15.3.3 of SEBI Master Circular for Mutual Funds dated March 20, 2026, redemption or repurchase proceeds will be transferred to investors within the timeframe prescribed for such exceptional circumstances. For further details, investors are requested to refer to Statement of Additional Information (SAI).																																													
X.	Plans and Options Plans/Options and sub options under the Scheme	The Scheme shall offer two plans viz. Regular Plan and Direct Plan. The portfolio of the Scheme under both these Plans will be common. Each Plan will offer only Growth Option and that will be default Option. <table><tr><th>Scenario</th><th>Broker mentioned by the investor</th><th>Code by the investor</th><th>Plan mentioned by the investor</th><th>Default Plan to be captured</th></tr><tr><td>1</td><td>Not mentioned</td><td></td><td>Not mentioned</td><td>Direct Plan</td></tr><tr><td>2</td><td>Not mentioned</td><td></td><td>Direct</td><td>Direct Plan</td></tr><tr><td>3</td><td>Not mentioned</td><td></td><td>Regular</td><td>Direct Plan</td></tr><tr><td>4</td><td>Mentioned</td><td></td><td>Direct</td><td>Direct Plan</td></tr><tr><td>5</td><td>Direct</td><td></td><td>Not mentioned</td><td>Direct Plan</td></tr><tr><td>6</td><td>Direct</td><td></td><td>Regular</td><td>Direct Plan</td></tr><tr><td>7</td><td>Mentioned</td><td></td><td>Regular</td><td>Regular Plan</td></tr><tr><td>8</td><td>Mentioned</td><td></td><td>Not Mentioned</td><td>Regular Plan</td></tr></table> In case of wrong/invalid/incomplete ARN code mentioned on the application form, the application will be processed under Direct Plan. In case of transactions received from the stock exchange platforms or through any other online platforms with invalid ARN, then the transaction shall be rejected instead of processing under Direct Plan. In case the EUIN is invalid / missing, the transaction shall be processed in Regular / Existing plan and the distributor / investor shall be given the period of 30 days from the date of transaction for remediation of EUIN and investor shall provide either different EUIN linked to the ARN or switch to Direct Plan. *Invalid ARN has been defined to include ARN validity period expired, ARN cancelled /terminated, ARN suspended, ARN Holder deceased, Nomenclature change (as required pursuant to SEBI (Investment Advisers) Regulations, 2013) and not complied by the Mutual Fund Distributor ('MFD'), MFD is debarred by SEBI, ARN not present in AMFI ARN database, ARN not empanelled with AMC. The AMC/Trustee may introduce further Plan/s and Option/s in future, subject to regulations. For detailed disclosure on default plans/options, kindly refer SAI.	Scenario	Broker mentioned by the investor	Code by the investor	Plan mentioned by the investor	Default Plan to be captured	1	Not mentioned		Not mentioned	Direct Plan	2	Not mentioned		Direct	Direct Plan	3	Not mentioned		Regular	Direct Plan	4	Mentioned		Direct	Direct Plan	5	Direct		Not mentioned	Direct Plan	6	Direct		Regular	Direct Plan	7	Mentioned		Regular	Regular Plan	8	Mentioned		Not Mentioned	Regular Plan
Scenario	Broker mentioned by the investor	Code by the investor	Plan mentioned by the investor	Default Plan to be captured																																											
1	Not mentioned		Not mentioned	Direct Plan																																											
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3	Not mentioned		Regular	Direct Plan																																											
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6	Direct		Regular	Direct Plan																																											
7	Mentioned		Regular	Regular Plan																																											
8	Mentioned		Not Mentioned	Regular Plan																																											

XI.	Load Structure	Exit Load: Nil.
XII.	Minimum Application Amount / switch in	<u>During NFO:</u> Minimum Application Amount (Lumpsum): Rs. 500/- and any amount thereafter. Minimum Amount for switch-in to the Scheme: Rs. 500/- and any amount thereafter. Minimum Amount for Systematic Investment Plan (SIP): Rs. 500/- and in multiples of Re. 1/- thereafter. <u>On a continuous basis:</u> Minimum Amount for Purchase (Lumpsum): Rs. 500/- and any amount thereafter. Minimum Amount for switch-in to the Scheme: Rs. 500/- and any amount thereafter. Minimum Amount for Systematic Investment Plan (SIP): Rs. 500/- and in multiples of Re. 1/- thereafter. Note: For mandatory investments made by designated employees of AMC in terms of para 7.14 of SEBI Master Circular for Mutual Funds dated March 20, 2026, requirement for minimum application/ redemption amount will not be applicable.
XIII.	Minimum Additional Purchase Amount	Rs. 500/- and any amount thereafter. Note: The minimum additional purchase amount will not be applicable for investment made in schemes in line with para 7.14 of SEBI Master Circular for Mutual Funds dated March 20, 2026.
XIV.	Minimum Redemption / switch out amount	‘Any amount’ or ‘any number of units’ as requested by the investor. The Redemption would be permitted to the extent of credit balance in the investor’s account of the Scheme (subject to release of pledge / lien or other encumbrances). The Redemption request can be made by specifying the rupee amount or by specifying the number of units to be redeemed.
XV.	New Fund Offer Period This is the period during which a new scheme sells its units to the investors.	NFO opens on: October 05, 2026 NFO closes on: October 19, 2026 As permitted by SEBI, NFO shall remain open for subscription for a minimum period of 3 business days but not more than 15 calendar days. Any extension or change to the NFO dates will be subject to the requirement of NFO period not exceeding 15 calendar days. Any changes in dates of NFO will be published through notice on website of the AMC i.e. https://www.jioblackrockamc.com/statutory-disclosure/addendum-and-notices/notice-cum-addendums.
XVI.	New Fund Offer Price:	INR 10/- per Unit

	This is the period during which a new scheme sells its units to the investors.	
XVII.	Segregated portfolio / side pocketing disclosure	Pursuant to clause 5.5 of SEBI Master Circular for Mutual Funds dated March 20, 2026, the AMC has the provision to create segregated portfolio of debt and money market instruments under certain circumstances. Kindly refer SAI for more details.
XVIII.	Swing pricing disclosure	Not Applicable.
XIX.	Stock lending / short selling	The Scheme will not engage in Short Selling of securities and securities lending.
XX.	How to apply	Investors can undertake transactions in the Schemes of JioBlackRock Mutual Fund either through physical, online / electronic mode or any other mode as may be prescribed from time to time. Physical Transactions For subscription / redemption / switches, application form and Key Information Memorandum may be obtained from the Official Points of Acceptance (OPAs) of the AMC / RTA /Distributor or downloaded from the website of the AMC. (https://www.jioblackrockamc.com/statutory-disclosure/disclosures/official-points-of-acceptance). Online / Electronic Transactions Investors can undertake transactions via electronic mode through various online facilities offered by JioBlackRock AMC/ other platforms specified by the AMC from time to time. During the New Fund Offers (NFO) period, investors applying under the Demat mode have the option to apply through Applications Supported by Blocked Amount (ASBA) facility. Investors will be required to submit ASBA form to the respective banks, which in turn will block the amount in their account as per authority contained in the ASBA form. ASBA applications can be submitted only at Self-Certified Syndicate Banks (SCSBs) at their designated branches. The list of SCSBs and their designated branches shall be displayed on the SEBI's website (www.sebi.gov.in). ASBA form should not be submitted at locations other than SCSB as it will not be processed. For details on the ASBA process please refer to the ASBA application form. Please refer to Section II and the SAI for further details.
XXI.	Where can applications for subscription/redemption/ switches be submitted	For details, please refer section XX - "How to Apply".
XXII.	Investor services	Contact details for general service requests: • Post feedback/suggestions on our website www.jioblackrockamc.com • Investors may call at: +91 22-35207700 & +91 22-69987700 during business hours. • Email – service@jioblackrockamc.com

		Contact details for complaint resolution: Mr. Manish Kanchan Investor Relations Officer JioBlackRock Asset Management Private Limited, Unit no:1301, 13th Floor, Altimus building, Plot no.130, Worli Estate, Pandurang Budhkar Marg, Worli, Mumbai - 400018, Maharashtra, India For any grievances with respect to transactions through NSE/BSE, the Investor should approach the investor grievance cell of the respective stock exchange. MFU Customer Care: For transactions related to MFU, Investors may contact the customer care of MFU on 022-71791111 (business hours on all days except Sunday and Public Holidays) or can raise a query or lodge a complaint by selecting the 'Help & Support' option on www.mfuindia.com.												
XXIII.	Specific attribute of the scheme (such as lock in, duration in case of target maturity scheme/close ended schemes)	Not Applicable												
XXIV.	Special product/facility available during the NFO and on ongoing basis	The facilities/products available are: <u>Systematic Investment Plan (SIP)</u> Investors of the Scheme can invest through SIP. SIP allows an investor to invest a specified sum of money at regular intervals. SIP facility will be available during NFO period and on an On-going basis. The minimum amount per SIP installment and Minimum number of installments under all frequencies of SIP are as follows: <table border="1"> <thead> <tr> <th>Frequency under SIP Facility</th><th>Minimum Installments</th><th>Minimum Amount and in multiples of</th></tr> </thead> <tbody> <tr> <td>Weekly</td><td>6</td><td>Rs. 500 and in multiples of Re. 1/- thereafter</td></tr> <tr> <td>Monthly</td><td>6</td><td>Rs. 500 and in multiples of Re. 1/- thereafter</td></tr> <tr> <td>Quarterly</td><td>6</td><td>Rs. 500 and in multiples of Re. 1/- thereafter</td></tr> </tbody> </table> SIP Top-Up Facility Investors may avail SIP Top-up facility where they have options to increase the SIP Installment at pre-defined intervals. This will enhance the flexibility of the investor to invest higher amounts during the tenure of the SIP. The SIP Top-up facility will be available during NFO period and on an On-going basis.	Frequency under SIP Facility	Minimum Installments	Minimum Amount and in multiples of	Weekly	6	Rs. 500 and in multiples of Re. 1/- thereafter	Monthly	6	Rs. 500 and in multiples of Re. 1/- thereafter	Quarterly	6	Rs. 500 and in multiples of Re. 1/- thereafter
Frequency under SIP Facility	Minimum Installments	Minimum Amount and in multiples of												
Weekly	6	Rs. 500 and in multiples of Re. 1/- thereafter												
Monthly	6	Rs. 500 and in multiples of Re. 1/- thereafter												
Quarterly	6	Rs. 500 and in multiples of Re. 1/- thereafter												

Investors can utilize the Top-up facility to increase their SIP installment amount by investing a minimum of Rs. 50 and in multiples of Rs. 50. Alternatively, investors can increase the SIP installment amount by 10% and in multiples of 5%. The Top-Up amount will be rounded off to the nearest multiple of Re.1. The Weekly and Monthly SIP offers top-up frequency at Half-yearly and Yearly intervals. For Quarterly SIP, the top-up frequency is available on a Yearly basis.

SIP Pause Facility

SIP Pause facility allows investors to pause their existing SIP for a temporary period, without discontinuing the existing SIP and SIP would restart from the immediate next installment after completion of the pause period specified by the investor. SIP Pause can be for a minimum period of 1 month to a maximum period of 6 months. SIP Pause facility will be available only on an On-going basis.

Systematic Transfer Plan (STP)

STP is a facility wherein unitholders can opt to transfer a fixed amount at regular intervals to another designated open-ended scheme of JioBlackRock Mutual Fund. STP facility will only be available on an on-going basis and will not be available during the NFO period.

The minimum amount per STP installment and minimum number of installments under all frequencies of STP are as follows:

Frequency under STP Facility	Minimum Installments	Minimum Amount and in multiples of
Daily	6	Rs. 100 and in multiples of Re. 1/- thereafter
Weekly	6	Rs. 100 and in multiples of Re. 1/- thereafter
Monthly	6	Rs. 100 and in multiples of Re. 1/- thereafter
Quarterly	6	Rs. 100 and in multiples of Re. 1/- thereafter

Systematic Withdrawal Plan (SWP)

Investors of the Scheme have the facility of enrolling themselves in a Systematic Withdrawal Plan (SWP). The SWP facility allows the investor to withdraw a specified sum of money periodically from their investments in the scheme. An SWP is ideal for investors seeking a regular inflow of funds for their needs. A fixed sum will be paid to the investor from their investments and the remaining part of the corpus will continue to earn returns. SWP facility will only be available on an on-going basis and will not be available during the NFO period.

The minimum amount per SWP installment and minimum number of installments under all frequencies of SWP are as follows:

		<table> <tr> <th>Frequency under SWP Facility</th><th>Minimum Installment</th><th>Minimum Amount and in multiples of</th></tr> <tr> <td>Weekly</td><td>6</td><td>Rs. 500 and in multiples of Re. 1/- thereafter</td></tr> <tr> <td>Monthly</td><td>6</td><td>Rs. 500 and in multiples of Re. 1/- thereafter</td></tr> <tr> <td>Quarterly</td><td>6</td><td>Rs. 500 and in multiples of Re. 1/- thereafter</td></tr> </table> <u>Model Portfolios Facility</u> JioBlackRock Mutual Fund is introducing the Model Portfolios Facility ("the Facility"), a digital-only offering designed to simplify investment decisions. This Facility provides investors with pre-constructed model portfolios, comprising curated combinations of existing JioBlackRock Mutual Fund schemes, for different investment styles and/or themes. All transactions related to Model Portfolios including First /additional purchases, rebalancing, and partial or full redemptions will be available exclusively on JioBlackRock AMC Website and Mobile App. Investors are required to refer to the detailed terms and conditions of the Model Portfolios Facility, available on the AMC's website and mobile app, prior to making any investment. The Facility shall be available on an ongoing basis. However, inclusion of this scheme within the Facility will be at the sole discretion of the AMC. For more details on the above special products and facilities, please refer to the SAI.	Frequency under SWP Facility	Minimum Installment	Minimum Amount and in multiples of	Weekly	6	Rs. 500 and in multiples of Re. 1/- thereafter	Monthly	6	Rs. 500 and in multiples of Re. 1/- thereafter	Quarterly	6	Rs. 500 and in multiples of Re. 1/- thereafter
Frequency under SWP Facility	Minimum Installment	Minimum Amount and in multiples of												
Weekly	6	Rs. 500 and in multiples of Re. 1/- thereafter												
Monthly	6	Rs. 500 and in multiples of Re. 1/- thereafter												
Quarterly	6	Rs. 500 and in multiples of Re. 1/- thereafter												
XXV.	Weblink	The Total Expense Ratio (TER) shall be made available to the investors on the website of the AMC at www.jioblackrockamc.com/ter. The Scheme factsheet shall be made available to investors on the website of the AMC at https://www.jioblackrockamc.com/statutory-disclosure/fund-documents/factsheet.												
XXVI.	Nomination and KYC	For details on nomination and KYC, refer SAI.												

DUE DILIGENCE BY THE ASSET MANAGEMENT COMPANY

It is confirmed that:

- (i) The Scheme Information Document submitted to SEBI is in accordance with the SEBI (Mutual Funds) Regulations, 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) The AMC has complied with the compliance checklist applicable for Scheme Information Document and that there are no deviations from the Regulations.
- (vii) Notwithstanding anything contained in this Scheme Information Document, the provisions of the SEBI (Mutual Funds) Regulations, 2026 and the guidelines thereunder shall be applicable.
- (viii) The Trustees have ensured that JioBlackRock Income Plus Arbitrage Omni FOF approved by them is a new product offered by JioBlackRock Mutual Fund and is not a minor modification of any existing scheme/fund/product.

Sd/-

Date: September 29, 2026

Name: Siddharth Swaminathan

Place: Mumbai

**Designation: Managing Director and Chief
Executive Officer**

Sd/-

Name: Garima Nahar

**Designation: Chief Compliance Officer and
General Counsel**

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

Instruments	Indicative allocations (% of total assets)	
	Minimum	Maximum
Units of Mutual Fund Schemes:	95	100
a. Units of actively/passively managed Debt-oriented Funds*	35	65
b. Units of actively/passively managed Arbitrage Funds*	35	65
Debt and Money Market Instruments	0	5

* Units of debt oriented schemes of JioBlackRock Mutual Fund or other than JioBlackRock Mutual Fund having similar objectives, strategy, asset allocation and other attributes. Units of Arbitrage scheme of JioBlackRock Mutual Fund or any other Arbitrage Fund of other than JioBlackRock Mutual Fund, as found suitable by the Fund Manager.

- 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 (listed AA and above rated corporate debt securities and Commercial Papers (CPs) and Certificate of Deposits (CDs)) shall be up to 5% of the net assets of the Scheme.
- The Scheme may invest in Tri-party Repo on Government Securities or Treasury Bills upto 5% of the net assets of the Scheme. The exposure to TREPS may exceed the limit at the time of building up the portfolio of the Scheme post New Fund Offer and also pending deployment of new inflows received in the Scheme on an ongoing basis or on account of any adverse market situation.
- The cumulative gross exposure through units of active/passive debt-oriented funds and arbitrage funds, debt and money market instruments, repo/ reverse repo in corporate debt securities 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.
- 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.
- In line with para 7.24.1 of SEBI Master Circular for Mutual Funds dated March 20, 2026; deployment of the funds garnered in an NFO shall be made within 30 business days from the date of allotment of units. In an exceptional case, if the AMC is not able to deploy the funds in 30 business days, reasons in writing, including details of efforts

taken to deploy the funds, shall be placed before the Investment Committee. The Investment Committee, after examining the root cause for delay, may extend the timeline by 30 business days. In case the funds are not deployed as per the asset allocation mentioned above and as per the aforesaid mandated plus extended timelines, the AMC shall comply with the provisions mentioned in para 7.24.1 of SEBI Master Circular for Mutual Funds dated March 20, 2026.

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

Sl. No.	Type of Instrument	Percentage of exposure	Circular references
1.	Repo / Reverse Repo in Corporate Debt Securities	Upto 5% of the net assets of the Scheme	Clause 13.8 of SEBI Master Circular for Mutual Funds dated March 20, 2026
2.	Tri-party Repo on Government Securities or Treasury Bills	Upto 5% of the net assets of the Scheme The exposure to TREPS may exceed the limit at the time of building up the portfolio of the Scheme post New Fund Offer and pending deployment of new inflows received in the Scheme on an ongoing basis or on account of any adverse market situation.	-
3.	Short Term Deposits	Upto 5% of net assets of all scheduled commercial banks put together and up to 5% of net assets in single scheduled commercial bank.	Clause 13.7 of SEBI Master Circular for Mutual Funds dated March 20, 2026

The Scheme will not directly invest/ engage into the following instruments

Sr. no.	Type of Instrument
1.	Overseas Securities and ETFs
2.	Securities Lending
3.	Derivatives
4.	Instruments with Special Features such as AT1 and AT2 Bonds
5.	Securitized Debt
6.	Debt instruments having Structured Obligations / Credit Enhancements
7.	Short Selling
8.	Units of REITs and InVITs
9.	Credit Default Swaps
10.	Unrated debt and money market instruments
11.	Unlisted Non-convertible debentures (NCDs)

While the Scheme will not directly invest/ engage in Overseas Securities and ETFs, Securities Lending, Derivatives, Instruments with Special Features, Securitized Debt, Debt instruments having Structured Obligations / Credit Enhancements, Short Selling, REITs and InVITs, Credit Default Swaps, Unrated debt and money market instruments, Unlisted Non-convertible debentures (NCDs), the Underlying schemes

may have exposure to these securities as per investments / transactions limits applicable to the Underlying Schemes.

Short-Term Defensive Considerations:

Subject to SEBI (MF) Regulations, the asset allocation indicated 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.

Portfolio Rebalancing due to passive breaches:

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 para 3.11.3 and 3.11.4 of SEBI Master Circular on Mutual Funds dated March 20, 2026

B. 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) Units of active/passive debt-oriented funds and arbitrage funds as per the limits specified in the asset allocation of respective schemes.
- b) Securities issued by Government of India, 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)
- c) Securities guaranteed by the Central and State Governments (including but not limited to coupon bearing bonds, zero coupon bonds and treasury bills)
- d) Debt obligations of domestic Government agencies and statutory bodies, which may or may not carry a Central/State Government guarantee
- e) Repo / Reverse Repo transactions in corporate debt securities
- 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 up to 1 year, Call or notice money, Usance Bills, and any other short-term instruments allowed under current Regulations

- g) Debt Instruments include but not limited to Non-convertible debentures, Bonds, Secured premium notes, Zero interest bonds, Deep discount bonds, Floating rate bond / notes.
- h) Cash & cash equivalents
- i) Short Term Deposits of Scheduled Commercial Banks
- j) Any other instruments permitted by SEBI/ RBI from time to time, subject to requisite approvals, if any

Note: The securities/instruments mentioned above could be listed or unlisted, secured or unsecured, rated or unrated and of varying maturities and other terms of issue. The securities may be acquired through Initial Public Offerings (IPOs), secondary market operations, private placement, rights offer or negotiated deals.

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

C. WHAT ARE THE INVESTMENT STRATEGIES?

An open-ended, actively managed fund of fund investing in active/passive debt-oriented funds and arbitrage funds. The investment strategy would be towards generating returns through a diversified portfolio of active/passive debt-oriented funds and arbitrage funds. Every investment opportunity would be assessed with regard to parameters such as arbitrage opportunities between the cash and Future & Options market, overall interest rate and economic outlook, credit risk, liquidity risk and other such parameters. Depending on the market conditions, the assets of the Scheme will be allocated in a diverse capitalization range of active/passive debt-oriented funds, arbitrage funds. 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.

A part of the fund's corpus may be invested in debt and money market instruments, government securities, T-Bills and Repo on Government Securities, repo / reverse repo transactions in corporate debt securities. Such investments will be as per the limits in the asset allocation table of the Scheme, subject to permissible limits specified under SEBI (MF) Regulations. Investment in Debt securities and Money Market Instruments will be guided by credit quality, liquidity, interest rate outlook.

Portfolio Turnover

Portfolio Turnover is a term used to measure the volume of trading that occurs in a Scheme's portfolio during a given time period. The Scheme being an open ended scheme, it is expected that there would be frequent subscriptions and redemptions. Hence, it is difficult to estimate with any reasonable measure of accuracy, the likely turnover in the portfolio. If trading is done frequently there may be an increase in transaction cost such as brokerage paid etc. The fund manager will endeavour to optimize portfolio turnover to maximize gains and minimize risks keeping in mind the cost associated with it. The Scheme has no specific target relating to portfolio turnover.

Risk Control

Investments made by the Scheme would be in accordance with the investment objective of the scheme and provisions of SEBI (MF) Regulations. Since investing requires disciplined risk management, the AMC would incorporate adequate safeguards for controlling risks in the portfolio construction process.

The risk control process involves identifying risks and taking measures for the same. While these strategies are expected to mitigate risk to a certain extent, the AMC provides no assurance that these risks will be completely eliminated.

D. HOW WILL THE SCHEME BENCHMARK ITS PERFORMANCE?

The Scheme's benchmark would be 60% NIFTY Composite Debt Index + 40% Nifty 50 Arbitrage Index (TRI).

As prescribed under para 7.22 of SEBI Master Circular for Mutual Funds dated March 20, 2026 and Standardized Framework for Fund of Fund (FoF) Schemes, 60% NIFTY Composite Debt Index + 40% Nifty 50 Arbitrage Index (TRI) has been selected from amongst those notified by AMFI for the Scheme. The composition of the benchmark is in line with the intended asset allocation and investment objective of the Scheme. Hence, the benchmark Index is an appropriate benchmark for the Scheme.

The above benchmark is in accordance with para 7.22 of SEBI Master Circular for Mutual Funds dated March 20, 2026, and the list published by AMFI in this regard on benchmark for hybrid FOF (Domestic) schemes.

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

The Trustee reserves the right to change the benchmark for the evaluation of the performance of the Scheme from time to time, keeping in mind the investment objective of the Scheme and the appropriateness of the benchmark, subject to the compliance with Regulations/ circulars issued by SEBI and AMFI in this regard from time to time.

E. WHO MANAGES THE SCHEME?

Name of the Fund Manager & Age	Educational Qualification	Brief Experience (last 10 years)	Other schemes under his/her management
Mr. Anand Shah Age: 48 Years (Managing since inception.)	- PGDBA from K.C. College of Management Studies - Bachelor in Commerce from Mumbai University	- JioBlackRock Asset Management Private Limited – (since December 01, 2024) - Jio Financial Services Limited (Special Projects) – June 03, 2024 – November 30, 2024. - Aditya Birla Sun Life Insurance Company Limited (Chief Manager - Investment) – June 06, 2018 – May 29, 2024. - BOI AXA Investment Managers Pvt Ltd. (Equity Dealer) – November 17, 2015 – June 01, 2018. - Zyfin Capital Advisors Pvt Ltd	- JioBlackRock Nifty 50 Index Fund - JioBlackRock Nifty Smallcap 250 Index Fund - JioBlackRock Nifty Next 50 Index Fund - JioBlackRock Nifty Midcap 150 Index Fund - JioBlackRock Arbitrage Fund - JioBlackRock Nifty 50 ETF

Name of the Fund Manager & Age	Educational Qualification	Brief Experience (last 10 years)	Other schemes under his/her management
		(Product Manager – Equity) – June 01, 2013 – November 16, 2015.	
Mr. Haresh Mehta Age: 41 Years (Managing since inception.)	• Masters in business administration from SMU (Sikkim Manipal University) in the year 2017. • B.Com from Mumbai University in the year 2009. • CFA Level 1 in the year 2019.	• JioBlackRock Asset Management Private Limited – (since May 05, 2025). • Bajaj Finserv Asset Management Limited - December 9, 2024 - April 25, 2025. • Aditya Birla Sun Life AMC Limited - September 16, 2022 - November 26, 2024. • Baroda BNP Paribas Asset Management India Private Limited - June 18, 2018, to August 31, 2022. • First Global Stock Broking Private Limited - April 20, 2007 to June 15, 2018.	• JioBlackRock Nifty 50 Index Fund • JioBlackRock Nifty Smallcap 250 Index Fund • JioBlackRock Nifty Next 50 Index Fund • JioBlackRock Nifty Midcap 150 Index Fund • JioBlackRock Arbitrage Fund • JioBlackRock Nifty 50 ETF
Mr. Siddharth Deb Age: 42 Years (Managing since inception)	• MMS Finance from University of Mumbai • B.Sc. (Zoology) from University of Kolkata	• JioBlackRock Asset Management Private Limited (Senior Fund Manager) (since May 01, 2025). • Nippon Life India Asset Management Limited (Fund Manager) – November 2016 – April 2025. • Goldman Sachs Asset Management India (Fund Manager) – August 2011 – November 2016.	• JioBlackRock Money Market Fund • JioBlackRock Liquid Fund • JioBlackRock Overnight Fund • JioBlackRock Nifty 8-13 yr G-Sec Index Fund • JioBlackRock Ultra Short to Short Term Fund • JioBlackRock Short Term Fund • JioBlackRock Arbitrage Fund
Mr. Arun Ramachandran Age: 42 Years (Managing since inception)	Financial Risk Management (2010) Post Graduate Diploma in Business Administration (Mumbai Education Trust – 2006)	• JioBlackRock Asset Management Private Limited (Fund Manager – Fixed Income) (since December 27, 2024). • SBI Funds Management	• JioBlackRock Money Market Fund • JioBlackRock Liquid Fund • JioBlackRock Overnight Fund

Name of the Fund Manager & Age	Educational Qualification	Brief Experience (last 10 years)	Other schemes under his/her management
		Limited (Fund Manager – Fixed Income) – March 02, 2009 – December 26, 2024.	• JioBlackRock Nifty 8-13 yr G-Sec Index Fund • JioBlackRock Ultra Short to Short Term Fund • JioBlackRock Short Term Fund • JioBlackRock Arbitrage Fund

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

This is the first Scheme in the Fund of Fund category being launched by JioBlackRock Mutual Fund.

G. HOW HAS THE SCHEME PERFORMED?

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

H. ADDITIONAL SCHEME RELATED DISCLOSURES

i. Scheme's portfolio holdings (top 10 holdings by issuer and fund allocation towards various sectors including detailed description.)

Not Applicable as this is a new Scheme.

ii. Disclosure of name and exposure to Top 7 issuers, stocks, groups and sectors as a percentage of NAV of the scheme in case of debt and equity ETFs/index funds including detailed description.

Not Applicable as this not an index fund / ETF.

iii. Functional website link for Portfolio Disclosure

The Mutual Fund / AMC will disclose the portfolio (along with ISIN and other prescribed details) of the Scheme in the prescribed format on a Monthly basis on its website - <https://www.jioblackrockamc.com/statutory-disclosure/disclosures/monthly-portfolio-disclosure> .

iv. Functional website link to the respective addendums to the SID after the last update of SID-
<https://www.jioblackrockamc.com/statutory-disclosure/addendum-and-notices/notice-cum-addendums>

v. Portfolio Turnover Ratio.

Not Applicable as this is a new Scheme.

vi. **Aggregate investment in the Scheme by:**

Sr. No.	Category of Persons	Net Value*		Market Value (in Rs.)
1	Concerned scheme's Fund Manager(s)	Units	NAV per Unit	
Not Applicable				

**includes mandatory investments under SEBI guidelines, if any.*

The above disclosures are not applicable since this Scheme is a new scheme and does not contain any details.

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**

Subject to the SEBI (MF) Regulations, the sponsors and investment companies managed by them, their associate companies, subsidiaries and affiliates of the sponsors, the funds managed by associates and/or the AMC may acquire a substantial portion of the scheme. Accordingly, redemption of units held by such funds, associates and sponsors may have an adverse impact on the units of the scheme because the timing of such redemption may impact the ability of other investors to redeem their units.

The AMC may invest in the Scheme subject to the SEBI (MF) Regulations. Under the Regulations, the AMC will not charge any investment management and advisory services fee on its own investment in the Scheme.

The investors can refer to the investments made by the AMC in the Scheme on the website of the Company at <https://www.jioblackrockamc.com/statutory-disclosure/disclosures/mandatory-investment-by-amc>.

PART III. OTHER DETAILS

A. COMPUTATION OF NAV

The NAV of the units of the Scheme would be computed by dividing the net assets of the Scheme by the number of outstanding units on the valuation date. The AMC shall value the investments according to the valuation norms, as specified in the SEBI (MF) Regulations. All expenses and incomes accrued up to the valuation date shall be considered for computation of NAV. The NAV of the Scheme would be calculated up to four decimal places and would be declared on each business day.

NAV of units under the Scheme shall be calculated as shown below:

NAV (Rs.) =

Market or Fair Value of Scheme's investments + Current Assets including Accrued Income - Current Liabilities and Provision including accrued expenses

No. of units outstanding under the Scheme on the Valuation Day

Illustration on Computation of NAV: If the net assets of the Scheme are INR 10,55,65,000.00 and units outstanding are 1,00,00,000 then the NAV per unit will be computed as follows:

$$10,55,65,000.00 / 1,00,00,000 = \text{INR. } 10.5565 \text{ per unit (up to four decimals).}$$

Methodology of calculating the sale price:

The price or NAV an investor is charged while investing in an open-ended scheme is called sale / subscription price. Pursuant to clause 11.7.1 of the SEBI Master Circular for Mutual Funds dated March 20, 2026, no entry load will be charged by the Scheme to the Investors.

Therefore, Sale / Subscription price = Applicable NAV

Methodology of calculating the repurchase price:

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

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

For example, if the Applicable NAV of the Scheme is Rs. 10 and the Exit Load applicable at the time of investment is 1% if redeemed before completion of 1 year from the date of allotment of units and the Investor redeems units before completion of 1 year, then the repurchase/redemption price will be: = Rs. $10*(1-0.01) = \text{Rs. } 9.90$

The Repurchase Price will not be lower than 97% of the NAV.

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

B. NEW FUND OFFER (NFO) EXPENSES

These are the expenses incurred for the purpose of new fund offer of the scheme including marketing, advertising, communication, registrar expenses, statutory expenses, printing expenses, stationery expenses, bank charges, exchange related charges, service provider related charges etc. As required in SEBI Regulations, all NFO expenses will be borne only by the AMC and not by the Scheme. Accordingly, the NFO expenses would be incurred from AMC books and not from Scheme books.

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.

Total Expense Ratio = Base Expense Ratio (BER) + Brokerage Cost + Transaction Cost incurred for the purpose of execution of trade + Statutory levies (including GST).

The AMC has estimated that up to 1.85% of the daily net assets of the Scheme will be charged to the Scheme as expenses. For the actual current expenses being charged, the investor should refer to the website of Mutual Fund at www.jioblackrockamc.com/ter

Expense Head	% p.a. of daily Net Assets (Estimated p.a.)
Investment Management & Advisory Fee	Up to 1.85%
Audit fees / fees and expenses of trustees ³	
Custodial Fees	
Registrar & Transfer Agent Fees including cost of providing account statements/ IDCW/ redemption cheques/ warrants	
Marketing & Selling Expenses including fees, commission and charges towards distribution of mutual fund scheme	
Costs related to investor communications	
Costs of fund transfer from location to location	
Cost towards investor education, awareness and financial inclusion ¹	
Brokerage & Transaction cost pertaining to execution of trade ²	
Cost of statutory advertisements	
Other Expenses (as specified under Reg 66 of SEBI (MF) Regulations, 2026)	
Maximum Base expenses ratio (BER) permissible under Regulation 66	Up to 1.85%
Statutory levies (including GST) on all expenses excluding brokerage and transaction cost ⁴	GST at 18% or any other rate as may be levied from time to time on the taxable amount. Additionally, levies such as Stamp Duty, STT, CTT, etc. charged on transaction value of securities at the prescribed rates. (These figures are calculated based on actuals and then annualised accordingly for daily disclosure of TER.)
Statutory levies (including GST) on brokerage and transaction cost ⁴	Levies such as GST, etc. charged on brokerage and various transaction cost at prescribed rates. (These figures are calculated based on actuals and then annualised accordingly for daily disclosure of TER.)

The investors of the Scheme will bear the recurring expenses of the scheme, in addition to the expenses of other schemes in which the Fund of Funds Scheme makes investments.

As per Regulation 66 (8), the base expense ratio of Fund of Funds to be charged over and above the weighted average of the base expense ratio of the underlying scheme shall not exceed two times the

weighted average of the base expense ratio levied by the underlying scheme(s), subject to the overall ceilings for Fund of Funds as stated under sub-regulation (7), unless otherwise specified by SEBI.

¹Investor Education and Awareness and financial inclusion initiatives: Pursuant to para 11.9.1 (a) of SEBI Master Circular for Mutual Funds dated March 20, 2026, Fund of Funds (FoFs) investing more than 80% of its NAV in the underlying domestic funds shall not be required to set aside 2bps of the daily net assets towards investor education and awareness initiatives.

² Additional Expenses under Regulation 66: The 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 under sub-regulation (7) of regulation 66 of SEBI (MF) Regulations, 2026.

Pursuant to Regulation 66(10), Transaction cost incurred for the purpose of execution of a trade shall mean 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.

³Trusteeship fees:

Trustee Fees will be ascertained and payable in the manner at the rate as may be decided by the Trustee Board from time to time, within the overall limits of the regulatory BER.

⁴ Statutory levy (clause yy of sub regulation 1 of Regulation 2) means levy imposed by state government and central government.

The total expenses (excluding brokerage & transaction cost and statutory levies) charged to the Scheme shall not exceed the limits stated in Regulation 66 of the SEBI (MF) Regulations, 2026 and as permitted under SEBI Circulars issued from time to time.

All scheme related expenses by whatever name it may be called and in whatever manner it may be paid, shall necessarily be paid from the scheme only within the regulatory limits and not from the books of the AMC, its associate, sponsor, trustee or any other entity through any route. Provided that the expenses that are very small in value but high in volume may be paid out of AMC's books. Such expenses can be paid out of AMC's books at actuals or not exceeding 2 bps of respective scheme AUM, whichever is lower.

The Mutual Fund would update the notice of change in base expense ratio (BER) on the website – <https://www.jioblackrockamc.com/statutory-disclosure/disclosures/notice-change-in-base-expense-ratio> , at least three working days prior to the effective date of the change and update the TER under the Section titled “Statutory Disclosures” under sub- section titled “Total Expense Ratio of Mutual Fund Schemes”.

The purpose of the above table is to assist the Investor in understanding the various costs and expenses that an Investor in the Plan(s) under the Scheme will bear directly or indirectly. The figures in the table above are estimates. The actual expenses that can be charged to the Scheme will be subject to limits prescribed from time to time under the SEBI (MF) Regulations.

Illustration:

Impact of Expense Ratio on Scheme's return: To further illustrate the above in rupees terms, for the Scheme under reference, suppose an Investor invested INR 10,000/- (after deduction of stamp duty and transaction charges, if any) the impact of expenses charged will be as under:

Particulars	Direct Plan	Regular Plan
Amount invested at the beginning of the year (INR)	10,000	10,000
Returns before expenses (INR)	1,500	1,500
Expenses other than Distribution expenses (INR)	50	50
Distribution expenses (INR)	-	100
Returns after expenses at the end of the year (INR)	1450	1350
Returns (in %)	14.50%	13.50%

Note(s):

- The purpose of the above illustration is purely to explain the impact of expense ratio charged under the Scheme and should not be construed as providing any kind of investment advice or guarantee of returns on investments.
- It is assumed that the expenses charged are evenly distributed throughout the year.
- The expenses of the Direct Plan under the Scheme will be lower to the extent of the distribution expenses/commission.
- Any tax impact has not been considered in the above example, in view of the individual nature of the tax implications. Each investor is advised to seek appropriate advice.

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 at www.jioblackrockamc.com or may call at Contact Center no.- +91 22-35207700 & +91 22-69987700 during business hours or contact your distributor.

Type of Load	Load chargeable (as %age of NAV)
Entry	Not Applicable
Exit	Nil.

As per Reg 44(4) of SEBI Mutual Funds Regulations, 2026, the exit load of the scheme shall not exceed three per cent of the Net Asset Value of the scheme.

Switches of following kind within the Scheme will also not attract any exit load:

- switch from Direct Plan to Regular Plan or vice versa;
- within different Options (Income Distribution cum Capital Withdrawal /growth), if any of the same Plan (Direct/Regular) of the Scheme.

Subject to the Regulations, the Trustee reserves the right to modify/alter the load structure on the Units subscribed/redeemed on any Business Day. At the time of changing the load structure, the AMC / Mutual Fund may adopt the following procedure:

- The addendum detailing the changes will be attached to Scheme Information Documents and Key Information Memorandum.

- ii. The addendum will be circulated to all the distributors so that the same can be attached to all Scheme Information Documents and Key Information Memoranda already in stock.
- iii. Arrangements will be made to display the addendum in the Scheme Information Document in the form of a notice in all the investor service centres.
- iv. The introduction of the exit load along with the details will be stamped in the acknowledgement slip issued to the investors on submission of the application form and will also be disclosed in the statement of accounts issued after the introduction of such load.
- v. A public notice shall be provided on the website of the AMC in respect of such changes.
- vi. Any other measures which the mutual fund may feel necessary.

The AMC reserves the right to modify the Exit Load/Fee mentioned above at any time in future on a prospective basis, subject to the limits prescribed under the SEBI Regulations.

SECTION II

I. Introduction

A. Definitions/interpretation:

The investors may refer to the website of the Company at link <https://www.jioblackrockamc.com/statutory-disclosure/fund-documents/scheme-related-documents-passive-schemes> for the definitions of terms used in this Scheme Information Document.

B. Risk factors:

a) 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 rate of the securities in which the Scheme invests fluctuates, the value of your investment in the scheme can go up or down depending on various factors and forces affecting capital markets and money markets.
- Past performance of the Sponsor (s)/ AMC/ Mutual Fund does not guarantee the future performance of the Scheme.
- The name of the Scheme does not in any manner indicate its quality or its future prospects and returns.
- The Sponsor(s) are not responsible or liable for any loss resulting from the operation of the Scheme beyond the initial contribution of Rs. 1 lakh each made by it towards setting up the Fund.
- The present Scheme is not a guaranteed or assured return scheme.

Please refer SAI for details.

b) Scheme Specific Risk Factors:

- JioBlackRock Income Plus Arbitrage Omni FOF (“the Scheme”) will invest in units of Arbitrage and active/ passive Debt-oriented schemes. Hence, scheme specific risk factors and the positioning of the Underlying Schemes will be applicable.
- All risks associated with Underlying Schemes, including performance of their underlying securities (equity & debt), derivative instruments, stock-lending, investments in foreign securities etc., will therefore be applicable in the case of the Scheme.
- Movements in the Net Asset Value (NAV) of the Underlying Schemes may impact the performance of the Scheme. Any change in the investment policies or fundamental attributes of the Underlying Schemes will affect the performance of the Scheme.
- The investors of the Scheme shall bear the recurring expenses of the Scheme in addition to the expenses of the Underlying Schemes (subject to regulatory limits). Hence, the investor under the Scheme may receive lower pre-tax returns than what they may receive if they had invested

directly in the Underlying Schemes in the same proportions. Further, expenses charged being dependent on the structure and weightage of the underlying schemes, may lead to non-uniform charging of expenses over a period of time.

- The Portfolio disclosure / Factsheet of this Scheme will be limited to providing the particulars of the allocation to the Underlying Schemes where the Scheme has invested and will not include the investments made by the Underlying Schemes.
- Redemptions by the Scheme from the Underlying Schemes would be subject to applicable exit loads, which may impact performance of the Scheme.
- Periodical rebalancing could result in higher transaction costs.
- Switch-out from an Underlying Scheme and Switch in to another Underlying Scheme will be subject to the provisions of applicability of NAV as also the payout and pay-in cycles applicable to redemption / purchase under the relevant schemes. In times of extreme volatility, this may have impact on the NAV of the Scheme, particularly at the time of portfolio rebalancing. Purchase of units in underlying schemes will attract applicable stamp duty.
- A Fund Manager managing any one of the Fund of Funds schemes may also be the Fund Manager for the underlying schemes.

Risks associated with transaction in Units through stock exchange(s):

In respect of transaction in Units of the Scheme through BSE and / or NSE (applicable to the facility to transact in the Units of the Scheme through the Stock Exchange mechanism provided by the AMC), allotment and redemption of Units on any Business Day will depend upon the order processing / settlement by BSE and / or NSE and their respective clearing corporations on which the Fund has no control. Moreover, transactions conducted through the stock exchange mechanism shall be governed by the operating guidelines and directives issued by respective recognized stock exchange(s).

Risks associated with investing in Fixed Income securities:

·**Market Risk:** The Net Asset Value (NAV) of the Scheme, to the extent invested in Debt and Money Market securities, will be affected by changes in the general level of interest rates. 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.

·**Liquidity Risk:** Money market securities, while fairly liquid, lack a well-developed secondary market, which may restrict the selling ability of the Scheme and may lead to the Scheme incurring losses till the security is finally sold. The liquidity of a bond may change, depending on market conditions leading to changes in the liquidity premium attached to the price of the bond. At the time of selling the security, the security can become illiquid, leading to loss in value of the portfolio.

·**Credit Risk:** Investments in Debt Securities are subject to the risk of an issuer's inability to meet interest and principal payments on its obligations and market perception of the creditworthiness of the issuer.

·**Price Risk:** Government securities where a fixed return is offered run price-risk like any other fixed income security. 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 the prices is a function of the existing coupon, days to maturity and the increase or decrease in the level of interest rates. The new

level of interest rate is determined by the rates at which government raises new money and/or the price levels at which the market is already dealing in existing securities. The price-risk is not unique to Government Securities. It exists for all fixed income securities. However, Government Securities are unique in the sense that their local-currency credit risk generally remains zero. Therefore, their prices are influenced only by movement in interest rates in the financial system.

Even though the Government securities market is more liquid compared to 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.

·**Reinvestment Risk:** This risk refers to the interest rate levels at which cash flows received from the securities in the Scheme are reinvested. The additional income from reinvestment is the “interest on interest” component. The risk is that the rate at which interim cash flows can be reinvested may be lower than that originally assumed.

·**Settlement risk:** The inability of the Scheme to make intended securities purchases due to settlement problems could cause the Scheme to miss certain investment opportunities. By the same rationale, the inability to sell securities held in the Schemes’ portfolio due to the extraneous factors that may impact liquidity would result, at times, in potential losses to the Plan, in case of a subsequent decline in the value of securities held in the Schemes’ portfolio.

·**Interest Rate movement (Basis Risk):** The underlying benchmark of a floating rate security or a swap might become less active or may cease to exist and thus may not be able to capture the exact interest rate movements, leading to loss of value of the portfolio.

·**Spread movement (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.

Different types of fixed income securities in which the Scheme would invest as given in the Scheme Information Document carry different levels and types of risk. Accordingly, the Scheme risk may increase or decrease depending upon its investment pattern. e.g. corporate bonds carry a higher level of risk than Government securities. Further even among corporate bonds, AAA rated bonds are comparatively less risky than AA rated bonds.

·The AMC may, considering the overall level of risk of the portfolio, invest in lower rated / unrated securities offering higher yields as well as zero coupon securities that offer attractive yields. This may increase the absolute level of risk of the portfolio.

·As zero-coupon securities do not provide periodic interest payments to the holder of the security, these securities are more sensitive to changes in interest rates and are subject to issuer default risk. Therefore, the interest rate risk of zero-coupon securities is higher. The AMC may choose to invest in zero-coupon securities that offer attractive yields. This may increase the risk of the portfolio. Zero coupon or deep discount bonds are debt obligations that do not entitle the holder to any periodic payment of interest prior to maturity or a specified date when the securities begin paying current

interest and therefore, are generally issued and traded at a discount to their face values. The discount depends on the time remaining until maturity or the date when securities begin paying current interest.

It also varies depending on the prevailing interest rates, liquidity of the security and the perceived credit risk of the Issuer. The market prices of zero-coupon securities are generally more volatile than the market prices of securities that pay interest periodically.

Duration Risk: Duration risk refers to the movement in price of the underlying invested money market / debt instruments due to movement/change in interest rates over different durations of maturity of instruments. In a portfolio of debt assets, the duration risk is measured by the average duration of the portfolio. Duration, expressed in years, is used as a measure of the sensitivity of the fixed income instrument to a change in interest rates. Usually, individual duration of fixed income instruments in the portfolio is calculated and the portfolio duration is weighted average of such individual instrument duration. A longer portfolio duration is associated with greater price fluctuations. A rise in interest rates could normally lead to decrease in prices and generally negatively affects portfolios having longer duration vis-a-vis portfolios having shorter duration. A fall in interest rate generally benefits portfolio having longer duration. A longer duration portfolio is also generally associated with greater volatility vis-a-vis a shorter duration portfolio.

Sovereign Risk: Sovereign risk is the likelihood that a government will default on its loan obligation by failing to meet its principal payments or interest. It comes in different forms and may result in losses to investors in addition to negative political consequences. The Central Government of a country is the issuer of the local currency in that country. The Government (Central / State) raises money to meet its capital and revenue expenditure by issuing debt or discounted securities. Since payment of interest and principal amount has a sovereign status implying no default, such securities are known as securities with sovereign credit. For domestic borrowers and lenders, the credit risk on such sovereign credit is minimal, even lower than a security with “AAA” rating and hence commands a yield, which is lower than a yield on “AAA” security.

Risks associated with investment in unlisted securities:

Except for any security of an associate or group company, the scheme may invest in securities which are not listed on a stock exchange (“unlisted Securities”) which in general are subject to greater price fluctuations, less liquidity and greater risk than those which are traded in the open market. Unlisted securities may lack a liquid secondary market and there can be no assurance that the Scheme will realize their investments in unlisted securities at a fair value. The AMC may choose to invest in unlisted securities that offer attractive yields, which could increase the risk of the portfolio.

Risks related to Arbitrage Strategy:

The primary objective of the Scheme is to identify investment opportunities and to exploit price discrepancies in various markets. Identification and exploitation of the strategies to be pursued by the Fund Manager involve uncertainty. No assurance can be given that fund manager will be able to locate investment opportunities or to correctly exploit price discrepancies in the capital markets. Reduction in mis-pricing opportunities between the cash market and future and options market may lead to lower level of activity affecting the returns. As the Scheme proposes to execute arbitrage transactions in various markets simultaneously, this may result in high portfolio turnover and consequently high transaction cost. In case of a large redemption, the scheme may need to reverse the spot-futures

transaction before the date of futures' settlement. This eventuality may lead to the basis risk. While reversing the spot-futures transaction on the Futures & Options settlement day on the Exchange, there could be a risk of volume weighted average-price of the market being different from the price at which the actual reversal is processed. This may result in basis risk. On the date of expiry, when the arbitrage is to be unwound, it is not necessary for the stock price and its future contract to coincide. There could be a discrepancy in their prices even a minute before the market closes. Thus, there is a possibility that the arbitrage strategy gets unwound at different prices.

Risk Factors associated with schemes investing in Gilt Securities

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. The default risk, however, in respect of Government securities is zero. Therefore, their prices are influenced only by movement in interest rates in the financial system. On the other hand, in the case of corporate or institutional fixed income securities, such as bonds or debentures, prices are influenced by credit standing of the issuer as well as the general level of interest rates. Even though the Government securities market is more liquid compared to 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.

Risks associated with InvITs

- **Market Risk**– Units of InvITs are subject to market and other risks. The value of these units can go up or down because of various factors that affect the capital market in general, such as, but not limited to, changes in interest rates, government policy and volatility in the capital markets.
- **Liquidity Risk**- Liquidity in units of InvITs maybe affected by trading volumes, settlement periods and transfer procedures. These factors may also affect the Scheme's ability to make intended purchases/sales, cause potential losses to the Scheme and result in the Scheme missing certain investment opportunities. These factors can also affect the time taken for redemption of Units, which could be significant in the event of receipt of a very large number of redemption requests or very large value redemption requests. In view of this, redemption may be limited or suspended after approval from the Boards of Directors of the AMC and the Trustee, under certain circumstances as described in the Statement of Additional Information. InvITs currently only have a nascent primary market. As such, in absence of the secondary market, the invested units cannot be redeemed except where the issuer is offering a buyback or delisting the units.
- **Re-int Risk**– Investments in InvITs may carry reinvestment risk as there could be repatriation of funds by the Trusts in form of buyback of units or IDCW payouts, etc. Consequently, the proceeds may get invested at a lower rate.
- **Performance Risk**- REITS carry a performance risk by way of repayment of principal or of interest by the borrower. InvITs are likely to have volatile cash flows as the repayment dates would not necessarily be pre-scheduled.

The above are some of the common risks associated with investments in InvITs. There can be no assurance that a Scheme's investment objectives will be achieved, or that there will be no loss of capital.

Risks Associated with Investing in other Mutual Fund Schemes

- The Scheme will invest in a basket of debt oriented schemes and arbitrage funds. Hence, the performance of the Scheme would depend upon the performance of the underlying schemes. Any change in the investment policies or fundamental attributes of the underlying schemes will affect the performance of the Scheme.
- Investment in the debt oriented schemes will have all the risks associated with the debt markets including price risk, credit risk and reinvestment risk.
- Investment in Arbitrage Funds involves risks like reduced mispricing opportunities between the cash market and Future and Options market, lack of opportunities in derivatives market, high portfolio turnover, basis risk in case of a large redemption, etc.
- Periodical rebalancing could result in higher transaction costs.
- This being a Fund of Funds scheme, the investors are bearing the recurring expenses of the Scheme in addition to the expenses of underlying scheme(s) in which the Scheme shall make investment.

Risks Associated with Repo Transactions in Corporate Debt Securities

The Scheme may be exposed to counterparty risk in the event that the counterparty fails to honor its obligations under a repurchase agreement (repo). This risk arises when the counterparty does not repurchase the securities at the agreed-upon price and time, potentially leading to financial losses for the Scheme. However, in repo transactions, the risk is mitigated by the underlying collateral provided by the counterparty. In the event of default, the Scheme can sell the collateral to recover the repo amount. A loss would only be realized if the sale price of the collateral is lower than the amount lent in the repo transaction.

Over-collateralization is a strategy that is used to further reduce risk. The value of the collateral provided by the counterparty exceeds the amount of the repo. This cushion provides additional protection against potential declines in the collateral's value, ensuring that the Scheme has adequate security even in adverse market conditions. This approach helps safeguard the scheme's assets and mitigate the impact of any counterparty default.

Risks associated with segregated portfolio

Investors should be aware that while the creation of a segregated portfolio is intended to isolate distressed or illiquid assets in exceptional situations such as credit events or issuer defaults, it comes with its own set of risks:

Limited Liquidity: Units in a segregated portfolio may have limited liquidity, as they are typically not available for subscription or redemption. Investors holding such units may face difficulties in exiting their investments until the underlying assets are recovered or resolved.

Valuation Uncertainty: The valuation of assets in a segregated portfolio may fluctuate due to their illiquid or distressed nature. As a result, the NAV of the segregated portfolio may be highly volatile, and there is no assurance that the portfolio will recover its full value over time.

Recovery Risk: There is no guarantee that the segregated assets will recover their value or that any recovery will occur within a specified timeframe. In certain cases, the realization of value may take an extended period, or there may be no recovery at all, resulting in potential losses for investors.

Credit and Default Risk: Segregated portfolios are typically created in response to credit events or issuer defaults. As such, the assets in the portfolio may continue to carry a high degree of credit risk, including the possibility of further downgrades, defaults, or adverse actions affecting the underlying securities.

Market and Legal Risks: The resolution of segregated portfolio assets may be influenced by legal, regulatory, or market conditions. Unfavorable changes in the legal environment or prolonged market disruptions may further delay or reduce the recovery of the segregated assets.

Investors are strongly advised to consult their financial advisors and carefully consider the associated risks before making any investment decisions related to schemes that may create segregated portfolios in the event of a credit event or other exceptional circumstances.

Risk factors associated with investment in Tri-Party Repo

All transactions of the mutual fund in government securities and in Tri-party Repo trades are settled centrally through the infrastructure and settlement systems provided by CCIL; thus, reducing the settlement and counterparty risks considerably for transactions in the said segments. The members are required to contribute an amount as communicated by CCIL from time to time to the default fund maintained by CCIL as a part of the default waterfall (a loss mitigating measure of CCIL in case of default by any member in settling transactions routed through CCIL).

As per the waterfall mechanism, after the defaulter's margins and the defaulter's contribution to the default fund have been appropriated, CCIL's contribution is used to meet the losses. Post utilization of CCIL's contribution if there is a residual loss, it is appropriated from the default fund contributions of the non-defaulting members. Thus, the Scheme is subject to risk of the initial margin and default fund contribution being invoked in the event of failure of any settlement obligations. In addition, the fund contribution is allowed to be used to meet the residual loss in case of default by the other clearing member (the defaulting member).

CCIL shall maintain two separate Default Funds in respect of its Securities Segment, one with a view to meet losses arising out of any default by its members from outright and repo trades and the other for meeting losses arising out of any default by its members from Triparty Repo trades. The mutual fund is exposed to the extent of its contribution to the default fund of CCIL, in the event that the contribution of the mutual fund is called upon to absorb settlement/default losses of another member by CCIL, as a result the scheme may lose an amount equivalent to its contribution to the default fund.

Risks associated with Passive Breach of Investment Limits

The Scheme's portfolio may inter alia passively breach prescribed investment limits due to external factors such as market fluctuations, corporate actions (e.g., mergers), or significant investor redemptions, and not due to a new investment by the AMC. In such an event, the AMC will take corrective action to rebalance the portfolio within the timeline stipulated by SEBI and will refrain from making further investments in the specific security or sector until the breach is rectified.

Other Scheme Specific Risk factors:

- a) As the liquidity of the investments made by the Scheme could, at times, be restricted by trading volumes and settlement periods, the time taken by the Mutual Fund for redemption of Units may be significant in the event of an inordinately large number of redemption requests or restructuring of the Scheme. In view of the above, limits on redemptions (including suspending redemptions) may be invoked under certain circumstances, as described under 'Restrictions on Redemptions of

Units' under Other Scheme Specific Disclosures section. Any Redemption or suspension of Redemption of the Units in the scheme(s) of the Fund shall be implemented only after prior approval of the Board of Directors of the AMC and Trustee Company and subsequently informing the same to SEBI immediately.

- b) Although, the objective of the Fund is to generate optimal returns, the objective may or may not be achieved. The investors may note that if the AMC/Investment Manager is not able to make right decision regarding the timing of increasing exposure in debt securities in times of falling equity market, it may result in negative returns. Given the nature of scheme, the portfolio turnover ratio may be on the higher side commensurate with the investment decisions and Asset Allocation of the Scheme. At times, such churning of portfolio may lead to losses due to subsequent negative or unfavorable market movements.
- c) Credit And Rating Downgrade Risk, Prepayment and Foreclosures Risk for Senior PTC (Pass Through Certificate) Series, Prepayment and Foreclosures Risk for Senior PTC Series, Servicing Agent Risk, Co-mingling Risk, and Bankruptcy of the Seller.
- d) The AMC may, considering the overall level of risk of the portfolio, invest in lower rated / unrated securities offering higher yields as well as zero coupon securities that offer attractive yields. This may increase the absolute level of risk of the portfolio.
- e) Securities which are not quoted on the stock exchanges are inherently illiquid in nature and carry a larger amount of liquidity risk, in comparison to securities that are listed on the exchanges or offer other exit options to the investor, including a put option. The AMC may choose to invest in unlisted securities that offer attractive yields. This may increase the risk of the portfolio.
- f) The tax benefits available under the scheme are as available under the present taxation laws and are available only to certain specified categories of investors and that is subject to fulfillment of the relevant conditions. The information given is included for general purposes only and is based on advice that the AMC has received regarding the law and the practice that is currently in force in India and the Investors should be aware that the relevant fiscal rules and their interpretation may change. As is the case with any investment, there can be no guarantee that the tax position or the proposed tax position prevailing at the time of investment in the Scheme will endure indefinitely. In view of the individual nature of tax consequences, each Investor is advised to consult his/her own professional tax advisor.

Risk mitigation strategies:

The Scheme by utilizing a holistic risk management strategy will endeavor to manage risks associated with investing in equity and debt markets. The risk control process involves identifying & measuring the risk through various risk measurement tools. The Scheme has identified following risks of investing in equity and debt securities and designed risk management strategies, which are embedded in the investment process to manage such risks:

Risk	Risk mitigants / management strategy
Risk associated with investment in units of Mutual Fund	The Mutual Fund Schemes are highly regulated by SEBI, and they have to ensure compliance with the applicable regulatory requirements thereby mitigating the risk. Further, the Mutual Fund portfolios are generally well diversified and typically endeavor to provide liquidity on a T+1/T+2 basis and aim to mitigate any risks arising out of underlying investments.
Risk factor associated with Arbitrage Funds	• The underlying schemes will try and mitigate this risk by investing in large number of companies so as to maintain optimum diversification and keep stock specific concentration risk relatively low. • Market risk is a risk which is inherent to an equity scheme. The Schemes may use derivatives to limit this risk. • The underlying scheme may invest in derivative for the purpose of hedging, portfolio balancing and other purposes as may be permitted under the Regulations. Derivatives will be used in the form of Index Options, Index Futures, Stock Options and Stock Futures and other instruments as may be permitted by SEBI. All derivatives trade will be done only on the exchange with guaranteed settlement. Fund managers will endeavor to use derivatives which are liquid and traded frequently on the exchanges. Exposure with respect to derivatives shall be in line with regulatory limits and the limits specified in the SID. No OTC contracts will be entered into. • As such the liquidity of stocks that the underlying Scheme invests into could be relatively low. The Scheme will try to maintain a proper asset-liability match to ensure redemption / Maturity payments are made on time.
Risks associated with investment in Debt / Money Markets instruments	Credit Risk: A traditional SWOT analysis will be used for identifying company specific risks. Management's past track record will also be studied. In order to assess financial risk a detailed assessment of the issuer's financial statements will be undertaken to review its ability to undergo stress on cash flows and asset quality. A detailed evaluation of accounting policies, off balance sheet exposures, notes, auditors' comments and disclosure standards will also be made to assess the overall financial risk of the potential borrower. In case of securitized debt instruments, the fund will ensure that these instruments are sufficiently backed by assets.
	Price-Risk or Interest-Rate Risk: The scheme will undertake the active portfolio management as per the investment objective to reduce the market risk. In a rising interest rates scenario the Fund Managers will endeavor to increase its investment in money market securities whereas if the interest rates are expected to fall the allocation to debt securities with longer maturity will be increased thereby mitigating risk to that extent.
	Reinvestment Risk: Reinvestment risks will be limited to the extent of coupons received on debt instruments, which will be a very small portion of the portfolio value.
	Quality risk: Fund universe carefully selected to only include high quality schemes
	Liquidity risk: Scheme will try to ensure that the investment made by the Scheme in the underlying funds is not material to the overall AuM of the underlying scheme.
	Concentration risk: Invest in multiple funds with varying investment style and allocation to different segment of the equity and debt markets

Risk	Risk mitigants / management strategy
	Volatility: Control the asset allocation of the scheme to the equity and debt markets manage volatility.
Risks associated with segregated portfolio	The Scheme will endeavor to realize the segregated holding in the best interest of the investor at the earliest.

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) Units of active/passive debt-oriented funds and arbitrage funds as per the limits specified in the asset allocation of respective schemes.
- b) 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 may be 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 issued by the corporates, primary dealers and all India Financial Institutions as an alternative source of short term borrowings. They are issued at a discount to the face value as may be determined by the issuer. CP is traded in secondary market and can be freely bought and sold before maturity.

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.

- c) Debt Instruments include but not limited to non-convertible debentures, bonds, secured premium notes, zero interest 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. They are generally rated by credit rating agencies.

- d) Cash and cash equivalents
- e) Securities issued by Government of India. Repos/reverse repos in Government Securities as may be permitted by RBI (including but not limited to coupon bearing bonds, zero coupon bonds and treasury bills).

Repo

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 (c) 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.

- f) Securities guaranteed by the Central and State Governments (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 Development Loans (SDLs). 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.

- g) Debt obligations of domestic Government agencies and statutory bodies, which may or may not carry a Central/State Government guarantee.
- h) Repo / Reverse Repo transactions in corporate debt securities
- i) Short Term Deposits are offered by Scheduled Commercial Banks (both public and private sector banks) with a fixed/floating interest rate and maturity date.
- j) Any other like instruments as may be permitted by RBI/SEBI/ such other Regulatory Authority from time to time

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 (Mutual Funds) Regulations.

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, rights issue 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.

Debt Markets in India:

What is a Debt Instrument?

A Debt Instrument is a borrowing obligation which the borrower has to service for mutually agreed period and rate of interest.

There are a huge variety of debt or fixed income instruments, as they are usually called. The sheer variety in these instruments mean that they can be classified on the basis of any of these features.

List of Features (list is indicative)

- Face Value: Stated value of the paper /principal amount
- Coupon: Zero, fixed or floating
- Frequency: Semi-annual; annual, sometimes quarterly or monthly
- Maturity: Bullet, staggered
- Redemption: Face Value; premium or discount
- Options: Call/Put Issue Price: Par (Face Value) or premium or discount.

List of Debt Market Instruments: The Indian Debt market comprises of the Money Market and Debt Market. Money market instruments are Commercial Papers (CPs), Certificates of Deposit (CDs), Treasury bills (T-bills), Repos, Inter-bank Call money deposit, Reverse Repo and TREPS etc. Money market instruments have a tenor of less than one year while debt market instruments typically have a tenor of more than one year. Debt market in India comprises mainly of two segments viz., the Government securities market and the corporate securities market.

Government securities include central, state and quasi govt issues. The main instruments in this market are dated securities (fixed or floating) and Treasury bills (Discounted Papers). These securities are generally issued through auctions on the basis of 'uniform price' method or 'multiple price' method.

Corporate Debt segment on the other hand includes bonds/debentures issued by private corporates, public sector units (PSUs), public financial institutions (PFIs) and development financial institutions (DFIs). These instruments carry a variety of ratings based on the credit profile evaluated by the rating agency and are priced accordingly. These bonds too can be fixed or floating.

Debt derivatives market comprises mainly of Forward Rate Agreements, Interest rate Futures, Interest rate Swap. Banks and corporates are major players here and of late mutual funds have also started hedging their exposures through these products.

The following table gives approximate yields prevailing during the 30-day period ending September 10, 2026, on some of the instruments. These yields are indicative and do not indicate yields that may be obtained in future as interest rates keep changing consequent to changes in macro-economic conditions and RBI policy.

Instrument	Yield Range (% per annum)
Interbank Call Money	4.40-5.25
91 Day Treasury Bill	5.19-5.35
364 Day Treasury Bill	5.70-5.90
A1 + Commercial Paper 90 Days	5.95-6.60
5 Year Government of India Security	6.36-6.60
10 Year Government of India Security	6.76-6.98
15 Year Government of India Security	7.10-7.20
1 Year Corporate Bond - AAA Rated	7.22-7.64
3 Year Corporate Bond - AAA Rated	7.30-7.64
5 Year Corporate Bond - AAA Rated	7.40-7.70

Source: Bloomberg

These yields are indicative and do not indicate yields that may be obtained in future as interest rates keep changing consequent to changes in macroeconomic conditions and RBI policy. The price and yield on various debt instruments fluctuate from time to time depending upon the macroeconomic situation, inflation rate, overall liquidity position, foreign exchange scenario etc.

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 Scheme shall not invest more than 10% of its NAV in debt instruments comprising money market instruments and non-money market instruments issued by a single issuer which are rated not below investment grade by a credit rating agency 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.

The Scheme shall not invest more than:

- a. 10% of its NAV in debt and money market securities rated AAA; or
- b. 8% of its NAV in debt and money market securities rated AA; or
- c. 6% of its NAV in debt and money market securities rated A and below issued by a single issuer.

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

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

CRA 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 such as TREPS on G-Sec/ T-bills shall be treated as exposure to government securities.

Such limit shall also be applicable to mortgage backed securitized debt which are rated not below investment grade by a credit rating agency registered with the SEBI.

Such limit shall not be applicable for investments in debt exchange traded funds, Government Securities, treasury bills and triparty repo on Government securities or treasury bills.

Such limit is not applicable for investment in securitized debt (mortgage backed securities and asset backed securities), at the originator level.

Note: According to the Asset Allocation Pattern of the Scheme, the exposure shall be in the range of 0% to 5% of the net assets of the Scheme.

- 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.
- The Mutual Fund shall get the securities purchased or transferred in the name of the Mutual Fund on account of the concerned scheme, except in respect of such securities as may be specified by the SEBI from time to time.
- The Fund shall settle their transactions only in dematerialised securities except for such instruments as may be specified by SEBI from time to time.
- The Scheme shall not make any investment in any unlisted security of an associate or Group Company of the sponsors; or any security issued by way of private placement by an associate or group company of the sponsors; or the listed securities of group companies of the sponsors which is in excess of 25% of the net assets.
- 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.

The AMC shall comply with the guidelines issued under SEBI Master Circular for Mutual Funds dated March 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.

- A Fund of Funds scheme shall not invest its assets other than in schemes of mutual funds, except to the extent of funds required for meeting the liquidity requirements for the purpose of repurchases or redemptions, as disclosed in this SID.
- 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 clause. 13.7 of SEBI Master Circular on Mutual Fund 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.

Note: According to the Asset Allocation Pattern of the Scheme, the exposure shall be in the range of 0% to 5% of the net assets of the Scheme.

- The Scheme will not advance any loan for any purpose.
- The Scheme shall not borrow except to meet temporary liquidity needs of the Mutual Fund for the purpose of repurchase/ redemption of Units or payment of interest or Income Distribution cum Capital Withdrawal to the Investors. 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. The Scheme can also avail intra day borrowings facility subject to provisions of SEBI Circular no. HO/(92)2026-IMD-POD-2/I/16006/2026 dated July 10, 2026
- 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 units of active/passive debt-oriented funds and arbitrage funds, debt and money market instruments, repo/ reverse repo in corporate debt securities 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 13.8 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 Sixth 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; 1) listed AA and above rated corporate debt securities and 2) Commercial Papers (CPs) and Certificate of Deposits (CDs). • Mutual funds shall ensure compliance with the Sixth 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.

Note: According to the Asset Allocation Pattern of the Scheme, the exposure shall be in the range of 0% to 5% of the net assets of the Scheme.

- 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
- Debentures, irrespective of any residual maturity period (above or below one year), shall attract the investment restrictions as applicable to debt instruments under para 13.1 of SEBI Master Circular for Mutual Funds dated March 20, 2026 and Sixth Schedule to the regulations.

Apart from the above investment restrictions, the Scheme follows certain internal norms vis-à-vis limiting exposure to scrips, sectors etc, within the above 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 Clause 1.9 of SEBI Master Circular for Mutual Funds dated March 20, 2026:

- (i) **Type of a scheme:** Please refer to point no. III of 'Part I. Highlights/Summary of the Scheme'.
- (ii) **Investment Objective:** Please refer to point no. V of 'Part I. Highlights/Summary of the Scheme' and point no. A of 'Part II. Information about the Scheme'.
- (iii) **Terms of Issue**

- **Liquidity provisions such as listing, repurchase, redemption:**

Being an open-ended Scheme under which sale and repurchase of Units will be made on continuous basis by the Mutual Fund, the Units of the Scheme are generally not proposed to be listed on any stock exchange. However, the AMC / Trustees may at its sole discretion, list the Units under the Scheme on one or more stock exchanges at a later date, if deemed necessary. For details on repurchase, redemption, please refer section 'Other Scheme Specific Disclosures'.

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

The provisions in respect of fees and expenses are as indicated in this SID. Please refer to section "Part III - Other Details".

- **Any safety net or guarantee provided:**

This Scheme is not a guaranteed or an assured return scheme.

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

- SEBI has reviewed and provided its comments on the proposal
- written communication (including digital modes such as email/sms etc.) about the proposed change is sent to each unit holder; details, as specified by SEBI, are appropriately displayed on the website of asset management company; and
- The Unitholders are given an option for a period of atleast 30 calendar days to exit at the prevailing NAV without any exit load

D. Index methodology (for index funds, ETFs and FOFs having one underlying domestic ETF)

Not Applicable.

E. Principles of incentive structure for market makers (for ETFs)

Not Applicable.

F. Floors and ceiling within a range of 5% of the intended allocation against each sub class of asset, as per clause 14.5.1 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 scheme and will not be listed on any of the stock exchanges. However, the AMC may, at its discretion, list the Units under the Scheme on one or more stock exchange at a later date. The Units of the Scheme in demat form can be transferred in accordance with the provisions of SEBI (Depositories and Participants) Regulations, 2018 as may be amended from time to time and as stated in Clause 15.2 of SEBI Master Circular for Mutual Funds dated March 20, 2026. Further, for the procedure of release of lien, the investors shall contact their respective Depository Participant. <u>Transfer of Units:</u> There are no restrictions on transfer of Units of the scheme whether held in Statement of Account (physical / non-demat) mode or dematerialised mode. Units held in dematerialized form can be transferred and transmitted in accordance with the provisions of SEBI (Depositories and Participants) Regulations, as may be amended from time to time and units held in Statement of Account (physical / non- demat) mode can be transferred by investors under resident / non- resident individual category for the reasons like transfer to siblings, gifting of units, transfer of units to third party and addition / deletion of unitholders, in accordance with the AMFI Best Practices Guidelines Circular No.116/ 2024-25 dated August 14, 2024 read with AMFI Best Practices Guidelines Circular No. 135/BP/119/2025-26 dated May 08, 2025. For further details, please refer SAI. 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. Additions / deletions of names of Unit holders will be allowed only in folio held in the name of individual investor(s). Further, addition of names in the folio will also be allowed under the following 2 (two) scenarios subject to compliance with AMFI Best Practices Guidelines Circular No.116/ 2024-25 dated August 14, 2024 read
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	with AMFI Best Practices Guidelines Circular No. 135/BP/119/2025-26 dated May 08, 2025: i. Surviving joint unitholder who wants to add new joint holder(s) in the folio upon demise of one or more joint unitholder(s). ii. A minor unitholder, who has turned a major and has changed his / her status from minor to major, wants to add joint holder(s) in the folio. The facility for transfer of units held in SoA mode shall be available only through online mode including the transaction portals of the RTAs and the MF Central. The said provisions in respect of deletion of names will not be applicable in case of death of a Unit holder (in respect of joint holdings) as this is treated as transmission of Units and not transfer. Redemption of the transferred units shall be subject to cooling period of 10 business days from the date of transfer. This will enable the investor to revert in case the transfer is initiated fraudulently. Please refer SAI for further details.
Dematerialization of units	The applicants are given an Option to subscribe to/hold the units by way of an Account Statement or in Dematerialized ('Demat') form. The applicants intending to hold Units in demat mode would be required to have a beneficiary account with a Depository Participant of the NSDL/CDSL and would be required to mention in the application form DP's Name, DP ID No. and Beneficiary Account No. with the DP at the time of purchasing Units during the NFO. In case, the Investor desires to hold the Units in a Dematerialized /Rematerialized form at a later date, the request for conversion of units held in Account Statement (non- demat) mode into electronic (demat) form or vice-versa should be submitted alongwith a Demat/Remat Request Form to their Depository Participant(s). Investors should ensure that the combination of names in the account statement is the same as that in the demat account. For further details, please refer SAI.
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.)	INR 10,00,00,000 (Rupees Ten Crores)
Maximum Amount to be raised (if any)	Not Applicable
Dividend (IDCW) Policy	The Scheme is currently not offering IDCW option.

	However, the said option may be introduced at later date.
Allotment procedure) (Detailed	All Applicants whose monies towards purchase of Units have been realised by the Fund on or before the allotment date, will receive a full and firm allotment of Units, provided also the applications are complete in all respects and are found to be in order. Any application for subscription of Units may be rejected if found invalid or incomplete. For applicants applying through 'APPLICATIONS SUPPORTED BY BLOCKED AMOUNT (ASBA)', during NFO, under the Demat mode, on or before allotment, the amount will be unblocked in their respective bank accounts and account will be debited only to the extent required to pay for allotment of Units applied in the application form. Units will be allotted up to 3 decimals. Face Value per Unit of all Plans/ Options under the Scheme is INR 10/-. Post-NFO, on an ongoing basis, units will be allotted for purchases, switch-ins, and SIP installments at the applicable NAV (subject to applicable cut-off timings and realization of funds). A Consolidated Account Statement (CAS) detailing all the transactions across all mutual funds and their holding at the end of the month shall be sent to the Investors in whose folios transactions have taken place during the month by email on or before the 12th day of the succeeding month and by physical means on or before the 15th day of the succeeding month. The holding(s) of the beneficiary account holder for units held in demat mode will be shown in the statement issued by respective Depository Participants (DPs) periodically. Investors have the option to hold units in dematerialized (demat) form. Allotment in demat form will be made within 2 working days from the date of receipt of all necessary documents and realization of funds. Investors must provide their DP ID and Client ID along with relevant supporting documents while applying under the demat mode. Note: Allotment of Units will be done after deduction of applicable stamp duty and statutory charges, if any. Applicants under the Scheme will have an option to hold the Units either in physical form (i.e. account statement) or in dematerialized form. Accordingly, the AMC shall allot Units either in physical form (i.e. account statement) or in dematerialized form within 5 Business Days from the date of closure of the NFO period.
Refund	The Fund will refund the application money to applicants whose applications are found to be incomplete, invalid or have been rejected for any other reason whatsoever. Refund instruments will be dispatched within 5 business days of the closure of NFO period. In

	the event of delay beyond 5 business days, the AMC shall be liable to pay interest at 15% per annum or such other rate of interest as maybe prescribed from time to time. The bank and/ or collection charges, if any, will be borne by the applicant. Refunds may be made through electronic modes such as RTGS, NEFT, Direct Credits or through Cheques as applicable.
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 (subject, wherever relevant, to subscription of Units of Mutual Fund being permitted under relevant statutory regulations): • Resident Indian adult individual either singly or jointly (not exceeding three) • Minor through parent/lawful guardian • Companies, Bodies Corporate, Public Sector Undertakings, association of persons or bodies of individuals and societies registered under the Societies Registration Act, 1860 (so long as the subscription of units is permitted under their respective constitutions) • Religious and Charitable Trusts under the provisions of Section 11(5)(xii) of the Income Tax Act, 1961 read with Rule 17C of Income-tax Rules, 1962 • Trustees of private trusts authorised to invest in mutual fund schemes under their trust deeds. • Partnership Firms • Hindu Undivided Family (HUF) through Karta; • Proprietorship in the name of the sole proprietor • Banks and Financial Institutions • Non-resident Indians (NRI)/Persons of Indian Origin (PIO)/ Overseas Citizen of India (OCI) residing abroad on full repatriation basis or on non repatriation basis • Army, Air Force, Navy and other para-military funds • Scientific and Industrial Research Organizations • Foreign Portfolio Investor subject to the applicable regulations • International Multilateral Agencies approved by the Government of India • Universities and Educational Institutions • Any other category of investor so long as wherever applicable they are in conformity with applicable SEBI Regulations/RBI, etc. Every investor, depending on any of the above category under which he/she/it/they fall are required to provide relevant documents along with the application form as may be prescribed by AMC. All applicants should be KYC compliant with valid PAN (except for Micro investments/ PAN exempt category). For complete details on KYC and PAN requirements refer SAI.

	Subject to the Regulations, any application for subscription of Units may be accepted or rejected if found incomplete or due to unavailability of underlying securities, etc. For example, the Trustee may reject any application for the Purchase of Units if the application is invalid or incomplete or if, in its opinion, increasing the size of any or all of the Scheme's Unit capital is not in the general interest of the Investors, or if the Trustee for any other reason does not believe that it would be in the best interest of the Scheme or its Investors to accept such an application.
Who cannot invest	The following persons are not eligible to invest in the scheme and apply for subscription to the units of the Scheme: 1 Overseas Corporate Bodies, as defined under the Foreign Exchange Management Act, 1999. 2 Investor residing in any Financial Action Task Force (FATF) designated High Risk jurisdiction. 3 A person who is resident of Canada; 4 Other Mutual Funds registered with SEBI; 5 United States Person (U.S. person*) as defined under the extant laws of the United States of America, except the following: • NRIs/PIOs may invest/transact, in the Scheme, when physically present in India, upon submission of such documents/undertakings, etc., as may be stipulated by AMC/Trustee from time to time and subject to compliance with all applicable laws and regulations. • FPIs may invest in the Scheme through submission of physical form in India, subject to compliance with all applicable laws and regulations and the terms, conditions, and documentation requirements stipulated by the AMC/Trustee from time to time and subject to compliance with all applicable laws and regulations. The Trustee/AMC reserves the right to put the transaction requests received from such U.S. person on hold or reject the transaction request and redeem the units, if allotted, as the case may be, as and when identified by the Trustee / AMC that the same is not in compliance with the applicable laws and/or not fulfilled the terms and conditions stipulated by Trustee/AMC from time to time. Such redemptions will be subject to applicable taxes and exit load, if any. The application form(s) for transactions (in non-demat mode) from such U.S. person will be accepted ONLY at the Investor Service Centers (ISCs) of the AMC. *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. The Fund reserves the right to include / exclude new / existing categories of investors who can invest in the Scheme from time to time, subject to SEBI Regulations and other prevailing statutory regulations, as applicable.

	The AMC/ Trustee shall not be liable for any loss or expenses incurred in respect of those transaction requests / allotted units which have been kept on hold or rejected or reversed.
How to Apply and other details	Investors can undertake transactions in the Schemes of JioBlackRock Mutual Fund either through physical, online / electronic mode or any other mode as may be prescribed from time to time. <u>Physical Transactions</u> For subscription / redemption / switches, application form and Key Information Memorandum may be obtained from the Official Points of Acceptance (OPAs) of AMC / RTA /Distributors or downloaded from the website of AMC (https://www.jioblackrockamc.com/statutory-disclosure/disclosures/official-points-of-acceptance). <u>Online / Electronic Transactions</u> Investors can undertake transactions via electronic mode through various online facilities offered by JioBlackRock AMC / other platforms specified by AMC from time to time. Refer back cover page for contact details of Registrar and Transfer Agent (CAMS), brief details various official points of acceptance, collecting bankers during NFO (if any), etc. The list of the ISCs/ OPAs, of JioBlackRock Asset Management Private Limited is provided on the website of the AMC. i.e. https://www.jioblackrockamc.com/statutory-disclosure/disclosures/official-points-of-acceptance. Please refer to the SAI and Application form for the instructions.
Where can you submit the filled up application	Investors can submit the duly filled application forms at any Official Points of Acceptance (OPAs) of JioBlackRock AMC. The list of OPAs is available on AMC website (https://www.jioblackrockamc.com/statutory-disclosure/disclosures/official-points-of-acceptance). <u>AMC and RTA branches</u> Investors may submit their applications at any branches of JioBlackRock Asset Management Private Limited. The updated list of AMC branches is available on AMC website (https://www.jioblackrockamc.com/statutory-disclosure/disclosures/official-points-of-acceptance). Investors can also submit their applications at the Registrar's - Computer Age Management Services Limited (CAMS) branches. The updated list of CAMS branches is available on CAMS website (www.camsonline.com). <u>JioBlackRock AMC Website and Mobile App</u> Investor can also subscribe to the Units of the Scheme through our website (www.jioblackrockamc.com) or our mobile app by downloading from the Google Play Store or Apple Store. <u>CAMS(RTA) Website and Mobile App</u>

	Investor can also subscribe to the Units of the Scheme through the website of CAMS (www.camsonline.com) or through their mobile app (myCAMS) by downloading from the Google Play Store or Apple Store. <u>Stock Exchanges</u> Investors can also subscribe to the Units of the Scheme on BSE StAR MF Platform, MFSS and NSE NMF II. <u>MF Utilities (MFU)</u> Investors may purchase units of the Plan(s) under the Scheme through MFU. All financial and non-financial transactions pertaining to Schemes of JioBlackRock Mutual Fund can also be submitted through MFU either electronically or physically through the authorized Points of Service (“POS”) of MFU. The list of POS of MFU is published on the website of MFU at www.mfuindia.com and may be updated from time to time. <u>MFCentral</u> Investor can also submit their applications through MFCentral, a unified platform for mutual fund transactions and services. The servers including email servers (maintained at various locations) of AMC, CAMS, and the servers of any other service provider/transaction platform with whom the AMC has tied up for this purpose will be the official point of acceptance for all online / electronic transactions mentioned above. For the purpose of, determining the applicability of NAV, the time when the request for purchase / sale / switch of units is received in the servers of AMC/ RTA or such other service provider/ transaction platform, shall be considered. <u>Channel Partners / Execution Only Platforms (EOP):</u> In addition to the existing Official Point of Acceptance of transactions, the server(s) of CAMS, shall be an OPA for electronic transactions received from the Channel Partners / EOP with whom the AMC has entered or may enter specific arrangements for all financial transactions relating to the units of mutual fund schemes. For more details, please refer to SAI.
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 the dematerialised form will be fully and freely transferable (subject to lock-in period, if any and subject to lien, if any marked on the units) in accordance with the provisions of SEBI (Depositories and Participants) Regulations, 2018 as may be amended from time to time and as stated in. Additions/ deletion of names will not be allowed under any folio of the Scheme except for approved categories.

	Refer section of Listing and transfer of units. Restrictions on Redemptions of Units The Fund shall at its sole discretion reserves the right to restrict Redemption (including switch-out) of the Units (including Plan/Option) of the scheme(s) of the fund on the occurrence of the below mentioned event for a period not exceeding ten (10) business days in any ninety (90) days period. The restriction on the Redemption (including switch-out) shall be applicable where the Redemption (including switch-out) request is for a value above Rs. 2,00,000/- (Rupees Two Lakhs). Further, no restriction shall be applicable for the Redemption/switch-out request upto Rs. 2,00,000/- (Rupees Two Lakhs). Further, in case of redemption request beyond Rs. 2,00,000/- (Rupees Two Lakhs), no restriction shall be applicable for first Rs. 2,00,000/- (Rupees Two Lakhs). The restriction on redemption of the units of the Scheme may be imposed when there are circumstances leading to a systemic crisis or event that severely constricts market liquidity or the efficient functioning of markets. A list of such circumstances are as follows: • Liquidity issues: when market at large becomes illiquid affecting almost all securities rather than any issuer specific security. • Market failures, exchange closures - when markets are affected by unexpected events which impact the functioning of exchanges or the regular course of transactions. Such unexpected events could also be related to political, economic, military, monetary or other emergencies. • Operational issues - when exceptional circumstances are caused by force majeure, unpredictable operational problems and technical failures (e.g. a black out). • If so directed by SEBI Since the occurrence of the abovementioned eventualities have the ability to impact the overall market and liquidity situations, the same may result in exceptionally large number of Redemption being made and in such a situation the indicative timeline mentioned by the Fund in the scheme offering documents, for processing of request of Redemption may not be applicable. Any restriction on Redemption or suspend Redemption of the Units in the scheme(s) of the Fund shall be made applicable only after prior approval of the Board of Directors of the AMC and Trustee Company and thereafter, immediately informing the same to SEBI. Refer SAI for further details.		
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.	Cut off timing for subscriptions/ redemptions/ switches: In case of Subscription/Switch-in for any amount (duly time stamped): Cut off timing 3.00 p.m. <table border="1"> <tr> <td>Valid applications received up to 3.00 p.m. and where the funds for the entire amount are available for</td><td>The closing NAV of the same day</td></tr> </table>	Valid applications received up to 3.00 p.m. and where the funds for the entire amount are available for	The closing NAV of the same day
Valid applications received up to 3.00 p.m. and where the funds for the entire amount are available for	The closing NAV of the same day		

	utilization before the cut-off time i.e. credited to the bank account of the Scheme/Mutual Fund before the cut-off time.	
	Valid applications received after 3.00 p.m. and where the funds for the entire amount are credited to the bank account of the Scheme /Mutual Fund either on the same day or before the cut-off time of the next Business Day i.e. available for utilization before the cut-off time of the next Business Day.	The closing NAV of the next Business Day.
	Irrespective of time of receipt of application, where the funds for the entire amount are available for utilisation before the cut-off time on any subsequent business day	The closing NAV of such subsequent Business Day.
Realisation of funds means funds available for utilization and not date and time of debit from investor's account. In case application is time stamped after cut off timing on any day, the same will be considered as deemed to be received on the next Business Day. In case funds are realised after cut-off timing on any day, the same will be considered as deemed to be realised / available for utilisation on the next Business Day. In case of investments through Systematic Investment Plan (SIP), Systematic Transfer Plan (STP), other methods as may be offered by the AMC etc. the Units would be allotted as per the closing NAV of the day on which the funds are available for utilization irrespective of the installment date of the SIP, STP, etc. Since different payment modes have different settlement cycles including electronic transactions (as per arrangements with Payment Aggregators/Banks/Exchanges etc), it may happen that the investor's account is debited, but the money is not credited within cut-off time on the same date to the Scheme's bank account, leading to a gap/delay in Unit allotment. Investors are therefore urged to use the most efficient electronic payment modes to avoid delays in realization of funds and consequently in Unit allotment. Redemptions including switch-outs: In respect of valid applications received up to 3.00 pm on a Business Day by the Mutual Fund, same day's closing NAV shall be applicable. In respect of valid applications received after the cut off time by the Mutual Fund, the closing NAV of the next Business Day shall be applicable. Demand Drafts/ Outstation Cheques will not be accepted.		

	Valid application for “switch out” shall be treated as redemption and for “switch in” shall be treated as purchases and the relevant NAV of “Switch in” and “Switch Out” shall be applicable accordingly.
Where can the applications for purchase/redemption switches be submitted?	Please refer the AMC website https://www.jioblackrockamc.com/statutory-disclosure/disclosures/official-points-of-acceptance for the list of official points of acceptance. For further details, kindly refer section ‘Other Scheme Specific Disclosures’ – ‘How to apply’ and / or SAI It is mandatory for applicants to mention their bank account numbers in their applications for subscription or redemption of Units of the Scheme. If the investor fails to provide the bank mandate, the request for redemption would be considered as not valid and the Scheme retains the right to withhold the redemption until a proper bank mandate is furnished. Any provision with respect to penal interest in such cases will not be applicable.
Minimum amount for purchase/redemption/swiches	• Minimum amount for Purchase (lumpsum): Rs. 500/- and any amount thereafter. • The minimum redemption amount shall be ‘any amount’ or ‘any number of units’ as requested by the investor at the time of redemption. • Redemption would be permitted to the extent of credit balance in the Investor’s account of the Scheme (subject to release of pledge / lien or other encumbrances). The Redemption request can be made by specifying the rupee amount or by specifying the number of Units to be redeemed. • Minimum amount for Switch-in to the Scheme: Rs. 500/- and any amount thereafter. • Minimum amount for Systematic Investment Plan (SIP): Rs. 500/- and in multiples of Re.1 thereafter. • Minimum amount for Systematic Transfer Plan (STP): Rs. 100/- and in multiples of Re. 1/- thereafter • Minimum amount for Systematic Withdrawal Plan (SWP): Rs. 500/- and in multiples of Re. 1/- thereafter
Minimum balance to be maintained and consequences of non-maintenance	There is no minimum balance requirement.
Accounts Statements	The AMC shall send an allotment confirmation specifying the units allotted by way of email and / or SMS to the investor’s registered email ID and / or mobile number within 5 business days of receipt of valid application / transaction and realization of funds towards purchase of units, whichever is later. A Consolidated Account Statement (CAS) detailing all the transactions across all mutual funds and their holding at the end of the month shall be sent to the Investors in whose folio(s)

	transaction(s) have taken place during the month by email on or before 12th day of the succeeding month and physical by 15th day of the succeeding month. Half-yearly physical CAS shall be issued at the end of every six months (i.e. April and October) on or before 21st day of succeeding month and e-CAS will be issued on or before 18th 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. The Investor may request for a physical account statement without any charges by writing to/calling the AMC/ISC/RTA. The Mutual Fund/ AMC shall dispatch an account statement within 5 Business Days from the date of the receipt of request from the Investor. For further details, please refer to the SAI.
Dividend/ IDCW	Not Applicable The AMC / Trustee at its discretion may introduce IDCW Option in future.
Redemption	The redemption or repurchase proceeds shall be dispatched to the investors within 3 (three) Business 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 the investors to mention their bank account details in the applications. Investors are requested to provide the full particulars of their Bank Account i.e., Name, Account Number, 11-digit IFSC, branch address in the specified fields in the application form. For detailed information, please refer SAI. The AMC reserves the right to call for any additional documents as may be required, for processing of such transactions with missing/incomplete/invalid bank account details. The AMC also reserves the right to reject such applications.
Delay in payment of redemption / repurchase proceeds / dividend	Redemption shall be processed by the AMC within 3 (three) Business Days of the receipt of redemption request. The AMC shall be liable to pay interest to the investors at rate (currently 15% per annum) as specified vide clause 15.4 of SEBI Master Circular for Mutual Funds dated March 20, 2026 by SEBI for the period of such delay. Investor may note that in case of exceptional scenarios as prescribed by AMFI vide its communication no. AMFI/ 35P/ MEMCOR/ 74 / 2022-23 dated January 16, 2023 read with clause 15.3.3 of SEBI Master Circular for Mutual Funds dated March 20, 2026, the AMC may not be liable to adhere with the timelines prescribed above.

	Please refer SAI for details.
Unclaimed Redemption and Income Distribution cum Capital Withdrawal Amount	Unclaimed Redemptions are those amounts that are processed and released but not encashed by/credited to the bank account of the unitholders of the schemes of JioBlackRock Mutual Fund. The list of name(s) and addresses of investors of the Fund in whose folios there are unclaimed redemption is available on the AMC's website (https://www.jioblackrockamc.com/statutory-disclosure/disclosures/unclaimed-amount-details) and AMFI website – www.amfiindia.com. An investor can obtain details after providing his/her proper credentials (like PAN, date of birth etc.) along with other security controls. Further, the process for claiming the unclaimed redemption amounts, and necessary forms/documents required for the same are also made available on the AMC's and AMFI website. Investors have to submit request to redeem unclaimed units. Investors can either submit 'Financial Transaction Form' OR simple request letter for claiming of unclaimed units at any of our OPAs. The form needs to be duly signed as per the mode of holding. To process the claim, valid bank account details are required. Investors are requested to get the bank account updated in their folio prior submitting the claim request. Please refer to SAI for details.
Disclosure w.r.t investment by minors	Payment for investment by means of cheque, or any other 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 only, else the transaction is liable to get rejected. However, 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. For systematic transactions in a minor folio, AMC would register standing instructions till the date of the minor attaining majority OR till the end date of the Systematic plan, whichever is earlier. Upon attaining the status of major, the minor in whose name the investment was made, shall be required to provide all the KYC details, updated bank account details including cancelled original cheque leaf of the new bank account. All transactions / standing instructions / systematic transactions etc. will be suspended i.e. the Folio will be frozen for operation by the guardian from the date of beneficiary child completing 18 years of age, till the status of the minor is changed to major. For more details, please refer to SAI.

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

This is a new scheme and hence the portfolio has not been constructed.

B. Periodic Disclosures such as portfolio disclosures, half yearly results, annual report:

I. Scheme Portfolio

Portfolio shall be disclosed (along with ISIN) as on the last day of the month within 10 calendar days from the close of each month. Portfolio shall be disclosed on AMC website <https://www.jioblackrockamc.com/statutory-disclosure/disclosures/monthly-portfolio-disclosure> and on AMFI website www.amfiindia.com. Portfolio shall be disclosed in a user-friendly and downloadable spreadsheet format. Portfolio shall also be sent by e-mail to all investors by the AMC/Mutual Fund. Physical copy of the scheme portfolio shall be provided to investors on receipt of specific request from the investor, without charging any cost.

II. Half Yearly Financial Results

The AMC / Mutual Fund shall within one month from the close of each half year, that is on March 31 and on September 30, host a soft copy of its unaudited financial results on the AMC website in a user-friendly, downloadable and machine readable format. The unaudited financial results would be displayed on AMC website <https://www.jioblackrockamc.com/statutory-disclosure/disclosures/half-yearly-financials> and AMFI website www.amfiindia.com.

III. Annual Report

Scheme wise annual report or an abridged summary thereof shall be mailed to all Investors within four months from the date of closure of the relevant financial year i.e. 31st March each year.

The annual report would be displayed on the website of the AMC <https://www.jioblackrockamc.com/statutory-disclosure/disclosures/scheme-annual-report> and AMFI website www.amfiindia.com. The physical copy of the scheme-wise annual report or abridged summary shall be made available to the investors at the registered office of the AMC.

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

IV. Disclosure on Risk-o-meters

In accordance with para 6.16 of SEBI Master Circular for Mutual Funds dated March 20, 2026, Risk-o-meter shall be evaluated on a monthly basis and Risk-o-meter along with portfolio disclosure shall be disclosed on the AMC website [<https://www.jioblackrockamc.com/statutory->

[disclosure/disclosures/monthly-portfolio-disclosure](#)] as well as AMFI website within 10 calendar days from the close of each month. Further, any change in risk-o-meter of the scheme and / or its benchmark shall be communicated by way of Notice cum Addendum and by way of an e-mail or SMS to investors of that scheme.

V. Disclosure on Scheme Summary Document (SSD)

A Scheme Summary Document (SSD) of the Scheme which contains details such as Scheme features, Fund Manager details, investment details, investment objective, expense ratio etc. will be made available on the website of the AMC <https://www.jioblackrockamc.com/statutory-disclosure/fund-documents/scheme-summary-document-excel> and AMFI <https://www.amfiindia.com> .

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

The AMC will calculate and disclose the first NAV up to four decimal places of the Scheme within a period of 5 Business Days from the date of allotment. Subsequently, the AMC will calculate and disclose the NAVs up to four decimal places on all business days.

However, the AMC reserves the right to declare the NAV upto additional decimal place as it deems appropriate.

The AMC shall update the NAVs on website of the Association of Mutual Funds in India - AMFI (www.amfiindia.com) and on the website of AMC (<https://www.jioblackrockamc.com/nav>) by 10.00 a.m. on the next Business Day.

The information on NAVs of the Scheme/plans may be obtained by the Unit Holders, by contacting the AMC Contact Center no.- +91 22-35207700 & +91 22-69987700 during business hours or by approaching any of the Investor Service Centres at various locations.

If the NAVs are not available before the commencement of Business Hours on the following day due to any reason, the Mutual Fund shall issue a press release giving reasons for the delay and explaining when the Mutual Fund would be able to publish the NAV. Further, as per SEBI Regulations, the repurchase price shall not be lower than 97% of the NAV.

D. Transaction charges and stamp duty:

No transaction charges will be levied on the investor as payment of transaction charges to the distributors has been discontinued.

Pursuant to Notification No. S.O. 1226(E) and G.S.R. 226(E) dated March 30, 2020 issued by Department of Revenue, Ministry of Finance, Government of India, read with Part I of Chapter IV of Notification dated February 21, 2019 issued by Legislative Department, Ministry of Law and Justice, Government of India on the Finance Act, 2019, a stamp duty at the rate of 0.005% of the transaction value would be levied on applicable mutual fund investment transactions such as purchases (including switch-in) with effect from July 1, 2020. Accordingly, pursuant to levy of stamp duty, the number of units allotted on purchases, switch-ins, Systematic Investment Plan (SIP)

installments, Systematic Transfer Plan (STP-ins) installments etc. to the unit holders would be reduced to that extent.

For further details, refer SAI.

E. Associate Transactions:

Please refer to Statement of Additional Information (SAI).

F. Taxations:

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

As per the provisions of the Income-tax Act, 2025 ('the Act'), as amended from time to time by the Finance Act, 2026

Particulars	Tax rates applicable for Resident Investors	Tax rates applicable for Non-Resident Investors	Tax rates applicable for Mutual Fund ³
1) Dividend income			
Withholding tax rate	10% on income (in excess of INR 10,000)	20% ⁴ + applicable surcharge + 4% cess ⁵	Nil
Tax rates	Individual / HUF – Income tax rate applicable to the Unit holders as per their income slabs⁶ Domestic Company - 30% + surcharge as applicable + 4% cess⁵ 25%⁷ + surcharge as applicable + 4% cess⁵ 22%⁸ + 10% surcharge + 4% cess⁵ 15%⁸ + 10% surcharge + 4% cess⁵	NRI – Income tax rate applicable to the Unit holders as per their income slabs⁶ Foreign Institutional Investors (FII)* – 20% + applicable surcharge + 4% cess⁵	Nil
2) Capital Gains			
Other than Equity Oriented Funds and Specified Mutual Funds² (< 65% is invested in listed domestic equities and debt instruments):			
a) Long Term Capital Gains on sale of listed and unlisted units (period of holding more than 12 months for listed units and more than 24 months for unlisted units)	12.5% + applicable surcharge + 4% cess ⁵	12.5% + applicable surcharge + 4% cess ⁵ (without foreign currency fluctuation benefits)	Nil
b) Short Term Capital Gains	Individual / HUF – Income tax rate applicable to the Unit holders as per their income slabs ⁶	Non-resident (other than Foreign Company) – Income tax rate applicable	Nil

(period of holding less than or equal to 12 months for listed units and less than or equal to 24 months for unlisted units)	Domestic Company - 30% + surcharge as applicable + 4% cess⁵ 25%⁷ + surcharge as applicable + 4% cess⁵ 22%⁸ + 10% surcharge + 4% cess⁵ 15%⁸ + 10% surcharge + 4% cess⁵	to the Unit holders as per their income slabs⁶ Foreign Company - 35% + Surcharge as applicable + 4% cess⁵ FII* – 30% + Surcharge as applicable + 4% cess⁵	
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* As per Notification No. 9/2014 dated 22 January 2014, the Central Government has specified Foreign Portfolio Investors registered under the Securities and Exchange Board of India (Foreign Portfolio Investors) Regulations, 2014, as 'Foreign Institutional Investor' for the purposes of clause (a) of the Explanation to section 115AD of the Income tax Act, 1961 ['the Old Act'] (corresponding to section 210 of the Act).

Notes:

- Under the terms of the Scheme Information Document, the scheme is classified as "Hybrid".
- As per section 76 of the Act, "specified mutual fund" means a Mutual Fund by whatever name called, which invests more than 65% of its total proceeds in debt and money market instruments; or a fund which invests 65% or more of its total proceeds in units of such Mutual Fund, subject to the following:
 - the percentage of investment in debt and money market instruments or in units of a fund, shall be computed with reference to the annual average of the daily closing figures.
 - "debt and money market instruments" shall include any securities, by whatever name called, classified or regulated as debt and money market instruments by the Securities and Exchange Board of India.'
- Income of the Mutual Fund is exempt from income tax in accordance with the provisions of Section 11(3) read with read with Schedule VII [Table: S. No. 20] of the Act.
- The withholding tax would be lower of 20% (plus applicable surcharge and cess) or the rate provided under the relevant tax treaty, whichever is lower, subject to eligibility and compliance with applicable conditions.

Under Section 393(2)[Table: S. No. 15] of the Act, a 20% withholding tax rate (plus applicable surcharge and cess) applies to income from securities referred to in section 210(1) [Table: S. No. 1] paid to FII. However, tax treaty benefits can be claimed at the time of withholding tax on income with respect to securities, if the FII provides a tax residency certificate and other necessary documents required to claim treaty benefits. As per Section 393(4) [Table: S. No. 16],, no withholding is required for capital gains from the transfer of securities as specified under Section 210 of the Act.
- Health and Education Cess shall be applicable at 4% on aggregate of base tax and surcharge.
- The slab rates as prescribed under section 202(1) of the Act are as under:

Total Income	Tax rates (excluding surcharge and cess)
Up to INR 4,00,000	Nil
From INR 4,00,001 to INR 8,00,000	5%
From INR 8,00,001 to INR 12,00,000	10%
From INR 12,00,001 to INR 16,00,000	15%
From INR 16,00,001 to INR 20,00,000	20%
From INR 20,00,001 to INR 24,00,000	25%
Above INR 24,00,000	30%

However, the taxpayers have the option to opt out of new tax regime and choose to be taxed under old tax regime. The slab rates as per the old tax regime are as under:

Total Income	Tax rates (excluding surcharge and cess)
Up to INR 2,50,000**	Nil
From INR 2,50,001 to INR 5,00,000	5%
From INR 5,00,001 to INR 10,00,000	20%
INR 10,00,001 and above	30%

** In case of a resident individual of the age of 60 years or more but less than 80 years, the basic exemption limit is INR 3,00,000. In case of a resident individual of the age of 80 years or more, the basic exemption limit is INR 5,00,000.

7. A tax rate of 25% (plus applicable surcharge and health and education cess) is applicable for the tax year 2026-27 in the case of domestic companies having total turnover or gross receipts not exceeding Rs. 400 crores in the tax year 2024-25.
8. Domestic companies may opt for a lower tax rate of 22% (plus fixed surcharge at the rate of 10% and health and education cess) (as per section 200 of the Act), subject to fulfilment of prescribed conditions. Further, new domestic manufacturing companies may opt for a lower tax rate of 15% (plus fixed surcharge at the rate of 10% and health and education cess) (as per section 201 of the Act), subject to fulfilment of prescribed conditions.
9. Short term/ long term capital gain tax will be deducted at the time of redemption of units in case of non-resident investors only (other than FII). As per section 393(2) [Table: S. No. 10] of the Act, withholding tax on income in respect of units would be lower of 20% (plus applicable surcharge and cess) or the rate provided under the relevant tax treaty subject to fulfilment of certain conditions for being able to avail benefits under the tax treaty viz. obtain a valid tax residency certificate (TRC) and electronically file Form 41.
10. If the total income of a resident investor (being individual or HUF) [without considering such Long Term Capital Gains / Short Term Capital Gains] is less than the basic exemption limit, then such Long-term capital gains/short-term capital gains should be first adjusted towards basic exemption limit and only excess should be chargeable to tax.

11. Non-resident investors may be subject to a separate tax regime / eligible to benefits under Tax Treaties, depending upon the facts of the case. The same has not been captured above.
12. In case of resident individuals opting out from section 202 rebate of up to Rs. 12,500 is available if total income does not exceed Rs. 500,000.
13. As per section 156 of the Act, where the total income of a resident individual assessee for any tax year is chargeable to tax under section 202(1), then from income-tax (computed before allowing the deduction under this section) following deductions shall be allowed, if :
 - (i) the income does not exceed twelve lakh rupees, 100% of the income-tax payable or ₹ 60000, whichever is less;
 - (ii) the total income exceeds twelve lakh rupees and the income-tax payable on such total income exceeds the amount by which the total income is in excess of twelve lakh rupees, an amount equal to the amount by which the income-tax payable on such total income is in excess of the amount by which the total income exceeds twelve lakh rupees

Further, such rebate of income-tax will not be available on tax on incomes chargeable to tax at special rates (for e.g.: capital gains u/s 196, 197, 198 etc.)

G. Rights of Unitholders:

Please refer to SAI for details.

H. List of official points of acceptance:

The details pertaining to official points of acceptance of AMC and RTA are available on the website of the AMC at <https://www.jioblackrockamc.com/statutory-disclosure/disclosures/official-points-of-acceptance>.

Details of the Registrar and Transfer Agent:

Name	Computer Age Management Services Limited (CAMS)
Address	Rayala Towers, 158, Anna Salai, Chennai – 600 002.
Website Address	www.camsonline.com
Email id	service@jioblackrockamc.com
Contact no.	18004192267

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

There have been no penalties or pending litigation on the AMC since incorporation.

The investors may refer to the details on the website of the Company at link: <https://www.jioblackrockamc.com/statutory-disclosure/fund-documents/scheme-related-documents-passive-schemes>.

Notes:

The Scheme under this Scheme Information Document was approved by the Trustees on December 9, 2025.

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 Jio BlackRock Asset Management Private Limited

Sd/-

**Siddharth Swaminathan
Managing Director and Chief Executive Officer**

Place: Mumbai

Date: September 29, 2026