

Scheme Information Document (SID)

SECTION I

Edelweiss Arbitrage Fund

(An open ended scheme investing in arbitrage opportunities)

This product is suitable for investors who are seeking*:	Scheme Risk-o-meter	Benchmark Risk-o-meter As per AMFI Tier I Benchmark - Nifty 50 Arbitrage PR Index
- To generate income by predominantly investing in arbitrage opportunities - Investments predominantly in arbitrage opportunities in the cash and derivative segments of the equity markets and the arbitrage opportunities available within the derivative segment and by investing the balance in debt and money market instruments.	 The risk of the scheme is Low	 The risk of the benchmark is Low

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

The above risk-o-meter is based on the scheme portfolio as on March 31, 2025. An addendum may be issued or updated in accordance with provisions of Paragraph 17.4 of SEBI Master circular on Mutual Funds dated June 27, 2024, on an ongoing basis on the website <https://www.edelweissmf.com/>.

Offer of Units of Rs. 10/- per unit at NAV based Prices subject to applicable Loads

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

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

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

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

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

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

This Scheme Information Document is dated May 29, 2025.



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Part I. HIGHLIGHTS/SUMMARY OF THE SCHEME

Sr. No.	Title	Description
I	Name of the scheme	Edelweiss Arbitrage Fund
II	Category of the Scheme	Arbitrage Fund
III	Scheme type	An open ended scheme investing in arbitrage opportunities
IV	Scheme code	EDEL/O/H/ARB/14/05/0016
V	Investment objective	The investment objective of the Scheme is to generate income by predominantly investing in arbitrage opportunities in the cash and the derivative segments of the equity markets and the arbitrage opportunities available within the derivative segment and by investing the balance in debt and money market instruments. There is no assurance that the investment objective of the Scheme will be achieved.
VI	Liquidity/listing details	Liquidity: On an on-going basis, the Scheme will offer Units for purchase/switch-in and redemption/switch-out at NAV related prices on every Business Day. As per SEBI Regulations, the Mutual Fund shall dispatch Redemption proceeds within 3 working Days from the date of receipt of valid redemption or repurchase request. In case the Redemption proceeds are not made within 3 working Days of the date of redemption or repurchase, interest will be paid @ 15% per annum or such other rate from the 4th working Business Day onwards, as may be prescribed by SEBI from time to time. Listing Details: The Scheme is an open ended scheme, sale and repurchase will be made on a continuous basis and therefore the Units of the Scheme are presently not proposed to be listed on any stock exchange.
VII	Benchmark (Total Return Index)	Nifty 50 Arbitrage Index. Justification for use of benchmark: The Scheme is being benchmarked against the Index mentioned above, since the composition of it's Index is in line with the investment objective of the Scheme and is most suited for comparing performance of the Scheme. It will also enable the investors to arrive at a more informed judgement on scheme's performance. The AMC/Trustee reserves the right to change the benchmark for evaluation of the performance of the Scheme from time to time, subject to SEBI Regulations and other prevailing guidelines if any.
VIII	NAV disclosure	The NAVs will be calculated and disclosed on every Business Day by 11.00 p.m. on AMFI website (www.amfiindia.com) and under a separate head on Edelweiss Mutual Fund's website (www.edelweisssf.com). In case of any delay, the reason for such delay would be reported to AMFI on the next Business Day. If the NAVs are not available before commencement of working hours on

		the following Business Day due to any reason, the Fund shall issue a press release providing reasons and explaining when the Fund would be able to publish the NAVs. For further details refer Section II.
IX	Applicable timelines	Dispatch of redemption proceeds. The redemption or repurchase proceeds shall be dispatched to the unitholders within 3 working days from the date of redemption or repurchase. Dispatch of IDCW The payment of dividend/IDCW to the unitholders shall be made within 7 working days from the record date.
X	Plans and Options Plans/Options and sub options under the Scheme	The Scheme offers two Plans: 1. Regular Plan, and 2. Direct Plan The Direct Plan is only for investors who purchase/subscribe Units of the Scheme directly with the Fund and is not available for investors who route their investments through a Distributor. In case neither distributor's code nor "Direct" is indicated in the application form, the same will be treated as "Direct Plan" application. Further, the portfolio of the Scheme under both these Plans will be common. Each Plan will offer: (i) Growth Option and (ii) IDCW Option. IDCW Option shall have Reinvestment of Income Distribution cum Capital withdrawal option (IDCW – Reinvestment), Payout of Income Distribution cum Capital Withdrawal option (IDCW – Payout) & Transfer of Income Distribution cum Capital Withdrawal option (IDCW – Transfer). The investor must clearly indicate their choice of Plan/ Option/Facility in the relevant space provided for in the Application Form. In the absence of such clear instructions it will be assumed that the investor has opted for the "Default" Plan/Option/Facility & the Application will be processed accordingly. Default Option: If the investor does not clearly specify the choice of Option at the time of investing, it will be deemed that the investor has opted for Growth Option. In case the investor does not clearly specify the choice of IDCW Option at the time of investing, it will be deemed that the investor has opted for the Default IDCW Option; i.e. the Monthly IDCW Option. In case of valid applications received for Monthly IDCW Option without indicating any choice of Facility, the Reinvestment of Income Distribution cum Capital withdrawal option (IDCW – Reinvestment) will be considered by default. The AMC/Trustee reserve the right to introduce Plans/Option(s) as may be deemed appropriate at a later date.

		For detailed disclosure on default plans and options, kindly refer SAI.
XI	Load Structure	Exit Load: • 0.25% if units are redeemed/switched out on or before 15 days from the date of allotment • Nil if units are redeemed/switched out after 15 days from the date of allotment AMC reserves the right to revise the load structure from time to time. Such changes will become effective prospectively from the date such changes are incorporated. For details on load structure, please refer Section II on 'Load Structure'.
XII	Minimum Application Amount/switch in	Lump sum: On continuous basis: Minimum Rs. 100/- and in multiples of Re. 1/- thereafter. SIP: Rs. 100/- and in multiples of Re. 1 thereafter.
XIII	Minimum Additional Purchase Amount	Minimum of Rs.100/- and in multiples of Re. 1/- thereafter.
XIV	Minimum Redemption/switch out amount	Re. 1/- and in multiples of Re. 1 thereafter. There will be no minimum redemption criterion for Unit based redemption. The Redemption / Switch- out would be permitted to the extent of credit balance in the Unit holder's account of the Plan(s) / Option(s) of the Scheme(s) (subject to completion of Lock-in period or release of pledge / lien or other encumbrances).
XV	New Fund Offer Period This is the period during which a new scheme sells its units to the investors.	Not Applicable.
XVI	New Fund Offer Price: This is the price per unit that the investors have to pay to invest during the NFO.	Not Applicable.
XVII	Segregated portfolio/side pocketing disclosure	The AMC has a written down policy on Creation of segregated portfolio which is approved by the Trustees. Creation of segregated portfolio shall be subject to guidelines specified by SEBI from time to time. Creation of segregated portfolio is optional and is at the discretion of the Edelweiss Asset Management Limited (AMC). For details, kindly refer SAI.
XVIII	Swing pricing disclosure	Not Applicable.
XIX	Stock lending/short selling	The Scheme will not invest in Stock Lending and Short Selling.
XX	How to Apply and other details	Application form and Key Information Memorandum may be obtained from Official Points of Acceptance (OPAs) / Investor Service Centres (ISCs) of the AMC or RTA or Distributors or can be downloaded from

		our website (www.edelweissmf.com). The list of the OPA / ISC are available on our website (https://www.edelweissmf.com/reach-us/locate-us) as well. For further details, please refer Section II.
XXI	Investor services	Contact details for general service requests: Investors can enquire about NAVs, Unit holdings, valuation, IDCWs, etc or lodge any service request including change in the name, address, designated bank account number and bank branch, loss of Account Statement / Unit certificates, etc. to M/s. KFin Technologies Limited - UNIT Edelweiss Mutual Fund, Karvy Selenium Tower B, Plot No 31 & 32, Gachibowli, Financial, District, Nanakramguda, Serilingampally, Hyderabad – 500 008, Tel no: 040-67161500 or can also call us at our toll-free number 1800 425 0090 (MTNL/BSNL) and non-toll free number +91 40 23001181 for others and investors outside India. The Toll-Free Number and the Non-Toll-Free Number will be available between 9.00 am to 7.00 pm from Monday to Saturday. Contact details for complaint resolution: Unit holder's grievances should be addressed to Investor Services Centres (ISC's) at the EAML branch offices, or KFin Technologies Ltd (KCL) Investor Service Centres. All grievances will then be forwarded to the Registrar, if required, for necessary action. The complaints will be closely monitored /followed up with the Registrar to ensure timely redressal. Investors can also address their queries/grievances to Mr. Abdulla Chaudhari, Head – Investor Services, at Edelweiss House, Off. C.S.T Road, Kalina, Mumbai 400098 Contact Details: Tel. No. (022) 4097 9737 Fax no. (022) 4097 9878 E-mail id: EMFHelp@edelweissmf.com
XXII	Specific attribute of the scheme	Not Applicable.
XXIII	Special product/facility available during the NFO and on ongoing basis	The Special Products / Facilities available ongoing basis are as follows:

		1. Systematic Investment Plan (SIP) 2. Micro SIPs Facility 3. Corporate SIP Facility 4. Sip Pause Facility 5. Systematic Withdrawal Plan (SWP) 6. Inter Scheme Switching 7. Intra – Scheme Switching Option 8. Systematic Transfer Plan (STP) 9. Investments Through MF Central 10. Investment Through Corporate Platform 11. Freedom SIP Facility 12. Multi Purchase Facility 13. Smart Trigger Enabled Plan (Step) 14. Choti SIP Facility For further details of above special products / facilities, kindly refer SAI.
XXV	Weblink	• Total Expense Ratio (TER) for last 6 months and Daily TER of the schemes are available at : Statutory - Disclosure Documents Edelweiss Mutual Fund • For scheme factsheet https://www.edelweissmf.com/downloads/factsheets

DUE DILIGENCE BY THE ASSET MANAGEMENT COMPANY

A Due Diligence Certificate, duly signed by the Chief Executive Officer of Edelweiss Asset Management Limited, was submitted to SEBI on August 8, 2008 along with the SID of the Scheme for its approval.

DUE DILIGENCE CERTIFICATE

It is confirmed that:

- (i) The Scheme Information Document submitted to SEBI is in accordance with the SEBI (Mutual Funds) Regulations, 1996 and the guidelines and directives issued by SEBI from time to time.
- (ii) All legal requirements connected with the launching of the Scheme as also the guidelines, instructions, etc., issued by the Government and any other competent authority in this behalf, have been duly complied with.
- (iii) The disclosures made in the Scheme Information Document are true, fair and adequate to enable the investors to make a well-informed decision regarding investments in the proposed 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) All 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.
- (vi) The contents of Scheme Information Document including figures, data, yields, etc. have been checked and are factually correct.
- (vii) A confirmation that the AMC has complied with the compliance checklist applicable for Scheme Information Documents and other than cited deviations/ that there are no deviations from the regulations.
- (viii) Notwithstanding anything contained in this Scheme Information Document, the provisions of the SEBI (Mutual Funds) Regulations, 1996 and the guidelines there under shall be applicable.
- (ix) The Trustees have ensured that the Edelweiss Arbitrage Fund approved by them is a new product offered by Edelweiss Mutual Fund and is not a minor modification of any existing scheme/fund/product.

Sd/-

Date: May 29, 2025
Place: Mumbai

Name: Radhika Gupta
Designation: Managing Director & CEO

Part II. INFORMATION ABOUT THE SCHEME

A. HOW WILL THE SCHEME ALLOCATE ITS ASSETS?

1. Under normal circumstances the asset allocation pattern will be:

Instruments	Indicative allocations (% of total assets)	
	Minimum	Maximum
Equity & Equity related instruments including derivatives	65%	100%
Debt & Money Market instruments including the margin money deployed in derivative transactions	0%	35%

2. Under defensive circumstances, the asset allocation would be as follows:

Instruments	Indicative allocations (% of total assets)	
	Minimum	Maximum
Equity & Equity related instruments including derivatives	0%	35%
Debt & Money Market instruments including the margin money deployed in derivative transactions	65%	100%

Note:

- Defensive circumstances are when the arbitrage opportunities in the market are negligible or returns are lower than alternative investment opportunities as per the allocation pattern. The allocation under defensive circumstances will be made keeping in view the interest of the Unit holders. Such position will be closely monitored by the Fund Managers and necessary rebalancing will be done at suitable opportunity but not later than 30 days.
- The margin money requirement for the purposes of derivative exposure will be held in the form of Term Deposits, cash or cash equivalents or as may be allowed under the Regulations.
- Money Market Instruments include CPs, commercial bills, Corporate Debt, Repo in Corporate Debt, T-Bills, and Government securities having an unexpired maturity upto one year, CDs, usance bills, Tri-Party Repo, Repo/ Reverse Repo and any other like instruments having a maturity of 1 year or less, as specified by the RBI from time to time.
- The above percentages are indicative and not absolute.
- The details of repo transactions of the schemes in corporate debt securities, including details of counterparties, amount involved and percentage of the Net Asset Value shall be disclosed to investors in the half yearly portfolio statements.

The cumulative gross exposure through equity, debt and derivative positions will not exceed 100% of the net assets of the Scheme. However, cash or cash equivalents with residual maturity of less than 91 days may be treated as not creating any exposure.

From time to time, the Scheme may hold cash and/or invest in the Tri-Party Repo, repo to meet the liquidity requirements.

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

Sl.no	Type of Instrument	Percentage of Exposure	Circular References*
1	Foreign Securities	The scheme shall not invest in said security.	-
2	ADRs/GDRs issued by Indian or foreign companies	The scheme shall not invest in said security.	-
3	Stock Lending and Short Selling	The scheme shall not invest in said security.	-
4	Securitized Debt	The scheme shall not invest in said security.	
5	Credit Default Swap	The scheme shall not invest in said security.	
6	Equity Linked Debentures	The scheme shall not invest in said security.	
7	Equity Derivatives	The Scheme can take derivative exposure upto a limit as stated in the tables above. The total exposure related to options premium paid will not exceed 20% of the net assets of the Scheme.	Clause 7.5, 12.25 of the SEBI Master Circular dated June 27, 2024 for Mutual Funds
8	Debt derivative exposure only for hedging purpose	The Scheme may enter into plain vanilla interest rate swaps for hedging purposes. Exposure to a single counterparty in such transactions will not exceed 10% of the net assets of the Scheme.	Clause 7.6 of the SEBI Master Circular dated June 27, 2024 for Mutual Funds
9	Repo / reverse repo in corporate debt securities	The Scheme may take exposure to Repo of Corporate Debt Securities up to the extent permitted by the Regulations (currently up to 10% of total assets, subject to change in line with the regulations from time to time). The cumulative gross exposure through shares in debt, and money market instruments along with repo transactions in corporate debt securities shall not exceed 100% of the net assets of the Scheme.	Clause 12.18 of the SEBI Master Circular dated June 27, 2024 for Mutual Fund
10	Other schemes managed by the AMC or in the schemes of any other Mutual Fund	The Scheme may also invest in other schemes managed by the AMC or in the schemes of any other Mutual Fund within the	-

		regulatory limits, provided it is in conformity with the investment objectives of the Scheme.	
11	Short Term Deposits	Pending deployment of funds of the Scheme in securities in terms of the investment objective of the Scheme, the AMC may park the funds of the Scheme in short term deposits of scheduled commercial banks, subject to the guidelines issued by SEBI vide its paragraph 12.16 of the Master Circular for Mutual Funds dated June 27, 2024, as amended from time to time.	Clause 12.16 of the SEBI Master Circular dated June 27, 2024

While it is the intention of the Scheme to maintain the maximum/minimum exposure provided in the tables above, there may be instances when these percentages may be exceeded on short term defensive considerations. Typically, this may occur while the Scheme is new and the corpus is small thereby causing diversification issues or there exist no suitable equity and equity related opportunities or due to unusual / unforeseen conditions, such rebalancing is not in the interest of Unit holders. Unusual conditions include, but are not limited to, extreme volatility of the stock market, fixed income and money markets, natural calamities, communication breakdowns, internal system breakdowns, strikes, bandhs, riots or other situations.

Change In Asset Allocation Pattern:

Subject to the Regulations, the asset allocation pattern 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 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 Unit holders. Such changes in the investment pattern will be for short term and defensive considerations. The Scheme reserves the right to invest its entire allocation in debt and money market securities in any one of the fixed income security classes.

In the event of the asset allocation falling outside the limits specified in the asset allocation table, the Scheme will rebalance the portfolio within 30 days. However, if market conditions do not permit the Fund Manager to rebalance the portfolio of the Scheme within the stipulated period of 30 days, justification for the same shall be provided to the Investment Committee and the reason for the same shall be recorded in writing.

The Investment Committee shall then decide on the course of action. Subject to the above, any change in the asset allocation affecting the investment profile of the Schemes shall be effected only in accordance with the provisions of sub regulation (15A) of Regulation 18 of the Regulations, as detailed later in this document.

B. WHERE WILL THE SCHEME INVEST?

The Scheme shall invest in any of the following securities:

1. Investment in Equity securities
Derivatives – Futures, Options & Other Derivative Instruments.

2. Investment in Debt securities – Commercial Paper (CP), Certificate of Deposits (CD), Government Securities, Treasury Bills, Short Term Deposits, Tri-Party Repo arrangements, Repo (Repurchase agreements), Non-Convertible Debentures, Floating Rate debt instruments.
3. Investments in the Schemes of Mutual Funds
4. Any other like instruments as may be permitted by RBI/SEBI/ such other Regulatory Authority from time to time

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

C. WHAT ARE THE INVESTMENT STRATEGIES?

The Scheme will invest in arbitrage opportunities between spot and futures prices of exchange traded equities and the arbitrage opportunities available within the derivative segment. If suitable arbitrage opportunities are not available in the opinion of the Fund Manager, the Scheme may invest in short term debt and money market securities.

The Fund Manager will evaluate the difference between the price of a stock in the futures market and in the spot market. If the price of a stock in the futures market is higher than in the spot market, after adjusting for costs and taxes the scheme shall buy the stock in the spot market and sell the same stock in equal quantity in the futures market, simultaneously.

The Scheme will endeavor to build similar market neutral positions that offer an arbitrage potential for e.g. buying the basket of index constituents in the cash or futures segment and selling the index futures, etc. The Scheme would also look to avail of opportunities between one futures contract and another.

The margin money requirement for the purposes of derivative exposure will be held in the form of Term Deposits, cash or cash equivalents.

- **Derivative & Arbitrage Strategies:** Derivatives are financial contracts of pre-determined fixed duration, whose values are derived from the value of an underlying primary financial instrument, index, such as: interest rates, exchange rates and equities.

The Scheme will invest in arbitrage opportunities between spot and futures prices of exchange traded equities. The Scheme may build similar hedge positions that offer an arbitrage potential for example buying the basket of index constituents in the cash or futures segment and selling the index futures, and selling the corresponding stock future, etc.

The Scheme will also invest in low risk derivatives strategies. These strategies will involve any combination of cash, futures and options.

The Scheme will invest in opportunities arising out of corporate actions announced in stocks that offer superior risk adjusted returns and IPOs.

1. **Cash Future Arbitrage:** This strategy is employed when the price of the future is trading at a premium to the price of its underlying in spot market. The Scheme shall buy the stock in spot market and endeavor to simultaneously sell the future at a premium on a quantity neutral basis.

Buying the stock in spot market and selling the futures results into a hedge where the Scheme has locked in a spread and is not affected by the price movement of cash market and futures market. The arbitrage position can be continued till expiry of the future contracts. The future contracts are settled based on the last half an hour's weighted average trade of the spot market. Thus there is a convergence between the spot price and the futures market on expiry. This convergence helps the Scheme to generate the arbitrage return locked in earlier.

On or before the date of expiry, if the price differential between the spot and futures position of the subsequent month maturity still remains attractive, the scheme may rollover the futures position and hold onto the position in the spot market. In case such an opportunity is not available, the scheme would liquidate the spot position and settle the futures position simultaneously.

Rolling over of the futures transaction means unwinding the short position in the futures of the current month and simultaneously shorting futures of the subsequent month maturity, and holding onto the spot position.

- 2. Index Arbitrage:** The Nifty 50 derives its value from fifty constituent stocks; the constituent stocks (in their respective weights) can be used to create a synthetic index matching the Nifty Index. Also, theoretically, the fair value of a future is equal to the spot price plus the cost of carry.

Theoretically, therefore, the pricing of Nifty Index futures should be equal to the pricing of the synthetic index created by futures on the underlying stocks.

Due to market imperfections, the index futures may not exactly correspond to the synthetic index futures. The Nifty Index futures normally trades at a discount to the synthetic Index due to large volumes of stock hedging being done using the Nifty Index futures giving rise to arbitrage opportunities.

One instance in which an index arbitrage opportunity exists is when Index future is trading at a discount to the index (spot) and the futures of the constituent stocks are trading at a cumulative premium.

The fund manager shall endeavour to capture such arbitrage opportunities by taking long positions in the Nifty Index futures and short positions in the synthetic index (constituent stock futures).

Based on the opportunity, the reverse position can also be initiated.

Index Arbitrage (Spot market): This strategy is very similar to the index arbitrage strategy explained above. This strategy can be executed when the index future is trading at a premium to the underlying index. The Fund Manager will buy the index constituents (ratio of weights in the index) in the spot market and simultaneously sell the index future at a premium. On expiry day, the futures expire at cash. This convergence helps realize the profits locked-in.

- 3. Portfolio Protection/ Hedging:** The Scheme may use exchange-traded derivatives to hedge the equity portfolio.
- 4.** The Scheme may use derivative instruments like Interest rate swaps like Overnight Indexed Swaps (OIS), Forward rate agreements, or such other derivative instruments as may be introduced from time to time. Derivatives will be used for the purpose of hedging, increasing the returns of the Scheme and portfolio balancing as may be permitted under the Regulations and Guidelines.

Investment strategy while using Overnight Indexed Swaps: In a rising interest rate scenario the Scheme may enhance returns for the investor by hedging the risk on its fixed interest paying assets by entering into an OIS contract where the Scheme agrees to pay a fixed interest rate on a specified notional amount, for a predetermined tenor and receives floating interest rate payments on the same notional amount. The fixed returns from the Scheme's assets and the fixed interest payments to be made by the Scheme on account of the OIS transaction offset each other and the Scheme benefits on the floating interest payments that it receives.

The Scheme may enter into an opposite position in case of a falling interest rate scenario, i.e., to hedge the floating rate assets in its portfolio the Scheme enters into an OIS transaction wherein it receives a fixed interest rate on a specified notional amount for a specified time period and pays a floating interest rate on the same notional amount. The floating interest payments that the Scheme receives on its floating rate securities and the floating interest payments that the Scheme has to pay on account of the OIS transaction offset each other and the Scheme benefits on the fixed interest payments that it receives in such a scenario.

- 5. Other Arbitrage Derivative Strategies:** The Scheme will also invest in arbitrage opportunities arising out of corporate actions (e.g. – mergers, FPO, delisting, open offers, etc). These are just a few examples of arbitrage opportunities arising out of corporate actions. This is not an exhaustive list as every corporate action could offer a different and unique opportunity.

The Scheme may also use derivative instruments as may be introduced from time to time, with the underlying being any of the stocks in a recognized stock exchange.

The Scheme may deploy one or more of the above mentioned derivative Strategies to the extent they are in line with the investment objective of the Scheme.

Quantitative Model: The Scheme may use Quantitative analysis Model, commonly known as Quant Model. Quantitative analysis can be done for a number of reasons such as measurement, performance evaluation or valuation of a financial instrument. In broad terms, quantitative analysis is simply a way of measuring things. Quantitative analysis can be of two kinds i.e. input tools giving signals, filters or a passive management tool, where the fund manager has no input and the quantitative rule decides the investment. Here in this case this strategy will be used as an input tool. Examples of quantitative analysis include everything from simple financial ratios such as earnings per share, to something as complicated as discounted cash flow, or option pricing. One of the main advantages of Quant Model is that it measures recent market volatility and exclusive factors that drive markets and are expected to provide good performance. Quant Funds are more actively managed than Index funds but less active than traditional equity funds but seek to provide better returns than benchmark in all market conditions. The most obvious advantage is that quantitative models can examine a much larger universe of stocks than human analysts. Quant Funds eliminate any human bias.

Special Situations (Corporate Actions)

The Scheme may take advantage of situations that present an investment opportunity to Fund Manager who can judge the implications of that opportunity that can unlock value for investors. Some of these situations are Merger of businesses or companies which may result in synergies in business activities. Demerger may result in separation / spin-off of business operation / activity from some other business operation / activity., Companies may consider a buy-back of their shares from the market due to various reasons (like company has substantial free reserves, management is confident of the future growth potential, meeting with the regulatory norms, etc.) and unlock significant value for shareholders. Companies may consider delisting their companies from the respective stock exchange. It may be at the request of the promoters, acquisitions; BIFR under SICA etc., Company may offer its existing shareholders a right to purchase additional shares at a discount to the prevailing market price. A company may want to infuse capital for future projects, raise its holding as it expects good prospects going forward. A carefully analyzed rights issue can unlock value for shareholders; Open Offer is an event that increases the shareholding of the acquirer. An open offer can be voluntary or involuntary. An open offer is an indication that parties are interested in increasing their stake in the company. This can be positive for the company over the long run and gives the investor a signal for good times ahead, Debt restructuring i.e. a company may want to change its capital structure by means of reducing debt. Higher debt can lead to lower profits and cash flows. An attempt by the company to reduce debt or swap the same with other lower costs options can unlock value for shareholders. There could be many other events that may result in share price

appreciation. Such situations may include; turnarounds, companies undergoing restructuring, asset plays, and companies affected by regulatory changes and primary market listings. The scheme will carefully analyze any such instance and participate in the same as such; corporate action often unlocks a lot of value for the investors

- **Strategy for investments in Debt/ Money Market Instruments:**

To achieve its investment objective, the Scheme may also invest, in Debt Instruments which are listed/unlisted and/or rated/unrated debt or money market instruments/securities, securities issued/guaranteed by the Central/State Governments, securities issued by public/private sector companies/corporations, short term deposits with banks like Fixed Deposits, financial institutions and/or money market instruments such as commercial paper, certificates of deposit, permitted securities under a reverse- repo agreement, etc. These instruments may carry a fixed rate of return or a floating rate of return or may be issued on a discounted basis. Investments will be made in instruments, which in the opinion of the Fund Manager, are of an acceptable credit quality and chance of default is minimum while conforming to the internal broad guidelines provided in the Investment Policy. The Fund Manager will generally be guided by, but not restrained by, the ratings announced by various rating agencies and independent in-house assessment on the assets in the portfolio. The fund management team with the support of research team will take an active view of the interest rate movement by keeping a close watch on various parameters of the Indian economy, as well as developments in global markets. Investment views / decisions will be taken on the basis of the following parameters:

1. Prevailing interest rate scenario
2. Quality of the security / instrument (including the financial health of the issuer)
3. Maturity profile of the instrument
4. Liquidity of the security
5. Growth prospects of the company / industry
6. Any other factor in the opinion of the fund management team

- **Investment in Mutual Fund Units:**

To avoid duplication of portfolios and to reduce expenses, the Scheme may also invest in scheme managed by the AMC or in the scheme of other Mutual Fund, provided that aggregate inter-scheme investment made by all schemes managed by the AMC either in its own schemes or of any other Mutual Fund shall not exceed 5% or such other permitted limit, of the Net Asset Value of the Fund. No investment management fees shall be charged for investing in other schemes of the fund or in the schemes of any other Mutual Fund.

Risk Control:

Edelweiss Arbitrage Fund will allocate assets predominantly in arbitrage opportunities between spot and futures prices of exchange traded equities and the arbitrage opportunities available within the equity derivative segment and the balance in debt and money market instruments.

This allocation will be steadily monitored and it shall be ensured that investments are made in accordance with the Scheme objective and within the regulatory and internal investment restrictions prescribed from time to time. This Scheme offers lower risk alternative to pure diversified equity funds due to its investment strategy.

Since disciplined investing requires risk management, the AMC would incorporate adequate safeguards for controlling risks in the portfolio construction process.

D. HOW WILL THE SCHEME BENCHMARK ITS PERFORMANCE?

The performance of the Scheme will be benchmarked with **Nifty 50 Arbitrage Index**.

Justification for use of benchmark:

The Scheme is being benchmarked against the Index mentioned above, since the composition of it's Index is in line with the investment objective of the Scheme and is most suited for comparing performance of the Scheme. It will also enable the investors to arrive at a more informed judgement on scheme's performance.

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

E. WHO MANAGES THE SCHEME?

Name of Fund Manager & Managing Scheme Since	Age & Educational Qualifications	Previous Experience	Other Funds Managed
Equity Portion			
Mr. Bhavesh Jain Managing the Scheme since June 27, 2014	39 years Master's in management studies (Finance) from the Mumbai University	Mr. Bhavesh Jain has a total work experience of over 17 years in the equity market segment. He has been associated with the AMC for over 14 years. Currently, he is co-head for hybrid and solution funds and manages various schemes of AMC and is a key person. He was previously associated with Edelweiss Securities Limited as SGX Nifty Arbitrage Trader.	1. Edelweiss Equity Savings Fund 2. Edelweiss Aggressive Hybrid Fund 3. Edelweiss Balanced Advantage Fund 4. Edelweiss Large Cap Fund 5. Edelweiss MSCI India Domestic & World Healthcare 45 Index Fund 6. Edelweiss Nifty 50 Index Fund 7. Edelweiss ASEAN Equity Offshore Fund 8. Edelweiss Greater China Equity Off-Shore Fund 9. Edelweiss US Technology Equity Fund of Fund 10. Edelweiss Emerging Markets Opportunities Equity Offshore Fund 11. Edelweiss Europe Dynamic Equity Offshore Fund 12. Edelweiss US Value Equity Offshore Fund 13. Edelweiss Recently Listed IPO Fund 14. Edelweiss Nifty Smallcap 250 Index Fund 15. Edelweiss Gold and Silver ETF FOF 16. Edelweiss Nifty Midcap150 Momentum 50 Index Fund 17. Edelweiss Nifty Next 50 Index Fund 18. Edelweiss Multi Asset Allocation Fund 19. Edelweiss Nifty Large Mid Cap 250 Index Fund.

Name of Fund Manager & Managing Scheme Since	Age & Educational Qualifications	Previous Experience	Other Funds Managed
			20. Edelweiss Nifty 100 Quality 30 Index Fund. 21. Edelweiss Business Cycle Fund. 22. Edelweiss Nifty Alpha Low Volatility 30 Index Fund 23. Edelweiss BSE Capital Markets & Insurance ETF 24. Edelweiss Nifty Bank ETF 25. Edelweiss Nifty500 Multicap Momentum Quality 50 ETF 26. Edelweiss Nifty500 Multicap Momentum Quality 50 Index Fund 27. Edelweiss BSE Internet Economy Index Fund
Mr. Amit Vora Managing the Scheme since Nov 06, 2024	46 Years, B.Com, Mumbai University	Mr. Amit Vora, is a Bachelor of Commerce from the University of Mumbai and has more than 19 years of experience in the financial services sector as a Trader. Prior to joining Edelweiss Asset Management Limited he was associated with Antique Stock Broking Ltd., D. E. Shaw India Securities Pvt. Ltd., Derivium Tradition Securities India Pvt. Ltd and Tower Capital and Securities Pvt. Ltd.	1. Edelweiss Multi Asset Allocation Fund 2. Edelweiss Focused Fund 3. Edelweiss Multicap Fund 4. Edelweiss Gold ETF 5. Edelweiss Silver ETF 6. Edelweiss Technology Fund 7. Edelweiss Business Cycle Fund 8. Edelweiss Business Cycle Fund 9. Edelweiss MSCI India Domestic & World Healthcare 45 Index Fund
Debt Portion			
Mr. Rahul Dedhia (Managing the Scheme since August 01, 2024)	Age: 40 Years B.E (Electronics) Mumbai University and MBA (Finance) from MET College Mumbai	Mr. Rahul Dedhia has over 15 years of experience in fixed income market including 13 years in the mutual fund industry. Prior to joining Edelweiss AMC, Mr. Dedhia was associated as Assistant Fund Manager with DHFL Pramerica Mutual Fund from March 2016 to October 2017 and with Deutsche Asset Management (India) Pvt. Ltd from July 2014 to March 2016.	1. Edelweiss Equity Savings Fund 2. Edelweiss Aggressive Hybrid Fund 3. Edelweiss Balanced Advantage Fund 4. Edelweiss Multi Asset Allocation Fund 5. Edelweiss Liquid Fund 6. Edelweiss Banking & PSU Debt Fund 7. Edelweiss Government Securities Fund 8. Edelweiss CRISIL IBX 50:50 Gilt Plus SDL Short Duration Index Fund 9. Edelweiss CRISIL PSU Plus SDL 50:50 Oct 2025 Index Fund 10. Edelweiss NIFTY PSU Bond Plus SDL Apr - 2026 50:50 Index Fund

Name of Fund Manager & Managing Scheme Since	Age & Educational Qualifications	Previous Experience	Other Funds Managed
			11. Edelweiss NIFTY PSU Bond Plus SDL Apr - 2027 50:50 Index Fund 12. Edelweiss CRISIL IBX 50:50 Gilt Plus SDL June 2027 Index Fund 13. Edelweiss CRISIL IBX 50:50 Gilt Plus SDL Sep 2028 Index Fund 14. Edelweiss CRISIL IBX AAA Financial Services Bond – Jan 2028 Index Fund 15. Bharat Bond ETF APRIL 2030 16. Bharat Bond ETF APRIL 2031 17. Bharat Bond ETF APRIL 2032 18. Bharat Bond ETF APRIL 2033 19. Edelweiss CRISIL IBX 50:50 Gilt Plus SDL Apr 2037 Index Fund 20. Bharat Bond FOF APRIL 2030 21. Bharat Bond FOF APRIL 2031 22. Bharat Bond ETF FOF APRIL 2032 23. Bharat Bond ETF FOF APRIL 2033 24. Edelweiss CRISIL-IBX AAA Bond NBFC-HFC - Jun 2027 Index Fund 25. Edelweiss Low Duration Fund
Ms. Pranavi Kulkarni (Managing the Scheme since July 01, 2024)	Age: 39 Years Master of Business Administration (MBA) Bachelor of Engineering (BE)	Ms. Pranavi Kulkarni, aged 39, is a BE (Computer Science) from Mumbai University and MBA from Symbiosis University, Pune. She has an overall experience of 12 years in fixed income investments and credit research. Ms Kulkarni has joined Edelweiss AMC as Credit Analyst in 2017. Prior to that, she was associated with CRISIL from 2013 to 2017 as Team Leader - Large Corporate Ratings. Before that, she worked as Relationship Manager with Yes Bank from 2010 to 2013	1. Edelweiss Equity Savings Fund 2. Edelweiss Aggressive Hybrid Fund 3. Edelweiss Balanced Advantage Fund 4. Edelweiss Overnight Fund 5. Edelweiss Liquid Fund 6. Edelweiss Money Market Fund 7. Bharat Bond FOF - April 2030 8. Bharat Bond FOF - April 2031 9. Bharat Bond ETF FOF - April 2032 10. Bharat Bond ETF FOF - April 2033 11. Edelweiss CRISIL IBX 50:50 Gilt Plus SDL Short Duration Index Fund 12. Edelweiss Multi Asset Allocation Fund 13. Edelweiss Low Duration Fund 14.

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

1. Edelweiss Equity Savings Fund
2. Edelweiss Aggressive Hybrid Fund
3. Edelweiss Balanced Advantage Fund
4. Edelweiss Multi Asset Allocation Fund

For detailed comparative table please refer the website:

[Scheme Differentiation.xlsx](#)

G. HOW HAS THE SCHEME PERFORMED?

Scheme Performance as on March 31, 2025

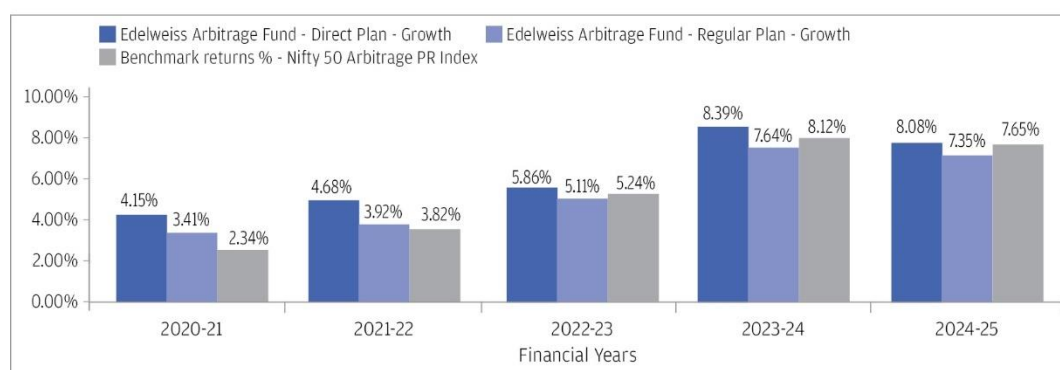
- For Regular plan

Compounded Annualised Returns	Scheme Returns %	Benchmark Returns %
Returns for the last 1 years	7.35%	7.65%
Returns for the last 3 years	6.69%	7.01%
Returns for the last 5 years	5.47%	5.42%
Returns since inception	6.19%	5.77%

- For Direct plan

Compounded Annualised Returns	Scheme Returns %	Benchmark Returns %
Returns for the last 1 years	8.08%	7.65%
Returns for the last 3 years	7.43%	7.01%
Returns for the last 5 years	6.21%	5.42%
Returns since inception	6.87%	5.77%

Absolute Returns for each financial year for the last 5 years



Note: Since Inception Returns have been calculated from the date of Allotment

Past performance may or may not be sustained in future.

H. ADDITIONAL SCHEME RELATED DISCLOSURES

- Scheme's portfolio holdings as on March 31, 2025 (top 10 holdings by issuer and fund allocation towards various sectors) is available at [Statutory - Disclosure Documents | Edelweiss Mutual Fund](#)
- Disclosure of name and exposure to Top 7 issuers, stocks, groups and sectors as a percentage of NAV of the scheme in case of debt and equity ETFs/index funds through a functional website link that contains detailed description. – **Not Applicable**
- Portfolio Disclosure -
 - Monthly Portfolio - [Statutory - Disclosure Documents | Edelweiss Mutual Fund](#)
 - Half yearly Portfolio - [Statutory - Disclosure Documents | Edelweiss Mutual Fund](#)

- iv. Portfolio Turnover Rate as on March 31, 2025 – 14.69 times
- v. Aggregate investment in the Scheme by:

Sl. No.	Category of Persons	Net Value		Market Value (in Rs.)
	Fund Manager	Units	NAV per unit	
1	Mr. Bhavesh Jain	91631.603	20.4439	18,73,307.32
2.	Mr. Amit Vora	28137.051	20.4439	5,75,231.05
3.	Mr. Rahul Dedhia	8372.68	20.4439	1,71,170.23
4.	Ms. Pranavi Kulkarni	8509.413	20.4439	1,73,965.59

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

Investments of AMC in the Scheme – Please visit website

[Statutory - Disclosure Documents | Edelweiss Mutual Fund](#)

#Investment by AMCs in each of their Mutual Fund Scheme(s).

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

Further, as per clause sub-regulation 16 (A) of Regulation 25 of SEBI (Mutual Funds) Regulations, 1996 read along with clause 6.9 of the Master Circular for Mutual Funds dated June 27, 2024 on alignment of interest of AMC with the unit holders of Mutual Fund, the AMC will invest in the Scheme based on the risk-o-meter.

For details of please visit website

[Statutory - Disclosure Documents | Edelweiss Mutual Fund](#)

Part III- OTHER DETAILS

A. COMPUTATION OF NAV

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

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

The NAV of the Scheme will be calculated and declared upto four decimal places. Units allotted to the investor on the basis of the applicable NAV would be allotted upto four decimal places. NAVs of the growth option and IDCW option will be different after the declaration of the first IDCW.

Illustration of NAV:

If the net assets of the Scheme, after considering applicable expenses, are Rs.10,45,34,345.34 and units outstanding are 10,00,0000, then the NAV per unit will be computed as follows: 10,45,34,783.34 / 10,00,000 = Rs. 10.4535 per unit (rounded off to four decimals).

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

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

B. NEW FUND OFFER (NFO) EXPENSES

These expenses are incurred for the purpose of various activities related to the NFO like sales and distribution fees, marketing and advertising, registrar expenses, printing and stationary, bank charges etc. This section is not applicable as the Scheme is available for continuous Subscription and Redemption at NAV based prices.

C. ANNUAL SCHEME RECURRING EXPENSES

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

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

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

- (i) On the first Rs. 500 crore of the daily net assets - 2.25%;
- (ii) On the next Rs. 250 crore of the daily net assets - 2.00%;
- (iii) On the next Rs. 1,250 crore of the daily net assets - 1.75%;
- (iv) On the next Rs. 3,000 crore of the daily net assets – 1.60%;

- (v) On the next Rs. 5,000 crore of the daily net assets – 1.50%;
- (vi) On the next Rs. 40,000 crores of the daily net assets - Total expense ratio reduction of 0.05% for every increase of Rs.5,000 crores of daily net assets or part thereof.
- (vii) On the balance of the assets - 1.05%;

Expense Head	% of daily Net Assets * (Estimated p.a.)
Investment Management and Advisory Fees	Upto 2.25%
Audit fees/fees and expenses of trustees	
Custodial fees	
Registrar & Transfer Agent Fees including cost of providing account statements / IDCW / redemption cheques/ warrants	
Marketing & Selling Expenses including Agents Commission and statutory advertisement	
Costs related to investor communications	
Costs of fund transfer from location to location	
Cost towards investor education & awareness	
Brokerage & transaction cost pertaining to distribution of units	
Goods & Services Tax on expenses other than investment and advisory fees	
Goods & Services Tax on brokerage and transaction cost	
Other Expenses (to be specified as per Reg 52 of SEBI MF Regulations) *	
Maximum total expense ratio (TER) permissible under Regulation 52 (6) (c)	Upto 2.25%
Additional Expenses under Regulation 52 (6A) (c)	Upto 0.20%
Additional expenses for gross new inflows from specified cities under Regulation 52 (6A) (b)	Upto 0.30%

* As permitted under the Regulation 52 of SEBI (Mutual Funds) Regulations, 1996

These estimates have been made in good faith by the AMC as per the information available to the AMC. The purpose of the above table is to assist the investor in understanding the various costs and expenses that an investor in the Scheme will bear directly or indirectly. The figures in the table above are estimates and not actual. The AMC will charge the Scheme such actual expenses incurred, subject to the statutory limit prescribed in the Regulations.

At least 10% of the TER will be charged towards distribution expenses/commission in the Regular Plan. The TER of the Direct Plan will be lower to the extent of the abovementioned distribution expenses / commission (at least 10%) which is charged in the Regular plan. For example, in the event that the TER of the Regular Plan is 1% p.a., the TER of the Direct Plan would not exceed 0.90% p.a.

Additional Expenses under Regulation 52 (6A):

1. The AMC may charge additional expenses, incurred towards different heads mentioned under regulations 52(2) and 52(4), not exceeding 0.05 per cent of daily net assets of the Scheme. However, such additional expenses will not be charged if exit load is not levied/ not applicable to the Scheme.
2. To improve the geographical reach of the Fund in smaller cities/towns as may be specified by SEBI from time to time, expenses not exceeding of 0.30 % p.a. of daily net assets, if the new inflows from such cities (i.e. beyond Top 30 cities*) are at least:

- (i) 30 % of gross new inflows in the Scheme, or;
- (ii) 15 % of the average assets under management (year to date) of the Scheme, whichever is higher:

In case the inflows from beyond Top 30 cities* is less than the higher of (i) or (ii) above, such additional expenses on daily net assets of the Scheme shall be charged on proportionate basis. The expenses so charged under this clause shall be utilised for distribution expenses incurred for bringing inflows from such cities.

Further, the additional expense charged on account of new inflows from beyond Top 30 cities* shall be credited back to the Scheme, in case the said inflows are redeemed within a period of 1 year from the date of investment.

^ In line with paragraph 10.1.3 of the Master Circular for Mutual Funds dated June 27, 2024,, inflows of amount upto Rs 2,00,000/- per transaction, by individual investors shall be considered as inflows from “retail investor”.

*The Top 30 cities shall mean top 30 cities based on Association of Mutual Funds in India (AMFI) data on ‘AUM by Geography – Consolidated Data for Mutual Fund Industry’ as at the end of the previous financial year.

Note: In line with AMFI communication no.35P/MEM-COR/85-a/2022-23 dated March 2, 2023 and SEBI letter no. SEBI/HO/IMD/IMD-SEC-3/P/OW/2023/5823/1 dated February 24, 2023, the B-30 incentive structure is kept in abeyance from March 1, 2023, till appropriate re-instatement of incentive structure by SEBI with necessary safeguards.

3. Brokerage and transaction costs which are incurred for the purpose of execution of trade up to 0.12 per cent of trade value in case of cash market transactions and 0.05 per cent of trade value in case of derivatives transactions.

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

Goods & Service Tax:

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

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

Notes:

- a) The Direct Plan and Options thereunder shall have a lower expense ratio excluding distribution expenses, commission, etc and no commission for distribution of Units will be paid / charged under Direct Plan of the Scheme.
- b) Fungibility of Maximum Permissible expense: The maximum Total Expense Ratio (TER) that can be charged to the Scheme will be subject to such limits as prescribed under the SEBI (MF) Regulations. The said

maximum TER shall either be apportioned under various expense heads as enumerated in the table above, without any sub limit or allocated to any of the said expense head(s) at the discretion of AMC. Also, the types of expenses charged shall be as per the SEBI (MF) Regulations

- c) Investor Education and Awareness initiatives: As per Para a of the clause 10.1.16 of the Master Circular for Mutual Funds dated June 27, 2024, the AMC shall annually set apart at least 2 basis points p.a. (i.e. 0.02% p.a.) on daily net assets of the Scheme within the limits of total expenses prescribed under Regulation 52 of SEBI (MF) Regulations for investor education and awareness initiatives undertaken by the Fund

The AMC may incur expenses on behalf of the Scheme which will be reimbursed on actual basis to the AMC to the extent such expenses are permissible & are within the prescribed SEBI limit. Subject to the SEBI Regulations and this Document, expenses over and above the prescribed ceiling will be borne by the AMC / Trustee.

The current expense ratios will be updated on the AMC's website viz. www.edelweissemf.com 3 working days prior to the effective date of change.

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

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

Particulars		
Units	a	5,00,00,000.00
Face value (in Rs.)	b	10.00
Unit Capital (in Rs.)	c=a*b	50,00,00,000.00
Portfolio at Cost (in Rs.)	d	50,00,00,000.00
Income on Investment (assumed rate 8.00% p.a.)	e	1,09,589.04
Total Portfolio value	f= d+e	50,01,09,589.04
NAV before charging expense ratio (In Rs. Per unit)	g=f/a	10.0022
Expense at per unit level (assumed expense ratio 1.50% p.a.)	h	0.0004
NAV after charging expense ratio (In Rs. Per unit)	l=g-h	10.0018
Returns p.a. without expense ratio for 1 day	j	8.00%
Returns p.a. with expense ratio for 1 day	k	6.50%
Difference in returns p.a.	l=j-k	1.50%

Details of the actual TER charged to the scheme after allotment would be available on the website of the Mutual Fund on www.edelweissemf.com.

D. LOAD STRUCTURE

Exit Load is an amount which is paid by the investor to redeem the units from the scheme. Load amounts are variable and are subject to change from time to time.

For the current applicable structure, please refer to the website of the AMC www.edelweissemf.com or may call at our toll free number 1800 425 0090 (MTNL/BSNL) and non toll free number +91 40 23001181 for others and investors outside India or your distributor.

Applicable Load Structure

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

Type of Load	Load chargeable (as percentage of Applicable NAV)
Exit Load**	• 0.25% if units are redeemed/switched out on or before 15 days from the date of allotment • Nil if units are redeemed/switched out after 15 days from the date of allotment •

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

** The entire Exit Load, net of Goods & service tax, shall be credited to the Scheme. Investors may please note that:

1. At present, no load shall be imposed for switching between Options (IDCW & Growth) within the same Plan.
2. No exit load shall be levied in case of switch of Units from the Direct Plan to the Regular Plan and vice versa. However, after the switch, exit load under the Scheme prevailing on the date of switch shall apply for subsequent redemptions/switch out from the Regular Plan.
3. Units allotted on reinvestment of IDCWs shall not be subject to entry and exit load.
4. Exit load will be applicable for inter scheme switches as well as special products under the Scheme such as Systematic Investment Plans (SIP), Systematic Transfer Plans (STP), Trigger based facilities etc.
5. The Repurchase price will not be lower than 95% of the Applicable NAV.

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

Changing the Load Structure: Under the Scheme, the AMC, in consultation with the Trustee, reserves the right to change the Load structure if it so deems fit in the interest of investors & for the smooth and efficient functioning of the Scheme. Any imposition or enhancement in the load shall be applicable on prospective investments only. However, the AMC shall not charge any load on units allotted on reinvestment of IDCW for existing as well as prospective investors. At the time of changing the load structure, the AMC shall issue a public notice in one English daily newspaper having nationwide circulation as well as in a newspaper published in the language of region where the Head Office of the Mutual Fund is situated. Unit Holders / Prospective investors will be informed of the changed / prevailing Load structures through various means of communication such as public notice and / or display at ISCs / Distributors' offices, on Account Statements, acknowledgements, investor newsletters etc. The addendum detailing the changes may be attached to Scheme Information Documents and Key Information Memorandum. The addendum may be circulated to all the distributors/brokers so that the same can be attached to all Scheme Information Documents and Key Information Memorandum already in stock.

Section II

I. Introduction

A. Definitions/interpretation

For detailed description please refer -

https://www.edelweissmf.com/Files/SID%20/%20KIM%20/%20SAI%20related%20Disclosure/published/Definition_04062024_115739_AM.pdf

B. Risk factors

SCHEME SPECIFIC RISK FACTORS:

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

- There can be no assurance or guarantee that the arbitrage opportunities may exist at all times in the capital market. The lack of arbitrage opportunities shall not provide an opportunity to the Fund Manager to exploit price differences in the capital markets.
- In case of heavy redemptions before the Expiry Day (last Thursday of every month or any day specified by the exchange), the liquidity and/or NAV of the Scheme might be affected. In such cases, the Fund Manager may be required to unwind positions in derivative segments before the Expiry Day, which may result in a fall in NAV.
- The performance of the Scheme will depend on the ability of the Fund Manager to identify suitable opportunities in the cash and derivative market. No assurance can be given that Fund Manager will be able to locate investment opportunities or to correctly exploit price spread in the equity markets. There may be instances where the price spread between cash and derivative market is insufficient to meet the cost of carry. In such situations, the Fund Manager due to lack of opportunities in the derivative market, may not be able to outperform liquid/money market funds. In addition to this, there can be increase in number of transactions as the Fund Manager has to take simultaneous calls in cash and derivative market, which may lead to high portfolio turnover and consequently will lead to high transaction costs.

Other risk factors are as under:

1. Risk Factors Associated with Equity & Equity related instruments:

The value of the Scheme's investments may be affected generally by factors affecting securities markets, such as price and volume volatility in the capital markets, etc. Settlement periods and transfer procedures may restrict the liquidity of the investments made by the Scheme. The Scheme may face liquidity risk or execution risk or redemption risk or the risk of NAV going below par. Further, using Quantitative Analysis Strategy may also result into Market Risk, Modeling Error risk etc. At times, taking benefit of investing in Special Situations may involve certain risks like the promoter may choose not to accept the discovered prices or the Regulatory hurdles may delay any specific corporate action. For details, please refer SAI.

a) Risks associated with investment in equity instruments using Quantitative Analysis/ Quant Model:

Some of the Risks attached with Quantitative Analysis are:

1. Market Risk: Like any investment in equity instruments, investments made through Quant Model are also subject to market risk.

2. **Modeling Error:** Quant models are subject to price and volume inputs. It is possible that some of these inputs are entered incorrectly. The quant model selected by the Fund Manager may not perform as tested; such a scenario is entirely possible and may result in a loss.
3. **Deviation from theoretical model:** A quant model is theoretical in nature, however at times the market may act unexpectedly resulting in a loss, the quant model cannot account for any such market behavior. The quant model may initiate a sell signal; however the stock may not have adequate liquidity at that moment forcing the Fund Manager to further drive down the stock price.

b) Risks related to Special situations:

Special Situations are out of the ordinary situations that companies find themselves in, from time to time. Such situations present an investment opportunity to the Fund Manager who can judge the implications of that opportunity that can unlock value for investors.

Such trades are subject to all such risks that any equity security may have; however in certain cases the risks can be more specific as mentioned below:

- The promoter may choose not to accept the discovered prices;
- Regulatory hurdles may delay any specific corporate action

2. Risk Factors Associated with Fixed Income / Money Market Instruments:

- **Interest rate risk:** Price of a fixed income instrument generally falls when the interest rates move up and vice-versa. The extent of fall or rise in the prices depends upon the coupon and maturity of the security. It also depends upon the yield level at which the security is being traded. The NAV of the Scheme is expected to increase from a fall in interest rates while it would be adversely affected by an increase in the level of interest rates.
- **Spread risk:** In a floating rate security the coupon is expressed in terms of a spread or mark up over the benchmark rate. In the life of the security this spread may move adversely leading to loss in value of the portfolio. The yield of the underlying benchmark might not change, but the spread of the security over the underlying benchmark might increase leading to loss in value of the security.
- **Credit risk or default risk:** Credit risk is the risk that the issuer of a debenture/ bond or a money market instrument may default on interest and/or principal payment obligations. Even when there is no default, the price of a security may change with expected changes in the credit rating of the issuer. It is to be noted here that a Government Security is a sovereign security and is the safest. Corporate bonds carry a higher amount of credit risk than Government Securities. Within corporate bonds also there are different levels of safety and a bond rated higher by a particular rating agency is safer than a bond rated lower by the same rating agency.
- **Liquidity & Settlement Risk:** The liquidity of a fixed income security may change, depending on market conditions leading to changes in the liquidity premium attached to the price of such securities. At the time of selling the security, the security can become illiquid, leading to loss in value of the portfolio. Different segments of the financial markets have different settlement cycle/periods and such settlement cycle/periods may be impacted by unforeseen circumstances, leading to Settlement Risk. This can adversely affect the ability of the Fund to swiftly execute trading strategies which can lead to adverse movements in NAV.
- **Reinvestment risk:** Interest rates may vary from time to time. The rate at which intermediate cash flows are reinvested may differ from the original interest rates on the security, which can affect the total earnings from the security.
- **Performance Risk:** Performance of the Scheme may be impacted with changes in factors, which affect the capital market and in particular the debt market.
- **Prepayment Risk:** The Scheme may receive payment of monthly cashflows earlier than scheduled, which may result in reinvestment risk.

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

3. Risk Factors Associated with Derivatives

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

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

- a) An exposure to derivatives in excess of the hedging requirements can lead to losses.
- b) An exposure to derivatives can also limit the profits from a genuine investment transaction.
- c) Efficiency of a derivatives market depends on the development of a liquid and efficient market for the underlying securities.
- d) Derivatives carry the risk of adverse changes in the market price.
- e) Illiquidity Risk i.e. risk that a derivative trade cannot be executed or reversed quickly enough at a fair price, due to lack of liquidity in the market.

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

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

- **Lending transactions:**

The scheme may be exposed to counter party risk in case of repo lending transactions in the event of the counterparty failing to honour the repurchase agreement. However, in repo lending transactions, the collateral may be sold and a loss is realized only if the sale price is less than the repo amount. The risk may be further mitigated through over- collateralization (the value of the collateral being more than the repo amount). Further, the liquidation of underlying securities in case of counterparty default would depend on liquidity of the securities and market conditions at that time. It is endeavoured to mitigate the risk by following an appropriate counterparty selection process, which include their credit profile evaluation and over-collateralization to cushion the impact of market risk on sale of underlying security.

- **Borrowing transactions:**

In the event of the scheme being unable to pay back the money to the counterparty as contracted, the counter party may dispose of the assets (as they have sufficient margin). This risk is normally mitigated by better cash flow planning to take care of such repayments. Further, there is also a Credit Risk that the Counterparty may fail to return the security or Interest received on due date. It is endeavoured to mitigate the risk by following an appropriate counterparty selection process, which include their credit profile evaluation.

5. Common risk factors affecting the Arbitrage Strategies followed by this Scheme are as under:

Liquidity Risk: In case of Arbitrage trades, under abnormal circumstances it will be difficult to square off the transaction due to liquidity being poor in the underlying stock, stock futures or options market. However, the fund will aim at taking exposure only into liquid stocks/derivatives where there will be minimal risk to square off the transaction. The fund will ensure this by analyzing historical data of volume and open interest.

Open Position Risk: If the fund is not able to have a net market-neutral position due to any operational reasons, the scheme at times is exposed to movement in the prices of the underlying. The Scheme will endeavour to cover or square off the positions as soon as possible.

Opportunities Risk: For any arbitrage strategy, where the cost of carry reduces drastically (in a depressed market conditions), there will be less opportunity for fund manager to generate returns that can exceed money market returns. In absence of profitable arbitrage opportunities available in the market, the scheme may predominantly invest in cash, short term debt and money market securities.

Execution Risk: The prices which are seen on the screen need not be the same at which execution will take place.

Mark to Market Risk: Options arbitrage is a risk free strategy, however there could be a mark to market loss that would arise and additional margin may need to be provided for the same.

Basis Risk: In extraordinary circumstances, the Fund Manager may have to unwind positions before the expiry at a basis which maybe higher than the initiation basis to meet redemptions. Premature unwinding of the position might result in the locked in profits not getting realized.

Corporate Action Risk: In the case of arbitrage in corporate actions, the corporate action might get delayed due to regulatory hurdles or other unforeseen circumstances. This might affect the yield expected from the specific trade.

Tracking Error Risk: This risk is specific to Index arbitrage. Corporate actions such as demergers might result in the weights of the index stocks to change. This might lead to a tracking error affecting the returns to a certain extent.

C. Risk Mitigation Strategies

Risk & Description specific to the Scheme	Risk mitigants / Management Strategy
Market Risk Risk arising due to vulnerability to price fluctuations and volatility, having material impact on the overall returns of the Scheme	Endeavour to have a well diversified portfolio of good companies with the ability to use cash/derivatives for hedging
Derivatives Risk Various inherent risks arising as a consequence of investing in derivatives.	Continuous monitoring of the derivatives positions and strict adherence to the regulations and internal norms
Credit risk Risk associated with repayment of investment	Investment universe carefully selected to only include issuers with high credit quality
Performance risk Risk arising due to change in factors affecting the market	Understand the working of the markets and respond effectively to market movements

Concentration risk Risk arising due to over exposure in few securities	Investing across the spectrum of issuers and keeping flexibility to invest across tenor
Liquidity risk Risk arising due to inefficient Asset Liability Management, resulting in high impact costs	Control portfolio liquidity at portfolio construction stage. Having optimum mix of cash & cash equivalents along with the debt papers in the portfolio
Interest rate risk Price volatility due to movement in interest rates	Control the portfolio duration and periodically evaluate the portfolio structure with respect to existing interest rate scenario
Event risk Price risk due to company or sector specific event	Understand businesses to respond effectively and speedily to events. Usage of derivatives: Hedge portfolios, if required, in case of predictable events with uncertain outcomes

II. Information about the scheme:

A. Where will the scheme invest?

Subject to the Regulations, the corpus of the Scheme will mainly be invested in any (but not exclusively) of the following securities:

- 1. Investment in Equity securities:** The Scheme will invest in Equity and Equity related instruments including equity derivatives.

Derivatives: The Scheme may invest in Derivative Instruments to the extent permitted under paragraph 7.5 and 12.25 of the Master Circular for Mutual Funds dated June 27, 2024, on 'Trading by Mutual Funds on Exchange Traded Derivatives' as amended from time to time. Derivative products are specialized instruments that require investment techniques and risk analysis different from those associated with stocks and bonds. The use of derivatives requires an understanding not only of the underlying instrument but also of the derivative instruments itself. The Scheme may invest in the following Equity Derivative Instruments like:

Futures: A futures contract is an agreement between the buyer and the seller for the purchase and sale of a particular asset at a specific price on a specific future date. The price at which the underlying asset would change hands in the future is agreed upon at the time of entering into the contract. The actual purchase or sale of the underlying asset involving payment of cash and delivery of the instrument does not take place until the contracted date of delivery. A futures contract involves an obligation on both the parties to fulfill the terms of the contract. Currently, futures contracts have a maximum expiration cycle of 3-months. A futures contract on the stock market index gives its owner the right and obligation to buy or sell the portfolio of stocks characterized by the index. Stock index futures are cash settled; there is no delivery of the underlying stocks.

Options: An option is a contract which provides the buyer of the option (also called the holder) the right, without the obligation, to buy or sell a specified asset at an agreed price on or upto a particular date. For acquiring this right the buyer has to pay a premium to the seller. The seller on the other hand has the obligation to buy or sell that specified asset at the agreed price. The premium is determined considering number of factors such as the underlying asset's market price, the number of days to expiration, strike price of the option, the volatility of the underlying asset and the risk less rate of return. The strike price, the expiration date and the market lots are specified by the exchanges. An option contract may be of two kinds, viz., a call option or a put option. An option that provides the buyer the right to buy is a call option. The buyer of the call option (known as the holder of the option) can call upon the seller of the option (known as writer of the option) and buy from him the underlying

asset at the agreed price at any time on or before the expiry date of the option. The seller of the option has to fulfill the obligation on exercise of the option. The right to sell is called a put option. Here, the buyer of the option can exercise his right to sell the underlying asset to the seller of the option at the agreed price. Options are of two types: European and American. In a European option, the holder of the option can only exercise his right on the date of expiration. In an American option, he can exercise this right anytime between the purchase date and the expiration date.

Other derivative instruments: The Scheme may also invest in debt derivative instruments like Interest Rate Swaps, Forward Rate Agreements or such other debt derivative instruments as may be introduced from time to time. An Interest Rate Swap (IRS) is a financial contract between two parties exchanging a stream of interest payments for a notional principal amount on multiple occasions during a specified period. Typically, one party receives a pre-determined fixed rate of interest while the other party, receives a floating rate, which is linked to a mutually agreed benchmark with provision for mutually agreed periodic resets. A Forward Rate Agreement (FRA) is basically a forward starting IRS. It is an agreement between two parties to pay or receive the difference between an agreed fixed rate (the FRA rate) and the interest rate (reference rate) prevailing on a stipulated future date, based on a notional principal amount for an agreed period. The only cash flow is the difference between the FRA rate and the reference rate. As is the case with IRS, the notional amounts are not exchanged in FRA. To hedge & balance the portfolio, derivative instruments like Interest Rate Swaps & Forward Rate Agreements may be used to create synthetic fixed rate bonds/ floating rate bonds. We wish to submit that, creation of synthetic fixed rate bonds/floating rate bonds is a hedging and portfolio rebalancing technique. An example is stated below to explain the said proposition.

Swaps can be used to create synthetic fixed rate instruments. Let us take an example of a 1 Year Floating Rate Bond with a spread of 50 bps (basis points) over a benchmark say, Overnight MIBOR. Ordinarily, this fetches the investor a yield of the benchmark (which is floating) plus 50 bps on an annualized basis. However, by receiving 1 yr fixed rate on the swap side, what happens is that the bond gets converted into a fixed rate bond. Let us assume that the 1 year swap on the same benchmark is received for the same principal amount at the rate of 8.00%.

Step A: Investor receives Overnight MIBOR + 50 bps on the Floating Rate Bond

Step B: Investor enters into a 1 year OIS transaction - Investor receives fixed rate of 8% & Investor pays floating rate i.e., Overnight MIBOR,

Net impact for the investor: (MIBOR + 50 bps) + 8% - MIBOR

= 8.00% + 50 bps

= 8.50% (Fixed)

Thus through the swap, the floating rate bond gets converted 'synthetically' into a fixed rate bond.

2. Investment in Debt securities:

- **Commercial Paper (CP)** is an unsecured negotiable money market instrument issued in the form of a promissory note. CPs are issued by corporates as an alternative source of working capital finance. They are issued at a discount to face value, as may be determined mutually by the issuer & investor. CP is traded in secondary market and can be freely bought and sold before maturity.
- **Certificates of Deposit (CD)** is a negotiable money market instrument issued by scheduled commercial banks and select all-India Financial Institutions (FIs) that have been permitted by RBI to raise short-term resources. The maturity period of CDs issued by the banks is between 7 days and one year. FIs can issue CDs for a period not less than 1 year and not exceeding 3 years from the date of issue. CDs also are issued at a discount to face value and can be traded in secondary market akin to CPs.

- **Government securities:** The Scheme intends to invest its assets in securities of Government of India and /or State Government to the extent of SEBI prescribed limits, if any. Such securities may be:
 - (i) Supported by the ability to borrow from the Treasury or
 - (ii) Supported by Sovereign guarantee or the State Government or
 - (iii) Supported by Government of India / State Government in some other way. The above will depend upon the nature of securities invested.

Central Government Securities are a sovereign debt obligation of the Government of India with zero-risk of default and are issued on its behalf by the RBI. They form a part of the Government's annual borrowing program and are used to fund the fiscal deficit along with other short and long-term fund requirements.

Central Government Securities are normally fixed interest securities where the interest is paid semi-annually. Different types of Central Government Securities are the fixed interest securities, fixed interest security with put/call option, fixed interest security where the subscription amount is paid in installments, fixed interest security where the maturity amount is received in installments, floating rate bond, capital-indexed bond and zero- coupon bonds.

State government securities are issued by the respective State governments in co- ordination with the RBI. State Government Securities are fixed interest securities where the interest is paid semi-annually.

- **Treasury Bills (T-Bills)** are issued by the Government of India to meet their short- term borrowing requirement. Presently, T-Bills are issued for original maturities of 91 days, 182 days and 364 days. T-Bills are issued at a discount to their face value and redeemed at par.
- **Short Term Deposits** are deposits with Banks for a fixed term at a rate which is determined by various factors such as the term, the amount etc. Pending deployment as per investment objective, the corpus of the Scheme may be invested in short-term deposits of Scheduled Commercial Banks as provided under the Regulations.
- **Tri-party Repo** arrangement has been introduced by CCIL in place of CBLO.
- **Repo (Repurchase agreement)** A Repo or Reverse Repo is a transaction in which two parties agree to sell and repurchase the same security. Under such an agreement the seller sells specified securities with an agreement to repurchase the same at a mutually decided future date and price. Similarly, the buyer purchases the securities with an agreement to resell the same to the seller on an agreed date at a predetermined price. The transaction results in collateralized borrowing or lending of funds.

Such a transaction is called a Repo when viewed from the perspective of the seller of the securities and borrower of funds and Reverse Repo when viewed from the perspective of the buyer of the securities and lender of funds. The eligible securities for a repo/reverse repo transaction in the Indian financial markets at present are Government Securities, State Government Securities and Treasury Bills.

The Scheme may enter into Reverse Repo, hedging or such other transactions as may be allowed to Mutual Fund from time to time.

Non Convertible Debentures as well as Bonds are securities issued by Public Sector Enterprises, Public Sector Banks, All India Financial Institutions, Private Sector Companies etc for their normal business activities, which may be secured or unsecured against assets of the company. This is one of the sources of financing for corporates which may be in the nature of short term or long term depending on the requirement of the entity. They are priced at a spread over the corresponding government security depending on the level of perceived risk. Different types of securities are fixed interest securities with or without put/call option, fixed interest security where the maturity amount is received in installments, floating rate bonds, zero-coupon bonds (bonds with no intervening interest cash flows) etc.

Frequency of interest payments could be annual/semi-annual/quarterly/monthly or zero- coupon bonds etc. depending on each issue.

Floating rate debt instruments are debt instruments issued by Central / State governments, Corporates, PSUs, etc. with interest rates that are reset periodically. The periodicity of interest reset could be daily, monthly, quarterly, half yearly, and annually or any other periodicity that may be mutually agreed between the issuer and the Fund.

'When, as and if issued' "Security" Mutual Funds are allowed to undertake 'When Issued (WI)' transactions in Central Government securities, at par with other market participants. Transactions in a security on a 'When Issued' basis shall be undertaken in the following manner.

- 'WI' transactions can be undertaken in the case of securities that are being reissued as well as newly issued, on a selective basis.
- 'WI' transactions would commence on the issue notification date and it would cease on the working day immediately preceding the date of issue.
- All 'WI' transactions for all trade dates will be contracted for settlement on the date of issue.
- At the time of settlement on the date of issue, trades in the 'WI' security will be netted off with trades in the existing security, in the case of reissued securities.
- 'WI' originating transactions may be undertaken only on NDS-OM. However, undertaking the cover leg of the 'WI' transactions is permitted even outside the NDS- OM platform, i.e., through telephone market.
- The Transaction should be guaranteed by an approved Central counterparty namely Clearing Corporation of India Limited (CCIL).
- Only PDs can take a short position in the 'WI' market. In other words, non-PD entities can sell the 'WI' security to any counterparty only if they have a preceding purchase contract for equivalent or higher amount.
- Open Positions in the 'WI' market are subject to the following limits:

Category	Reissued security	Newly issued security
Non-PDs	Long Position, not exceeding 5 per cent of the notified amount.	Long Position, not exceeding 5 per cent of the notified amount.

For details on definition & Risk associated with investment in the above security, please refer SAI.

3. Investments in the Schemes of Mutual Fund

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

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

The above-mentioned securities could be listed, unlisted, secured, unsecured, rated or unrated and may be acquired through Primary, secondary market offerings, private placements, rights offer etc. Further, investments in debentures, bonds and other fixed income securities will usually be in instruments, which have been assigned investment grade ratings by an approved rating agency. In cases where the debt instrument is unrated, specific approval from the Board of the Asset Management Company and the Board of Trustees shall be obtained.

However, the same shall be subject to limitations as contained in clause 1 and 1A, of Schedule VII to SEBI (Mutual Funds) Regulations, 1996.

B. What are the investment restrictions?

As per the Regulations, specifically the Seventh Schedule, the following investment restrictions are currently applicable to the Scheme:

1. The Scheme shall adhere to following limits for investments in Debt and Money Market Instruments issued by a single issuer:

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

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

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

1A. A mutual fund scheme shall not invest in unlisted debt instruments including commercial papers, except Government Securities and other money market instruments: Provided that Mutual Fund Schemes may invest in unlisted non-convertible debentures up to a maximum of 10% of the debt portfolio of the scheme subject to such conditions as may be specified by the Board from time to time:

Provided further that mutual fund schemes shall comply with the norms under this clause within the time and in the manner as may be specified by the Board:

Provided further that the norms for investments by mutual fund schemes in unrated debt instruments shall be specified by the Board from time to time.

2. No Mutual Fund under all its schemes should own more than 10% of any company's paid up capital carrying voting rights.
3. Transfer 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 (spot basis shall have the same meaning as specified by a Stock Exchange for spot transactions); and
 - b) The securities so transferred shall be in conformity with the investment objective of the Scheme to which such transfer has been made.
4. The Scheme may invest in other Schemes of the AMC or any other Mutual Fund without charging any fees, provided the aggregate inter-Scheme investment made by all the Schemes under the same management or in Schemes under management of any other Asset Management Company shall not exceed 5% of the Net Asset Value of the Fund.
5. 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:

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

Further, the Scheme may enter into derivatives transactions in a recognized stock exchange, subject to the framework specified by SEBI.

6. The Fund shall get the securities purchased or transferred in the name of the Fund on account of the concerned Scheme, wherever investments are intended to be of a long- term nature.
7. Pending deployment of funds of the Scheme in securities in terms of the investment objectives of the Scheme, the Fund may invest the funds of the Scheme in short term deposits of scheduled commercial banks subject to the following guidelines as specified by SEBI.
 - a) "Short Term" for parking of funds shall be treated as a period not exceeding 91 days.
 - b) Short Term deposits shall be held in the name of the Scheme.
 - c) Total investment of the Scheme in short term deposit(s) of all the Scheduled Commercial Banks put together shall not exceed 15% of the net assets. However, this limit can be raised upto 20% of the net assets with prior approval of the Board of Trustees.
 - d) Investments in short term deposits of associate and sponsor scheduled commercial banks together shall not exceed 20% of total deployment by the Mutual Fund in short term deposits.
 - e) The Scheme shall not invest more than 10% of the net assets in short term deposit(s) of any one scheduled commercial bank including its subsidiaries.
 - f) The Scheme shall not invest in short term deposit of a bank which has invested in the Scheme.

The aforesaid limits shall not apply to term deposits placed as margins for trading in cash and derivatives market.

8. The Scheme shall not make any investment in:
 - a) Any unlisted security of an associate or group company of the Sponsor; or
 - b) Any security issued by way of private placement by an associate or group company of the Sponsor; or
 - c) The listed securities of group companies of the Sponsor, which is in excess of 25% of the net assets of the Scheme of the Fund.
9. The Scheme shall not make any investment in any fund of funds Scheme.
10. The scheme shall not invest more than 10 % of its NAV in the equity shares or equity related instruments of any company.
11. The scheme shall not invest more than 5% of its NAV in the unlisted equity shares or equity related instruments, being an open ended scheme.
12. No loans for any purpose shall be advanced by the Scheme.
13. The Fund shall not borrow except to meet temporary liquidity needs of the Fund for the purpose of repurchase / redemption of Units or payment of interest and IDCW to the Unit holders. Provided that the Fund shall not borrow more than 20% of the net assets of any individual Scheme and the duration of the borrowing shall not exceed a period of 6 months.

14. The Scheme shall not invest more than 30% of its net assets in debt securities issued by issuers belonging to one sector. AMC shall utilize the "Sector" classification prescribed by AMFI for this purpose. However, this limit shall not apply to investments in Bank CDs, Tri- Party Repo, Government Securities, T-Bills and AAA rated securities issued by Public Financial Institutions and Public Sector Banks.

The Scheme may have an additional exposure to financial services sector (over and above the limit of 25%) not exceeding 15% of the net assets of the Scheme by way of increase in exposure to Housing Finance Companies (HFCs) registered with National Housing Bank.

Provided further that the additional exposure to such securities issued by HFCs are rated AA and above and the total investment/ exposure in HFCs shall not exceed 25% of the net assets of the Scheme.

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

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

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

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

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

Investments Limitations and Restrictions in Derivatives:

In accordance with SEBI guidelines, the following conditions shall apply to the Scheme's participation in the derivatives market. Please note that the investment restrictions applicable to the Scheme's participation in the derivatives market will be as prescribed or varied by SEBI or by the Trustees (subject to SEBI requirements) from time to time.

Position limit for the Fund in index options contracts:

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

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

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

Position limit for the Fund in index futures contracts:

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

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

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

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

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

Position limit for the Fund for stock based derivative contracts:

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

- For stocks having an applicable market-wise position limit (MWPL) of Rs. 500 Crores or more, the combined futures and options position limit shall be 20% of applicable MWPL or Rs. 300 Crores, whichever is lower and within which stock futures position cannot exceed 10% of applicable MWPL or Rs. 150 Crores, whichever is lower.
- For stocks having an applicable market-wise position limit (MWPL) less than Rs. 500 Crores, the combined futures and options position limit would be 20% of applicable MWPL and futures position cannot exceed 20% of applicable MWPL or Rs. 50 Crores whichever is lower.

Position limit for the Scheme:

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

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

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

Exposure Limit:

1. The cumulative gross exposure through equity, debt and derivative positions should not exceed 100% of the net assets of the Scheme.
2. The Scheme shall not write options or purchase instruments with embedded written options.

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

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

6. Exposure due to derivative positions taken for hedging purposes in excess of the underlying position against which the hedging position has been taken, shall be included while calculating cumulative gross exposure.
7. Each position taken in derivatives shall have an associated exposure as defined under. Exposure is the maximum possible loss that may occur on a position. However, certain derivative positions may theoretically have unlimited possible loss. Exposure in derivative positions shall be computed as follows:

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

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

Investments Limitations and Restrictions in Repo in Corporate Debt Securities:

Below stated conditions and norms shall apply to repo in corporate debt securities, which are subject to change as may be prescribed by SEBI and/or RBI from time to time:

- (i) Any scheme shall not lend/borrow more than 10% of its net assets in repo against corporate debt securities.
- (ii) The cumulative gross exposure through repo transactions in corporate debt securities along with equity, debt, derivatives and any other permitted assets shall not exceed 100% of the net assets of the Scheme.
- (iii) The exposure limit/investment restrictions prescribed under the Seventh Schedule of SEBI (Mutual Funds) Regulations, 1996 and circulars issued there under (wherever applicable) shall be applicable to repo transactions in corporate debt securities.
- (iv) The schemes shall borrow through repo transactions in corporate debt securities only in line with the policy approved by the Board of Directors of the AMC and the Trustee Company.

C. Fundamental Attributes

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

(i) Type of a scheme - An open ended scheme investing in arbitrage opportunities.

(ii) Investment Objective

- **Main Objective** – The investment objective of the Scheme is to generate income by predominantly investing in arbitrage opportunities in the cash and the derivative segments of the equity markets and the arbitrage opportunities available within the derivative segment and by investing the balance in debt and money market instruments.

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

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

(iii) Terms of Issue

- Liquidity Provisions:

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

The Scheme offers subscription & redemption facility at the Applicable NAV on every Business Day. The procedures for Purchase/Redemption of Units on an ongoing basis are set out in Paragraph B under Section III of this SID.

As per SEBI Regulations, the Mutual Fund shall dispatch redemption proceeds within 10 Business Days of receiving a valid redemption request. In case the redemption proceeds are not dispatched within 10 Business Days of the date of receipt of a valid redemption request, interest will be paid from the 11th day onwards @ 15% per annum or such other rate as may be prescribed by SEBI from time to time.

- Aggregate fees and expenses charged to the Scheme:

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

Change in Fundamental Attributes:

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

1. The Trustees have taken/received comments from SEBI in this regard before carrying out such changes.
2. An addendum to the existing SID shall be issued and displayed on AMC website immediately.

3. A written communication about the proposed change is sent to each Unit holder and an public notice / advertisement is given in one English daily newspaper having nationwide circulation as well as in a newspaper published in the language of the region where the Head Office of the Mutual Fund is situated;
4. The Unit holders are given an option for a period of 30 days to exit at the prevailing Net Asset Value without any exit load; and
5. The SID shall be revised and updated immediately after completion of duration of the exit option (not less than 30 days from the notice date).

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

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

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

G. Other Scheme Specific Disclosures:

Listing and transfer of units	Listing – Not applicable Transfer of Units - Units of the Scheme, which are held in dematerialized (demat) form, are freely transferable under the depository system in accordance with the provisions of SEBI (Depositories and Participants) Regulations, 1996.
Dematerialization of units	The Unit holders will have an Option to hold the units by way of an Account Statement or in Dematerialized ('Demat') form. Unit holders opting to hold the units in Demat form must provide their Demat Account details in the specified section of the application form. The Applicant intending to hold the units in Demat form are required to have a beneficiary account with a Depository Participant (DP) registered with NSDL / CDSL and will be required to indicate in the application the DP's name, DP ID Number and the Beneficiary Account Number of the applicant held with the DP at the time of purchasing Units. Unit holders are requested to note that request for conversion of units held in Account Statement (non-demat) form into Demat (electronic) form or vice versa should be submitted to their Depository Participants. In case Unit holders do not provide their demat account details or the demat details provided in the application form are incomplete / incorrect or do not match with the details with the Depository records, the Units will be allotted in account statement mode provided the application is otherwise complete in all respect and accordingly an account statement shall be sent to them. In case of Investors investing through SIP facility and opting to hold the Units in Demat form, the units will be allotted based on the Applicable Net Asset Value (NAV) and the same will be credited to investor's Demat Account on weekly basis on realization of funds.
Minimum Target amount	Not Applicable

Maximum Amount to be raised (if any)	Not Applicable
Dividend Policy (IDCW)	The Trustee may decide to distribute by way of IDCW, the surplus by way of realised profit, IDCWs and interest, net of losses, expenses and taxes, if any, to Unit Holders in the IDCW option of the Scheme if such surplus is available and adequate for distribution in the opinion of the Trustee. The Trustee's decision with regard to availability and adequacy, rate, timing and frequency of distribution shall be final. The IDCW will be due to only those Unit Holders whose names appear in the register of Unit Holders in the IDCW option of the Scheme on the record date which will be announced in advance in accordance with the SEBI Regulations. The Unit Holders have the option of receiving the IDCW or reinvesting the same. The IDCW will be reinvested, only in case of IDCW - Reinvestment, at the Applicable NAV of the immediately following Business Day. The AMC shall dispatch to the Unit Holders, the IDCW payments within 7 working days of the record date. The IDCW distribution procedure shall be in accordance with the SEBI Regulations. Further, investors are request to note that the amounts can be distributed out of investors capital (Equalization Reserve), which is part of sale price that represents realized gains. • IDCW Distribution Procedure: SEBI Circular lays down the procedure for declaration of IDCW which clearly says that quantum of IDCW and record date shall be fixed by the Board of Trustees and AMC shall issue a notice communicating the decision about declaration of IDCW including the record date, within one calendar day of the decision made by the Board of Trustees in their meeting. Record date shall be the date that will be considered for the purpose of determining the eligibility of investors whose name appears on the register of Unit holders. Record date shall be five calendar days from the issue of notice. The Mutual Fund reserves the right to introduce new investment options at a later date or to alter, modify or amend in any manner, any one or all of the existing options with the prior approval of the Trustee. The Trustee reserves the right to declare IDCW on a regular basis. The Fund does not guarantee or assure declaration or payment of IDCW. Although the Trustee has intention to declare IDCW under IDCW Option, such declaration of IDCW if any, is subject to Scheme's performance & the availability & adequacy of distributable surplus in the Scheme at the time of declaration of such IDCW. Investors should note that, when the Mutual Fund declares IDCW under the Scheme, the IDCW payments shall be dispatched within 7 working days from the record date.

	• Effect of IDCWs: When IDCWs are declared and paid, the net assets attributable to Unit holders in the respective IDCW Option will stand reduced by the IDCW amount subject to distribution tax and statutory levy if any. The NAV of the Growth Option will remain unaffected by the payment of IDCW. Even though the asset portfolio will be un-segregated, the NAVs of the Growth Option and IDCW Option respectively, in the Scheme will be different after declaration of the first IDCW to the extent of distributed income, tax and statutory levy paid thereon, where applicable, and expenses relating to the distribution of the IDCWs. • Mode of Payment of IDCWs: The Scheme proposes to pay IDCW by Direct Credit or through RTGS or NEFT or any other EFT means. If an investor has an account with a bank with which the Fund will tie up for direct credit, the IDCW amount will be credited directly to the bank account, under intimation to the Unit holder by email/sms/ post. The Mutual Fund, on a best effort basis, and after scrutinising the names of the banks where Unit holders have their accounts, will enable direct credit /RTGS/NEFT/ECS to the Unit holders' bank accounts. Please refer the SAI for the list of banks providing the above facility While the preferred mode of payment is through EFT route, the AMC is at its sole discretion to pay IDCW by any other means (including at par cheques and demand drafts, where the EFT facility is not available in the particular City or Bank or as the Trustee or the AMC deems fit in the interest of investors.) All the IDCW payments shall be in accordance and in compliance with SEBI Regulations, as amended from time to time. If the IDCW amount is less than Rs.250 The IDCW amount shall be paid to the Unit holders. However, if the payment through electronic mode is unsuccessful, the AMC shall issue IDCW warrant for such amount and the incase the IDCW amount cannot be paid through electronically then the IDCW amount shall be mandatorily reinvested in the respective Scheme/Plan by issuing additional Units at the applicable ex-IDCW NAV.
Allotment	Allotment will be completed after due reconciliation of receipt of funds for all valid applications within 5 Business Days from the closure of the NFO period. Allotment to NRIs/FIIs will be subject to RBI approval, if required. Subject to the SEBI (MF) Regulations, the Trustee may reject any application received in case the application is found invalid/incomplete or for any other reason in the Trustee's sole discretion. For investors who have given demat account details, the Units will be credited to the investor's demat account after due verification and confirmation from NSDL/CDSL of the demat account details.

	• Allotment Confirmation/Account Statement (for non-demat account holders): An Allotment Confirmation/Account statement will be sent by way of SMS and/or email and/or ordinary post, to each Unit Holder who has not provided his demat account details in the application form for subscription during the NFO. The Allotment Confirmation/Account statement, stating the number of Units allotted to the Unit Holder will be sent not later than 5 Business Days from the close of the NFO Period of the Scheme. The Account Statement shall be non-transferable. • Dispatch of Account Statements to NRIs/FIIs will be subject to RBI approval, if required. • Allotment Advice/Holding Statement (demat account holders): For investors who have given valid demat account details at the time of NFO, Units issued by the AMC shall be credited by the Registrar to the investor's beneficiary account with the DP as per information provided in the Application Form. Such investors will receive the holding statement directly from their depository participant (DP) at such a frequency as may be defined in the Depository Act or Regulations or on specific request. • Consolidated Account Statement: CAS shall also be sent to the Unit holder in whose folio transactions have taken place during that month: -Monthly basis- on or before 15th of the succeeding month in case of delivery via. physical mode and on and before 12th of the succeeding month in case of delivery via. electronic mode -Half yearly basis- on or before the twenty-first (21st) day of April and October in case of delivery via physical mode and on and before eighteenth (18th) day of April and October in case of delivery via. electronic mode In the event the account has more than one registered Unit holder, the first named Unit holder shall receive the CAS. In case of specific request received from investors, Mutual Fund will provide an account statement to the investors within 5 Business Days from the receipt of such request The Mutual Fund reserves the right to recover from an investor any loss caused to the Scheme on account of dishonour of cheques issued by him/her/it for purchase of Units.
Refund	Refund of subscription money to applicants in the case of minimum subscription amount not being raised or applications rejected for any other reason whatsoever, will be made within 5 Business Days from the date of closure of the NFO period & all refund orders will be sent by registered post or in such other manner as permitted under Regulations. Investors should note that no interest will be payable on any subscription money so refunded within 5 Business Days. If the Mutual Fund refunds the amount after 5 Business Days, interest at the rate of 15% p.a. will be paid to the applicant and borne by the AMC for the period from the day following the date of expiry of 5 Business Days until the actual date of the refund. Refund orders will be marked "A/c. Payee only" and drawn in the name of the applicant in the case of a sole applicant and in the name of

	the first applicant in all other cases. In both cases, the bank name and bank account number, as specified in the application, will be mentioned in the refund order. The bank and/or collection charges, if any, will be borne by the applicant.
Who can invest This is an indicative list and investors shall consult their financial advisor to ascertain whether the scheme is suitable to their risk profile.	The following persons are eligible and may apply for subscription to the Units of the Scheme of the Fund (subject, wherever relevant, to purchase of units of Mutual Funds being permitted and duly authorised under their respective constitutions, charter documents, corporate / other authorisations and relevant statutory provisions etc): • Resident adult Indian individuals either singly or jointly (not exceeding three), or on an Anyone or Survivor basis; • Karta of Hindu Undivided Family (HUF in the name of Karta); • Partnership Firms in the name of any one of the partner(constituted under the Indian partnership law) & Limited Liability Partnerships (LLP); • Minors (Resident or NRI) through parent / legal guardian; • Schemes of Mutual Funds registered with SEBI, including schemes of Edelweiss Mutual Fund, subject to the conditions and limits prescribed by SEBI Regulations and the respective Scheme Information Documents; • Companies, Bodies Corporate, Public Sector Undertakings (PSU), Association of Persons (AOP) or bodies of individuals (BOI) and societies registered under the Societies Registration Act, 1860 (so long as the purchase of units is permitted under the respective constitutions); • Banks, including Scheduled Bank, Regional Rural Bank, Co-Operative Bank etc. & Financial Institutions; • Special Purpose Vehicles (SPV) approved by appropriate authority; • Religious and Charitable Trusts, Wakfs or endowments of private trusts and Private trusts (subject to receipt of necessary approvals as required & who are authorised to invest in Mutual Fund schemes under their trust deeds); • Non-Resident Indians (NRIs) / Persons of Indian origin residing abroad (POI) on repatriation or non repatriation basis; • Foreign Institutional Investors (FIIs) registered with SEBI on fully repatriation basis; • Foreign Portfolio Investors (FPIs) subject to the applicable Regulations; • Provident / Pension / Gratuity/ superannuation, such other retirement and employee benefit and such other funds to the extent they are permitted to invest; • Army, Air Force, Navy and other para-military units and bodies created by such institutions; • Scientific and Industrial Research Organisations; • Multilateral Funding Agencies / Bodies Corporate incorporated outside India with the permission of Government of India / Reserve Bank of India;

	• Trustee, the AMC, their Shareholders or Sponsor, their associates, affiliates, group companies may subscribe to Units under the Scheme; • Overseas financial organizations which have entered into an arrangement for investment in India, inter-alia with a mutual fund registered with SEBI and which arrangement is approved by Government of India. • Insurers, insurance companies / corporations registered with the Insurance Regulatory Development Authority (subject to IRDA Circular (Ref: IRDA/F&I/INV/CIR/074/03/2014) dated March 3, 2014 • Any other category of individuals / institutions / body corporate etc., so long as wherever applicable they are in conformity with SEBI Regulations/other applicable Regulations/the constituent documents of the applicants. Notes: 1. Returned cheques are not liable to be presented again for collection, and the accompanying application forms are liable to be rejected. In case the returned cheques are presented again, the necessary charges, if any, are liable to be debited to the investor. • It is expressly understood that at the time of investment, the investor/Unit holder has the express authority to invest in Units of the Scheme and AMC / Trustees / Mutual Fund will not be responsible if such investment is ultravires the relevant constitution. Subject to the Regulations, the Trustee may reject any application received in case the application is found invalid/ incomplete or for any other reason in the Trustee's sole discretion. • Non Resident Indians (NRIs) and Persons of Indian Origin (PIOs) residing abroad/ Overseas Citizens of India (OCI) / Foreign Portfolio Investors (FPIs) have been granted a general permission by Reserve Bank of India under Schedule 5 of the Foreign Exchange Management (Transfer or Issue of Security by a Person Resident Outside India) Regulations, 2000 for investing in / redeeming units of the mutual funds subject to conditions set out in the aforesaid regulations. If a person who is a resident Indian at the time of subscription becomes a resident outside India subsequently, he/she shall have the option to either be paid repurchase value of Units, or continue into the Scheme if he/she so desires and is otherwise eligible. However, the AMC shall not be liable to pay interest or any compensation, arising on account of taxation law or otherwise, on redemption, IDCW or otherwise, to such a person during the period it takes for the Fund to record change in residential status, bank mandates, and change in address due to change in tax status on account of change in residential status. Notwithstanding the aforesaid, the Trustee reserves the right to
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	close the Unit holder's account and to pay the repurchase value of Units, subsequent to his becoming a person resident outside India, should the reasons of cost, interest of other Unit holders and any other circumstances make it necessary for the Fund to do so. Investors desiring to invest / transact in the Scheme are required to comply with the KYC norms applicable from time to time. Under the KYC norms, Investors are required to provide prescribed documents for establishing their identity and address such as copy of the Passport / PAN Card / Memorandum and Articles of Association / bye-laws / Trust Deed / Partnership Deed/ Certificate of Registration along with the proof of authorization to invest, as applicable, to the KYC Registration Agency (KRA) registered with SEBI. • The Government of India has authorized the Central Registry of Securitization and Asset Reconstruction and Security Interest of India (CERSAI, an independent body), to perform the function of Central KYC Records including receiving, storing, safeguarding and retrieving KYC records in digital form. Accordingly, in line with SEBI circular nos. CIR/MIRSD/66/2016 dated July 21, 2016 and CIR/MIRSD/120/2016 dated November 10, 2016 on Operationalisation of Central KYC (CKYC), read with AMFI Best Practice Guidelines circular no. 68/2016-17 dated December 22, 2016, new individual investors investing into the Fund are requested to comply with the CKYC norms. • It is compulsory for investors to give certain mandatory disclosures while applying in the Scheme like bank details & PAN/PEKRN copy etc. For details please refer SAI. • The Trustee may also periodically add and review the persons eligible for making application for purchase of Units under the Scheme. • The Fund / AMC / Trustees / other intermediaries will rely on the declarations/affirmations provided by the Investor(s) in the Application/Transaction Form(s) and the documents furnished to the KRA that the Investor(s) is permitted/ authorised by the constitution document/ their Board of Directors etc. to make the investment / transact. Further, the Investor shall be liable to indemnify the Fund / AMC / Trustee / other intermediaries in case of any dispute regarding the eligibility, validity and authorization of the transactions and / or the applicant who has applied on behalf of the Investors. The Fund / AMC / Trustee reserves the right to call for such other information and documents as may be required by it in connection with the investments made by the investor. Investors are requested to view full details on eligibility /non-eligibility for investment in the Scheme mentioned in the SAI under the
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	head “Who Can Invest” & also note that this is an indicative list and you are requested to consult your financial advisor to ascertain whether the Scheme is suitable to your risk profile. Foreign Account Tax Compliance Act (commonly known as “FATCA”): The Foreign Account Tax Compliance Act is a United States (US) federal law, aimed at prevention of tax evasion by US Citizens and Residents (“US Persons”) through use of offshore accounts. The Government of India and the US have reached an agreement in substance on the terms of an Inter-Governmental Agreement (“IGA”) to implement the FATCA provisions, which have become globally applicable from July 1, 2014. Edelweiss Mutual Fund (“the Fund”)/ Edelweiss Asset Management Limited (“the AMC”) is classified as a FFI under the FATCA provisions, in which case the Fund / AMC is required, from time to time, to: • undertake necessary due diligence process by collecting information/documentary evidence of the US/non US status of the investors; • disclose/report information as far as may be legally permitted about the holdings/investment returns pertaining to reportable accounts to the US Internal Revenue Service and/or such Indian authorities as may be specified under FATCA or other applicable laws and • carry out such other activities as prescribed under the FATCA provisions, as amended from time to time. FATCA due diligence will have to be directed at each investor/unit holder (including joint investors) and on being identified as a reportable person/specified US person, all the folios will be reported. Further, in case of folio with joint investors, the entire account value of investment portfolio will be attributable under each such reportable person. Investors/Unit holders would therefore be required to furnish such information to the Fund/AMC, from time to time, in order to comply with the reporting requirements stated in the IGA and or circulars/guidelines issued by SEBI/AMFI in this regard. The impact of FATCA is relevant not only at the point of on- boarding of the investors but also throughout the life cycle of the investor account / folio with the Fund. Hence investor(s) should immediately intimate the Fund/AMC, in case of any change in the FATCA related information provided by them at the time of initial subscription. The Fund/AMC reserves the right to reject any application or compulsorily redeem the units held directly or beneficially in case the applicant/investor fails to furnish the relevant information and/or documentation or is found to be holding units in contravention of the FATCA provisions. Further, in accordance with the regulatory requirements relating to FATCA/CRS read along with SEBI Circular no. CIR/MIRSD/2/2015 dated
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	August 26, 2015 and AMFI Best practices guidelines circular no. 63/2015-16 dated September 18, 2015 regarding uniform implementation of FATCA/CRS requirements, investors are requested to ensure the following: • With effect from November 1, 2015 all investors will have to mandatorily provide the details and declaration pertaining to FATCA/CRS for all new accounts opened, failing which the application shall be liable to be rejected. • For accounts opened between July 1, 2014 and October 31, 2015 and certain pre - existing accounts opened till June 30, 2014, the AMC shall reach out to the investors to seek the requisite information/declaration which has to be submitted by the investors before December 31, 2015. In case the information/declaration is not received from the investor on or before December 31, 2015, the account shall be treated as reportable account. Ultimate Beneficial Ownership: In accordance with SEBI Circular no. CIR/MIRSD/2/2013 dated January 24, 2013 and AMFI Best practices guidelines circular no. 62/2015-16 dated September 18, 2015, Investors may note the following: • With effect from November 1, 2015, it is mandatory for new investors to provide beneficial ownership details as part of account opening documentation failing which the AMC shall reject the application. • With effect from January 1, 2016 it is mandatory for existing investors/unit holders to provide beneficial ownership details, failing which the AMC may reject the transaction for additional subscription (including switches). Mandatory updation of Know Your Customer (KYC) requirements for processing of mutual fund transactions: With regards to updation of Permanent Account Number (PAN) for processing redemption and related transactions in non-PAN exempt folios, it is mandatory to complete the KYC requirements for all unit holders, including for all joint holders and the guardian in case of folio of a minor investor. Accordingly, financial transactions (including redemptions, switches and all types of systematic plans) and non-financial requests will not be processed if the unit holders have not completed KYC requirements. Thus, it is advisable for the unit holders to use the applicable KYC Form for completing the KYC requirements and submit the form at the point of acceptance. Further, upon updation of PAN details with the KRA (KRA-KYC)/ CERSAI (CKYC), the unit holders are requested to intimate us/our Registrar and Transfer Agent (i.e. KFin Technologies Limited) their PAN information along with the folio details for updation in our records. Central KYC: The Government of India has authorized the Central
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	Registry of Securitization and Asset Reconstruction and Security Interest of India (CERSAI, an independent body), to perform the function of Central KYC Records including receiving, storing, safeguarding and retrieving KYC records in digital form. Accordingly, in line with SEBI circular nos. CIR/MIRSD/66/2016 dated July 21, 2016 and CIR/MIRSD/120/2016 dated November 10, 2016 on Operationalisation of Central KYC (CKYC), read with AMFI Best Practice Guidelines circular no. 68/2016-17 dated December 22, 2016, new individual investors investing into the Fund are requested to comply with the CKYC norms. Aadhaar Number: Investors are requested to note that the Ministry of Finance (Department of Revenue) in consultation with the Reserve Bank of India has made certain amendments to the Prevention of Money- laundering (Maintenance of Records) Rules, 2005, namely, the Prevention of Money-laundering (Maintenance of Records) Second Amendment Rules, 2017. These Rules have come into force with effect from June 1, 2017. These Rules, inter alia, make it mandatory for investors to submit Aadhaar number issued by the Unique Identification Authority of India (UIDAI) in respect of their investments. Accordingly, investors are requested to note the following requirements in relation to submission of Aadhaar number and other prescribed details to Edelweiss Mutual Fund/its Registrar and Transfer Agent/ Asset Management Company ("the AMC"): - Where the investor is an individual, who is eligible to be enrolled for Aadhaar number, the investor is required to submit the Aadhaar number issued by UIDAI. Where the Aadhaar number has not been assigned to an investor, the investor is required to submit proof of application of enrolment for Aadhaar. If such an individual investor is not eligible to be enrolled for Aadhaar number, and in case the Permanent Account Number (PAN) is not submitted, the investor shall submit one certified copy of an officially valid document containing details of his identity and address and one recent photograph along with such other details as may be required by the Mutual Fund. The investor is required to submit PAN as defined in the Income Tax Rules, 1962. - Where the investor is a non-individual, apart from the constitution documents, Aadhaar numbers and PANs as defined in Income-tax Rules, 1962 of managers, officers or employees or persons holding an attorney to transact on the investor's behalf is required to be submitted. Where an Aadhaar number has not been assigned, proof of application towards enrolment for Aadhaar is required to be submitted and in case PAN is not submitted an officially valid document is required to be submitted. If a person holding an authority to transact on behalf of such an entity is not eligible to be
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	enrolled for Aadhaar and does not submit the PAN, certified copy of an officially valid document containing details of identity, address, photograph and such other documents as prescribed is required to be submitted. The timelines for submission of the Aadhaar has been deferred till further notice. Investors are however encouraged to link their Aadhaar to their mutual fund folios/accounts Where the investors who are individuals or in the case of investors who are non-individuals, managers, officers or employees or persons holding an attorney to transact on the investor's behalf, as the case may be, do not have an Aadhaar number, the proof of enrolment for Aadhaar can be submitted. However, in such cases, the Aadhaar number shall be required to be provided for eventual authentication within the prescribed timeframe of 6 months as aforesaid, failing which the account / folio shall cease to be operational.
Who cannot invest	The following persons/entities cannot invest in the Scheme: 1. Overseas Corporate Bodies pursuant to RBI A.P. (DIR Series) Circular No. 14 dated September 16, 2003 2. Non-Resident Indians residing in the Financial Action Task Force (FATF) declared Non Compliant Countries or Territories (NCCTs) 3. United States Person (US Person) as defined under the extant laws of the United States of America, except where such US Person is an NRI / PIO, he/she shall be permitted to make an investment in the Scheme, when present in India, as lump-sum subscription and/or switch transaction (other than systematic transactions) only through physical form and upon submission of such additional documents/undertakings, as may be stipulated by the AMC/Trustee from time to time and subject to compliance with all applicable laws and regulations prior to investing in the Scheme. 4. Persons residing in Canada. The Fund reserves the right to include / exclude new / existing categories of investors to invest in the Scheme from time to time. In case the application is found invalid / incomplete or for any other reason Trustee feels that the application is incomplete, the Trustee at its sole discretion may reject the application, subject to SEBI Regulations and other prevailing statutory regulations, if any.
How to Apply and other details	1. Application form shall be available from either the Investor Service Centers (ISCs)/Official Points of Acceptance (OPAs) of AMC or may be downloaded from the website of AMC (www.edelweissmf.com). Please refer to the SAI and Application form for further details and the instructions. 2. List of official points of acceptance, collecting banker details etc. shall be available at List of ISCs, OPAs & Collecting Banker details_04062024_031225_PM.pdf (edelweissmf.com)

	3. Details of the Registrar and Transfer Agent (R&T), official points of acceptance, collecting banker details etc. are available on back cover page. It is mandatory for every applicant to provide the name of the bank, branch, address, account type and number as per requirements laid down by SEBI and any other requirements stated in the Application Form. Applications without these details will be treated as incomplete. Such incomplete applications will be rejected. The Registrar/AMC may ask the investor to provide a blank cancelled cheque or its photocopy for the purpose of verifying the bank account number.
The policy regarding reissue of repurchased units, including the maximum extent, the manner of reissue, the entity (the scheme or the AMC) involved in the same.	Not Applicable
Restrictions, if any, on the right to freely retain or dispose of units being offered	The Units of the Scheme are not transferable except Units of the Scheme held in electronic (demat) mode. In view of the same, additions / deletions of names will not be allowed under any folio of the Scheme. However, the said provisions will not be applicable 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. In line with paragraph 1.12 of the Master Circular for Mutual Funds dated June 27, 2024, has laid down the following conditions, in case the AMC wish to impose restrictions on redemption: - Restrictions may be imposed when there are circumstances leading to a systematic crisis or event that severely constricts market liquidity or the efficient functioning of market such as: - Liquidity issues - Market failures, exchange closure - Operational issues - Restriction on redemption may be imposed for a specified period of time not exceeding 10 working days in any 90 days period. - Any imposition of restriction would require specific approval of Board of AMCs and Trustee and the same should be informed to SEBI immediately. - When restriction on redemption is imposed, the following procedure shall be applied: - No redemption request upto INR 2 lakh shall be subject to such restriction. - When redemption request are above INR 2 lakhs, AMCs shall redeem the first INR 2 lakh without such restriction and remaining part over

	and above INR 2 lakh shall be subject to such restriction. For details please refer to paragraph on “Right to limit redemption, “suspension of purchase and / or redemption of Units” & paragraph on “Lien & pledge” under SAI.
Cut off timing for subscriptions/ redemptions/ switches This is the time before which your application (complete in all respects) should reach the official points of acceptance	Investors will get the Units on the basis of NAV & the time at which they apply. NAV is the Net Asset Value per Unit at the close of the Business Day on which the application for subscription/redemption/ switch is received at the Designated Investor Service Center subject to its being complete in all respects and received prior to the cut-off timings on that Business Day. The AMC will calculate and disclose the NAV on every Business Day and the same shall be published at least in two daily newspapers (along with sale and repurchase prices). The NAV declared at the close of every Business Day, will be uploaded on the AMFI website i.e., www.amfiindia.com and on Edelweiss Mutual Fund’s website i.e. www.edelweissmf.com by 11.00 p.m. For Purchase of any amount: • In respect of valid applications received upto 3.00 p.m. and where the funds for the entire amount are available for utilization before the cut-off time i.e. 3.00 p.m. - the closing NAV of the day shall be applicable. • In respect of valid applications received after 3.00 p.m. and where the funds for the entire amount are available for utilization on the same day or before the cut-off time of the next business day - the closing NAV of the next Business Day shall be applicable. Irrespective of the time of receipt of application, where the funds for the entire amount are available for utilization before the cut-off time on any subsequent Business Day - the closing NAV of such subsequent Business Day shall be applicable. For Redemption: a. Where the application is received up to 3.00 p.m. on a Business Day - Closing NAV of the day of receipt of application; and b. Where the application is received after 3.00 p.m. on a Business Day - Closing NAV of the next Business Day. Note: In case of applications received on a Non-Business Day the closing NAV of the next Business Day shall be applicable. For Switches: Valid applications for 'Switch-out' shall be treated as applications for Redemption and valid applications for 'Switch-in' shall be treated as applications for Purchase, and the provisions of the cut-off time and the Applicable NAV mentioned above as applicable to purchase and

	redemption shall be applied respectively to the 'Switch-in' and 'Switch-out' applications. For Switch-ins of any amount: In case of switch from one scheme to another scheme received before cut-off i.e. upto 3 p.m. having business day for both the schemes, closing NAV of the Business Day shall be applicable for switch-out scheme and for Switch-in scheme, the closing NAV of the Business Day shall be applicable, on which funds are available for utilization in the switch-in scheme (allocation shall be in line with the redemption payout). To clarify, for investments through systematic investment systematic investment and trigger routes such as Systematic Investment Plans (SIP), Systematic Transfer Plans (STP), IDCW Sweep, Power SIP, Power STP, Multi SIP, Combo SIP, STeP Facility, Retirement Plan, etc. the units will be allotted as per the closing NAV of the day on which the funds are available for utilization by the Target Scheme irrespective of the installment date of the SIP, STP or record date of IDCW etc. The NAV of the Scheme will be calculated and declared by the Fund on every Business Day. The information on NAV may be obtained by the Unit holders, on any day from the office of AMC / the office of the Registrar or any of the other Designated Investor Service Centres or from www.edelweissmf.com & www.amfiindia.com. Investors may also call our Toll free number 1800 425 0090. Callers outside India, mobile users, other landline users may dial. +91 40 23001181. The Toll Free Number and the Non-Toll Free Number will be available between 9.00 am to 7.00 pm from Monday to Saturday.
Minimum amount for purchase/redemption/switches (mention the provisions for ETFs, as may be applicable, for direct subscription/redemption with AMC.	Minimum Initial Purchase Amount: Minimum of Rs.100/- and in multiples of Re. 1/- thereafter. Minimum Additional Purchase Amount: Minimum additional amount will be for Rs. 100/- and in multiples of Re. 1/- thereafter. Minimum Redemption Amount: Rs. 1 and in multiples of Re. 1 thereafter. There will be no minimum redemption criterion for Unit based redemption. The Redemption / Switch-out would be permitted to the extent of credit balance in the Unit holder's account of the Plan(s) / Option(s) of the Scheme(s) (subject to completion of Lock-in period or release of pledge / lien or other encumbrances). For demat transactions, minimum redemption would be mandatorily 50 units. The AMC may revise the minimum / maximum amounts and the methodology for new/additional subscriptions, as and when necessary. Such change may be brought about after taking into account the cost structure for a transaction/account and /or Market practices and/or the interest of existing Unit holders. Further, such changes shall only be

	applicable to transactions from the date of such a change, on a prospective basis. NOTE: Investors can purchase Units under the Scheme at the purchase price. The Unit holder can request for purchase of Units by amount or by number of Units. For details on how the Purchase Price is calculated, investors are requested to view SAI under the heading "Purchase Price". Allotment of Units for purchases by NRIs / FIIs / PIOs shall be in accordance with RBI rules in force.
Accounts Statements	The AMC shall send an allotment confirmation specifying the units allotted by way of email and/or SMS within 5 working days of receipt of valid application/transaction to the Unit holders registered e-mail address and/ or mobile number (whether units are held in demat mode or in account statement form). Consolidated Account Statement: CAS shall also be sent to the Unit holder in whose folio transactions have taken place during that month: -Monthly basis- on or before 15th of the succeeding month in case of delivery via. physical mode and on and before 12th of the succeeding month in case of delivery via. electronic mode -Half yearly basis- on or before the twenty-first (21st) day of April and October in case of delivery via physical mode and on and before eighteenth (18th) day of April and October incase of delivery via. electronic mode In the event the account has more than one registered Unit holder, the first named Unit holder shall receive the CAS. In case of specific request received from investors, Mutual Fund will provide an account statement to the investors within 5 Business Days from the receipt of such request For further details, refer SAI.
Dividend/ IDCW	The payment of dividend/IDCW to the unitholders shall be made within 7 working days from the record date.
Redemption	The redemption or repurchase proceeds shall be dispatched to the unitholders within 3 working days from the date of redemption or repurchase. For list of exceptional circumstances refer para 14.1.3 of SEBI Master Circular for Mutual Funds dated June 27, 2024.
Bank Mandate	It is mandatory for every applicant to provide the name of the bank, branch, address, account type and number as per requirements laid down by SEBI and any other requirements stated in the Application Form. Applications without these details will be treated as incomplete. Such incomplete applications will be rejected. The Registrar/AMC may ask the investor to provide a blank cancelled cheque or its photocopy for the purpose of verifying the bank account number. Multiple Bank Account Registration The Mutual Fund offers a facility to register multiple bank accounts for payin & payout purposes and designate one of the registered bank accounts as "Default Bank Account". Individuals, HUFs, Sole proprietor

	firms can register upto five bank accounts and a non-individual investor can register upto ten bank accounts in a folio. This facility can be availed by using a designated “Bank Accounts Registration Form” available at Investor Service Centers and Registrar and Transfer Agent’s offices. In case of new investors, the bank account mentioned on the purchase application form, used for opening the folio, will be treated as default bank account till the investor gives a separate request to register multiple bank accounts and change the default bank account to any of other registered bank account. Registered bank accounts may also be used for verification of pay-ins (i.e. receiving of subscription funds) to ensure that a third party payment is not used for mutual fund subscription. Default Bank Account will be used for all IDCW and redemption payouts unless investor specifies one of the existing registered bank account in the redemption request for receiving redemption proceeds. However, in case a Unit holder does not specify the default account, the Mutual Fund reserves the right to designate any of the registered bank accounts as default bank account. Consequent to introduction of “Multiple Bank Accounts Facility”, registering a new bank account will require a cooling period of not more than 10 days from the date of receipt of request. In the interim, in case of any IDCW/ redemption/ maturity payout, the same would be credited in the existing registered bank account. Change in Bank Mandate: Change in Bank Mandate: Pursuant to AMFI communication no. 135/BP/26/11-12 dated March 21, 2012, following process changes will be carried out in relation to change in bank mandate: 1. In case of standalone change of bank details, documents as enlisted in the SAI should be submitted as a proof of new bank account details. 2. In case of standalone change of bank details, documents as enlisted below should be submitted as a proof of new bank account details: 3. Investors/Unit holders are advised to register multiple bank accounts and choose any of such registered bank accounts for receipt of redemption proceeds; 4. Any unregistered bank account or new bank account forming part of redemption request shall not be entertained or processed; Any change of Bank Mandate request received/processed few days prior to submission of a redemption request or on the same day as a standalone change request or received along with the redemption request, Edelweiss Asset Management Ltd will continue to follow cooling period of 10 calendar days for validation and registration of new bank account and dispatch/credit of redemption proceeds shall be completed in 10 working days from the date of redemption.
Delay in payment of redemption / repurchase proceeds/dividend	The AMC shall be liable to pay interest to the unitholders at rate as specified (presently @ 15% per annum) vide clause 14.2 of SEBI Master Circular for Mutual Funds dated June 27, 2024 by SEBI for the period of such delay.

Unclaimed Redemption and Income Distribution cum Capital Withdrawal Amount	In terms of Clause 14.3 of the SEBI Master Circular dated June 27, 2024 for Mutual Funds, the unclaimed redemption amount and IDCW amounts (the funds) may be deployed by the Mutual Fund in money market instruments and separate plan of liquid scheme / Money Market Mutual Fund scheme floated by Mutual Funds specifically for deployment of the unclaimed amounts only. Investors who claim the unclaimed amounts during a period of three years from the due date shall be paid an initial unclaimed amount along-with the income earned on its deployment. Investors who claim these amounts after 3 years, shall be paid initial unclaimed amount along-with the income earned on its deployment till the end of the third year. After the third year, the income earned on such unclaimed amounts shall be used for the purpose of investor education. The details of such unclaimed redemption/IDCW amounts are made available to investors upon them providing proper credentials, on website of Mutual Funds and AMFI along with the information on the process of claiming the unclaimed amount and the necessary forms / documents required for the same.
Disclosure w.r.t investment by minors	1. The minor unitholder, on attaining majority, shall inform the same to AMC / Mutual Fund / Registrar and submit following documents to change the status of the account (folio) from 'minor' to 'major' to allow him/her to operate the account in his/her own right viz., (a) Duly filled request form for changing the status of the account (folio) from 'minor' to 'major'; (b) updated bank account details including cancelled original cheque leaf of the new account; (c) Signature attestation of the major by a bank manager of Scheduled bank / Bank certificate or Bank letter; (d) KYC acknowledgement letter of major. The guardian cannot undertake (financial/ non-financial transaction including existing Systematic Investment Plan (SIP), Systematic Transfer Plan (STP), Systematic Withdrawal Plan (SWP) after the date of minor attaining majority) till the time the change in the status from 'minor' to 'major' is registered in the account (folio) by the AMC/ Mutual Fund. The AMC/RTA will execute standing instructions like SIP, STP, SWP etc. in a folio of minor only upto the date of minor attaining majority though the instruction may be for the period beyond that date. The above provisions are in line with the Clause 17.6 of the SEBI Master Circular dated June 27, 2024 for Mutual Funds. 2. Payment for investment by minor in any mode shall be accepted from the bank account of the minor, parent or legal guardian of the minor, or from a joint account of the minor with parent or legal guardian. Irrespective of the source of payment for subscription, all redemption proceeds shall be credited only in the verified bank account of the minor, i.e. the account the minor may hold with the parent/ legal guardian after completing all KYC formalities. The above provisions are in line with the para 17.6 of the SEBI Master Circular for Mutual Funds dated June 27, 2024.
Acceptance of transactions through email in respect of Non-individual investors	Non-individual unitholders desiring to avail the facility of carrying out financial transactions through email in respect of Edelweiss Mutual Fund schemes shall:

	a) Submit a copy of the Board resolution or an authority letter on their letter head (signed by competent authority), granting appropriate authority to the designated officials of their entity. b) The board resolution/authority letter should explicitly consist of: (i) List of approved authorized officials who are authorized to transact on behalf of non-individual investors along with their designation and email IDs. (ii) An undertaking that the instructions for any financial transactions sent by email by the authorized officials shall be binding upon the entity as if it were a written agreement. c) In case the document is executed/submitted electronically with a valid Digital Signature Certificate (DSC) or through Aadhaar based e-signature by the authorized official/s shall be considered as valid and acceptable and shall be binding on the non-individual investor even if the transaction request is not received from the registered email id. of the authorized official/s. However, in such cases, the domain name of the email ID should be from the same organization's official domain name. d) In addition to acceptance of financial transaction via email, scanned copy of duly signed transaction form/request letter bearing wet signatures of the authorized signatories of the entity, received from some other official / employee of the non-individual investor may also be accepted, and shall be binding on the non-individual investor provided - (i) The email is also cc'd (copied) to the registered email ID of the authorized official / signatory of the non-individual unitholder; and (ii) the domain name of the email ID of the sender of the email is from the same organization's official domain name. e) No change in bank details or addition of bank account of the entity or any non-financial transactions shall be allowed / accepted via email. f) Request for change in bank details or addition of bank account of the entity shall be submitted by the non-individual investor using the prescribed service request form duly signed by the entity's authorized signatories with wet signature of the designated authorized signatories. g) Further, any Change in the registered email address / contact details of the entity shall be accepted only through a physical letter (including scanned copy thereof) with wet signature of the designated authorized officials of the entity, duly supported by copy of the board resolutions/authority letter on the entity's letter head. h) In addition to acceptance of financial transactions via email, scanned copies of signed transaction form /request letters bearing wet signatures of the authorized signatories of the entity, received from the registered MFD of the entity or a third party authorized by the non-individual unitholder may also be accepted subject to fulfilment of the following requirements: (i) Authorization letter from the non-individual unitholder authorizing the MFD/person to send the scanned copies of signed transaction form/request letter on behalf the non-individual investor and
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	3. (ii) the non-individual unitholder's registered email ID shall also cc'd (copied) in the email sent by the authorized MFD/person sending the scanned copies of the duly signed transaction form/request letter.
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III. Other Details

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

B. Periodic Disclosures

Monthly Portfolio Disclosure / Half yearly Disclosures: Portfolio / Half yearly Financial Results This is a list of securities where the corpus of the Scheme is currently invested. The market value of these investments is also stated in portfolio disclosures.	The AMC will disclose portfolios (along with ISIN) in user friendly and downloadable spreadsheet format, as on the last day of the month/half year for all the schemes on its website (www.edelweissmf.com) and on the website of AMFI (www.amfiindia.com) within 10 days from the close of each month/half year. In case of unitholders whose email addresses are registered, the AMC will send via email both the monthly and half yearly statement of scheme portfolio within 10 days from the close of each month /half year, respectively. The AMC will publish an advertisement every half-year, in the all India edition of at least two daily newspapers, one each in English and Hindi, disclosing the hosting of the half yearly statement of the scheme portfolio on the AMC's website (www.edelweissmf.com) and on the website of AMFI (www.amfiindia.com) and the modes such as SMS, telephone, email or written request (letter) through which an unitholder can submit a request for a physical or electronic copy of the statement of scheme portfolio. The AMC will provide physical copy of the statement of scheme portfolio without any cost, on specific request received from a unitholder. The Fund shall, before the expiry of one month from the close of each half year, (i.e. March 31 and September 30) shall display the unaudited financial results on www.edelweissmf.com and the advertisement in this regards will be published by the Fund in at least one English daily newspaper having nationwide circulation and in a newspaper having wide circulation published in the language of the region where the Head Office of the Fund is situated.
Annual Report	The Annual Report or Abridged summary thereof in the format prescribed by SEBI will be hosted within four months from the date of closure of the relevant accounting year (i.e. March 31st each year) on AMC's website (www.edelweissmf.com) and on the website of AMFI (www.amfiindia.com). The Annual Report or Abridged Summary thereof will also be sent by way of e-mail to the Unit holder's registered e-mail address. Unit holders, who have not registered their email address, will have an option of receiving a physical copy of the Annual Report or Abridged summary thereof. The Fund will provide a physical copy of the abridged summary of the Annual Report, without charging any cost, on specific request received from a Unit holder. Physical copies of the report will also be available to the Unit holders at the registered office at all times. The Fund will publish an advertisement every year, in the all India edition of at least two daily newspapers, one each in English and Hindi, disclosing the hosting of the scheme wise annual report on the AMC's website (www.edelweissmf.com) and on the website of AMFI (www.amfiindia.com) and the modes such as SMS, telephone, email

	or written request (letter) through which a unitholder can submit a request for a physical or electronic copy of the of the scheme wise annual report or abridged summary thereof.
Scheme Summary Document (SSD)	In accordance with Paragraph 1.2 of SEBI Master on Mutual Funds dated June 27, 2024, Scheme summary document for all schemes of Mutual Fund in the requisite format (pdf, spreadsheet and machine readable format) shall be uploaded on a monthly basis i.e. 15th of every month or within 5 Business days from the date of any change or modification in the scheme information on the website of the AMC i.e. https://www.edelweissmf.com/downloads/scheme-summary-document and AMFI i.e. www.amfiindia.com and Registered Stock Exchanges i.e. National Stock Exchange of India Limited and BSE Limited.
Risk-o-meter	In accordance with circular no. SEBI/HO/IMD/DF3/CIR/P/2020/197 dated October 5, 2020 the risk-o-meter will be disclosed alongwith monthly portfolio and on annual basis on the website of the AMC and AMFI. Further, the same will also be disclosed in the Annual Report in the format specified in the circular. Further in accordance with SEBI circular no. SEBI/HO/IMD/IMD-II DOF3/P/CIR/2021/555 dated April 29, 2021 and circular no. SEBI/HO/IMD/IMD-II DOF3/P/CIR /2021/621 dated August 31, 2021 the risk-o-meter of the scheme, name of the benchmark and risk-o-meter of the scheme shall be disclosed alongwith the monthly and half yearly portfolios sent via email to the investors. In addition to the above, the AMC shall disclose the following in all disclosures, including promotional material or that stipulated by SEBI: - risk-o-meter of the scheme wherever the performance of the scheme is disclosed - risk-o-meter of the scheme and benchmark wherever the performance of the scheme vis-à-vis that of the benchmark is disclosed.

C. Transparency/NAV Disclosure

The NAVs will be calculated and disclosed on every Business Day (Calendar Day for Edelweiss Liquid Fund) by 11.00 p.m. on AMFI website (www.amfiindia.com) and under a separate head on Edelweiss Mutual Fund's website (www.edelweissmf.com).

The NAVs will normally be updated on the websites by 11.00 pm on every business day. In case of any delay, the reasons for such delay would be explained to AMFI by the next day. If the NAVs are not available before commencement of working hours on the following day due to any reason, the Fund shall issue a press release providing reasons and explaining when the Fund would be able to publish the NAV.

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

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

D. Transaction charges and stamp duty-

(i) For the First Time Investor in Mutual Funds (across all mutual funds):

Transaction Charge of Rs. 150/- for subscription of Rs. 10,000/- and above will be deducted from the subscription amount and paid to the distributor/agent of such First Time Investor and the balance amount will be invested.

(ii) For Investor other than First Time Mutual Fund Investor (existing investors in any mutual fund):

Transaction Charge of Rs. 100/- per subscription of Rs.10,000/- and above will be deducted from the subscription amount and paid to the distributor/agent of the investor and the balance amount will be invested.

Note: There shall be no transaction charge on subscription below Rs. 10,000/-

Investors are requested to note that no transaction charges shall be deducted from the investment amount for transactions / applications received from the distributor (i.e. in Regular Plan) and full subscription amount will be invested in the Scheme.

Stamp Duty:

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

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

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

TAX STATUS FOR EQUITY ORIENTED FUND Units of mutual fund being equity-oriented fund shall be a short-term cap asset if the period of holding is less than 12 months.			
Tax on Capital Gains :	Resident Individuals & HUF	FII's/ Overseas financial Organisations	Mutual Fund
Long Term	12.5%*	12.5%*	Nil
Short Term	20%	20%	Nil
	Partnership Firms	Non-resident Indians	
Long Term	12.5%*	12.5%*	
Short Term	20%	20%	
	Indian Companies	Foreign Companies	
Long Term	12.5%*	12.5%*	
Short Term	20%	20%	

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

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

H. List of official points of acceptance:

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

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

Please refer AMC website for latest update.

[Pending Litigation_04062024_123721_PM_20122024_124416_PM.pdf](#)

Notes:

1. Further, any amendments / replacement / re-enactment of SEBI Regulations subsequent to the date of the Document shall prevail over those specified in this Document.
2. This Scheme Information Document is an updated version of the same in line with the current laws / regulations and other developments. Further, any amendments / replacement / re-enactment of the regulations subsequent to the date of the Document shall prevail over those specified in this Document.
3. The information contained in this Document regarding taxation is for general information purposes only and is in conformity with the relevant provisions of the Tax Act and has been included relying upon advice provided to the Fund's tax advisor based on the relevant provisions prevailing as at the currently applicable Laws.
4. Any dispute arising out of this issue shall be subject to the exclusive jurisdiction of the Courts in India.
5. The Scheme is a new product offered by Edelweiss Mutual Fund and is not a minor modification of any existing scheme/fund/product.

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

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

Sd/-

**Place: Mumbai
Date: May 29, 2025**

**Radhika Gupta
Managing Director & CEO**

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

EDELWEISS ASSET MANAGEMENT LIMITED - ISC / OPA

Ahmedabad	: 404, Ten-11 4th Floor, Next to Maradia Plaza, Opp. Yes Bank, CG Road, Ahmedabad - 380006. Tel No.: 7400099633/9004461340
Bengaluru	: Unit No.803 & 804, 8th Floor, Prestige Meridian-II, No.20, MG Road, Bangalore - 560001. Tel No.: 080-41103389/41272294
Bhubaneswar	: 202, GBP Business Centre, Plot no-191/A, Kharvela Nagar, Unit-3, Bhubaneswar - 751001. Tel No.: +91 7400113491
Borivali	: 102, 1st floor Aditya Hari Smruti CHS, Near Chamunda Circle, Borivali West, Mumbai - 400092. Tel No.: +91 8433743458
Chandigarh	: SCO. 2467-68, 1st Floor, Sector 22-C, Himalaya Marg, Chandigarh - 160022. Tel. No.: 9136945897
Chennai	: 2nd floor, Sheriff Towers, G. N. Chetty Road, T. Nagar, Chennai - 600017. Tamilnadu. Tel No.: 044 40164707 / 044 40164708
Guwahati	: 4th Floor, Ganapati Enclave, G.S Road, Ulubari, Opp. Bora Service, Guwahati - 781007. Tel No.: 7304575822
Hyderabad	: No. 6-3-1085/D/303, 3rd Floor, Dega Towers, Rajbhavan Road, Somajiguda, Hyderabad - 500 082. Mobile: +91 8297033388
Jaipur	: Office no. 429, 4th floor, Lakshmi Complex, Subhash Marg, C- Scheme, Jaipur, Rajasthan - 302001. Tel No.: 8976764901
Jamshedpur	: Shop no. 3, Ground floor, R Road, Bhadani Trade Centre, Bistupur, Jamshedpur, Jharkhand-831001. Tel No.: 7400198206
Kanpur	: Office No. 202, 203, IInd Floor, Kan Chambers, 14/113, Civil Lines, Kanpur - 208001. Tel No.: 7304590658, 7304470500
Kolkata	: Srishti Building, 3B, 3rd Floor, 12, ho-chiminh Sarani, Kolkata - 700071. Tel.: 033 40902456/57
Lucknow	: Office No. 2, First Floor, Bhalla Chambers, 10 Park Lane, 5 Park Road, Hazratganj, Lucknow - 226001. Tel No.: 7400103031
Mumbai	: Edelweiss House, Off. C.S.T Road, Kalina, Mumbai - 400 098, Maharashtra. Tel No. : 022 4097 9737
Nashik	: Office No.404, Fourth Floor, Laxmi Enclave Building, Survey no. 659/6/7/13, Plot No. 19, Old Pandit Colony, Sharanpur Road, Nashik-422002. Tel.: 9004319883
New Delhi	: 1st floor, Third Hall, Front Block, 56 Janpath, New Delhi-110001. Tel No.: 7718880946/011-42145152
Pune	: "Kalpavishwa", 502-A, 5th Floor, CTS No. 1194/7, Final Plot No. 551 & 552, Near ICICI Bank, Ghole Road, Pune - 411005. Tel No.: 9028058348
Patna	: 204, 2nd Floor, Kashi Place, Beside Maurya Lok, New Dakbunglow Road, Patna - 800 001. Tel No.: +91 6206502765
Rajkot	: Unit 602, The City Centre, Near Amrapali Under Bridge, Raiya Road, Rajkot - 360007. Tel No.: +91 8433733458
Ranchi	: 402, 4th floor, Panchratna Galleria, Above V2 Mall, Sarjana Chowk, Main Road Ranchi - 834001. Tel No.: +91 95340 09910
Surat	: Ikoverk 01, Silver Palm, Above ICICI Bank, Timaliyawad, Nanpura, Surat - 395001. Tel No.: +91 8655959708
Thane	: Shop No 1, Ground Floor, Jainam Apartment, Off Ghantali Road, Naupada, Thane, Maharashtra - 400602. Tel No. : 8976712130
Vadodara	: Office no. 140 & 141, Emerald One Complex, Jetalpur Road, Near Gujarat Kidney Hospital, Anand Nagar, Alkapuri, Vadodara - 390020. Tel No. : +91 7777027224

KFIN TECHNOLOGIES LIMITED - ISC / OPA

UNIT : Edelweiss Mutual Fund, Karvy Selenium Tower B, Plot No 31 & 32, Gachibowli, Financial, District, Nanakramguda, Serilingampally, Hyderabad - 500 008. Tel: 040-67161500

Agra : 3rd Floor, 303, Corporate Park, Block no. 109, Sanjay Place, Agra - 282002 (UP). Tel.: 0562-4336303. • **Agartala** : OLS RMS Chowmuhan, Mantri Bari Road, 1st Floor, Near Jana Sevak Saloon Building, Traffic Point, Tripura West, Agartala 799001. • **Ahmedabad** : Office No. 401, on 4th Floor, ABC-I, Off. C.G. Road, Ahmedabad - 380009. Tel.: 9081903021, 9081903022 • **Ahmednagar** : Shubham Mobile & Home Appliances, Tilak Road, Maliwada, Ahmednagar, Maharashtra - 414001. Tel.: 0241-3556221 • **Ajmer** : 302, 3rd Floor, Ajmer Auto Building, Opposite City Power House, Jaipur Road, Ajmer - 305001. Tel.: 0145-5120725 • **Aligarh** : Sebti Complex Centre Point, Sebti Complex Centre Point, Aligarh - 202001. Tel.: 7518801802, 0571-3297766, 68 • **Alwar** : 137, Jai Complex, Road No - 2, Alwar 301001. Tel.: 0144-4901131 • **Ambala** : 6349, 2nd Floor, Nicholson Road, Adjacent Kos Hospital, Ambala Cant, Ambala - 133001. Tel.: 7518801804 • **Amritsar** : SCO 5, 2nd Floor, District Shopping Complex, Ranjit Avenue, Amritsar, Punjab - 143001. Tel.: 0183-5158158 • **Anand** : B-42 Vaibhav Commercial Center, Nr Tvs Down Town Shrow Room, Grid Char Rasta, Anand - 380001. Tel.: 9081903038 • **Andheri** : Office No 103, 1st Floor, MTR Cabin-1, Vertex, Navkar Complex, M.V. Road, Andheri East, Opp. Andheri Court, Mumbai - 400069. Tel.: 022-46733669 • **Asansol** : 112/N G. T. Road Bhanga Pachil, G.T Road, Paschim Bardhaman, West Bengal, Asansol - 713303. Tel.: 0341-2220077 • **Aurangabad** : Ramkunj Niwas, Railway Station Road, Near Osmanpura Circle, Aurangabad - 431005. Tel.: 0240-2343414 • **Balasore** : 1-B, 1st Floor, Kalinga Hotel Lane, Baleshwar, Baleshwar Sadar, Balasore - 756001. Tel.: 06782-260503 • **Bangalore** : No 35, Puttanna Road, Basavanagudi, Bangalore - 560004. Tel.: 080-26602852, 080-26609625 • **Bareilly** : 1st Floor, Rear Sidea -Square Building, 54-Civil Lines, Ayub Khan Chauraha, Bareilly - 243001. Tel.: 7518801806 • **Baroda** : 1st Floor 125 Kanha Capital, Opp. Express Hotel, R C Dutt Road, Alkapuri Vadodara 390007. Tel.: 0265-2353506, 0265-2353507 • **Begusarai** : Sri Ram Market, Kali Asthan Chowk, Matihani Road, Begusarai, Bihar - 851101. Tel.: 7518801807/9693344717 • **Belgaum** : Cts No 3939/ A2 A1, Above Raymonds Show Room, Beside Harsha Appliances, Club Road, Belgaum - 590001. Tel.: 0831-2402544 • **Berhampur (Or)** : Opp. Divya Nandan Kalyan Mandap, 3rd Lane Dharam Nagar, Near Lohiya Motor, Berhampur (Or) 760001. Tel.: 0680-2228106 • **Bhagalpur** : 2nd Floor, Chandralok Complex, Ghantaghar, Radha Rani Sinha Road, Bhagalpur - 812001. Tel.: 7518801808 • **Bharuch** : 123 Nexus business Hub, Near Gangotri Hotel, B/s Rajeshwari Petroleum, Makampur Road, Bharuch - 392001. Tel.: 9081903042 • **Bhatinda** : MCB-Z-3-01043, 2nd Floor, Goniana Road, Opposite Nippon India Mutual Fund, Gt Road, Near Hanuman Chowk, Bhatinda - 151001. Tel.: 0164-5006725 • **Bhavnagar** : 303 Sterling Point, Waghawadi Road, Bhavnagar - 364001. Tel.: 278-3003149 • **Bhilai** : Office No. 2, 1st Floor, Plot No. 9/6, Nehru Nagar [East], Bhilai - 490020. Tel.: 0788-2289499/2295332 • **Bhopal** : Gurukripa Plaza, Plot No. 48A, Opposite City Hospital, Zone-2, M P Nagar, Bhopal - 462011. Tel.: 0755-4092712, 0755-4092715 • **Bhubaneswar** : A/181 Back Side Of Shivam Honda Show Room, Saheed Nagar, Bhubaneswar - 751007. Tel.: 0674-2548981, 0674-2360334 • **Bokaro** : B-1, 1st Floor City Centre, Sector- 4, Near Sona Chandi Jewellers, Bokaro - 827004. Tel.: 7542979444, 06542-335616 • **Borivali** : Gomati Smuti, Ground Floor, Jambli Gully, Near Railway Station, Borivali, Mumbai - 400092. Tel.: 022- 28916319 • **Burdwan** : Saluja Complex, 846, Laxmipur, G T Road, Burdwan, PS: BURDWAN & DIST: BURDWAN-EAST PIN: 713101. Tel.: 0342-2665140, 0342-2550840 • **Calicut** : Second Floor, Manimuriyil Centre, Bank Road, Kasaba Village, Calicut - 673001. Tel.: 0495-4022480 • **Chandigarh** : First floor, SCO 2469-70, Sec. 22-C, Chandigarh - 160022. Tel.: 1725101342 • **Chandrapur** : Global Financial Services, 2nd Floor, Raghuvanshi Complex, Near Azad Garden, Chandrapur - 442402, Maharashtra. Tel.: 07172-466593 • **Chennai** : 9th Floor, Capital Towers, 180, Kodambakkam High Road, Nungambakkam, Chennai - 600 034 Tel.: 044 - 42028512 / 42028513 • **Chinsurah** : No : 96, PO: Chinsurah, Doctors Lane, Chinsurah-712101. • **Cochin** : Door No:61/2784, Second floor, Sreelakshmi Tower, Chittoor Road, Ravipuram, Ernakulam-Kerala-682015. Tel.: 0484-4025059 • **Coimbatore** : 3rd Floor Jaya Enclave, 1057 Avinashi Road, Coimbatore - 641018. Tel.: 0422-4388011/012/013/014, 0422-4388451 • **Cuttack** : Shop No. 45, 2nd Floor, Netaji Subas Bose Arcade, (Big Bazar Building) Adjacent To Reliance Trends, Dargha Bazar, Cuttack - 753001. Tel.: 0671-2203077 • **Davangere** : D.No 162/6, 1st Floor, 3rd Main, P J Extension, Davangere taluk, Davangere Manda, Davangere 577002 • **Dehradun** : Shop No-809/799 , Street No-2 A, Rajendra Nagar, Near Sheesha Lounge, Kaulagarh Road, Dehradun-248001 Tel.: 7518801810 • **Dhanbad** : 208 New Market, 2nd Floor, Bank More, Dhanbad - 826001. Tel.: 9264445981 • **Dharwad** : Adinath Complex, Beside Kamal Automobiles, Bhoovi Galli, Opp. Old Laxmi Talkies, PB Road, Dharwad - 580001. Tel.: 0836-2440200 • **Dhule** : Ground Floor, Ideal Laundry, Lane No 4, Khol Galli, Near Muthoot Finance, Opp Bhavasar General Store, Dhule - 424001, Maharashtra. Tel.: 02562-282823 • **Durgapur** : MWAV-16 Bengal Ambuja, 2nd Floor City Centre, Distt. Burdwan, Durgapur - 713216. Tel.: 0343-6512111 • **Erode** : Address No 38/1, Ground Floor, Sathy Road, (VCTV Main Road), Sorna Krishna Complex, Erode - 638003. Tel.: 0424-4021212 • **Faridabad** : A-2B 3rd Floor, Neelam Bata Road Peer ki Mazar, Nehru Groundnit, Faridabad - 121001. Tel.: 7518801812 • **Gandhidham** : Shop # 12, Shree Ambica Arcade, Plot # 300, Ward 12, Opp. CG High School, Near HDFC Bank, Gandhidham - 370201. Tel.: 9081903027 • **Gandhinagar** : 138 - Suyesh Solitaire, Nr. Podar International School, Kudasana, Gandhinagar - 382421, Gujarat. Tel.: 07949237915 • **Gaya** : Property No. 711045129, Ground Floor, Hotel Skylark, Swaraipuri Road, Gaya - 823001. Tel.: 0631-2220065 • **Ghaziabad** : FF - 31, Konark Building, Rajnagar, Ghaziabad - 201001. Tel.: 7518801813 • **Ghatkopar** : 11/Platinum Mall, Jawahar Road, Ghatkopar (East), Mumbai 400077 Maharashtra. Tel.: 9004089306 • **Gorakhpur** : Above V.I.P. House adjacent, A.D. Girls College, Bank Road, Gorakhpur - 273001. Tel.: 7518801816, 0551-2333825 • **Guntur** : 2nd Shatter, 1st Floor, Hno. 6-14-48, 14/2 Lane, Arundal Pet, Guntur - 522002. Tel.: 0863-2339094 • **Gurgaon** : No: 212A, 2nd Floor, Vipul Agora, M. G. Road, Gurgaon - 122001. Tel.: 7518801817 • **Guwahati** : Ganapati Enclave, 4th Floor, Opposite Bora service, Ullubari, Guwahati, Assam 781007. Tel.: 8811036746 • **Gwalior** : City Centre, Near Axis Bank, Gwalior - 474011. Tel.: 7518801818 • **Haldwani** : Shop No. 5, KMVN Shopping Complex, Haldwani - 263139. Tel.: 7518801819 • **Hissar** : Shop No. 20, Ground Floor, R D City Centre, Railway Road, Hissar - 125001. Tel.: 7518801821

• **Hubli** : CTC No.483/A1/A2, Ground Floor, Shri Ram Palza, Behind Kotak Mahindra Bank, Club Road, Hubli - 580029. Tel.: 0836-2252444 • **Secunderabad** : JBS Station, Lower Concourse 1 (2nd floor), situated in Jubilee Bus Metro Station, Secunderabad - 500009. Tel.: 040-44857874 / 75 / 76 • **Hyderabad (Gachibowli)** : Selenium Plot No: 31 & 32, Tower B Survey No.115/22 115/24 115/25, Financial District Gachibowli Nanakramguda Serilingampally Mandal, Hyderabad - 500032. Tel.: 040-33215122 • **Indore** : 19/1 New Palasia Balaji Corporate 203-204-205, Above ICICI bank 19/1 New Palasia, Near Curewell Hospital Janjeerwala Square Indore, Indore - 452001. Tel.: 0731-4266828/4218902 • **Jabalpur** : 2nd Floor, 290/1 (615-New), Near Bhavartal Garden, Jabalpur - 482001. Tel.: 0761-4923303 • **Jaipur** : Office No 101, 1st Floor, Okay Plus Tower, Next To Kalyan Jewellers, Government Hostel Circle, Ajmer Road, Jaipur 302001. Tel no - 0141-4167715/17 • **Jalandhar** : Office No. 7, 3rd Floor, City Square building, E-H197 Civil Lines, Jalandhar - 144001. Tel.: 0181-5094410 • **Jalgaon** : 269 Jaee Vishwa 1st Floor, Baliram Peth Above United Bank Of India, Near Kishor Agencies, Jalgaon - 425001. Tel.: 9421521406 • **Jaipauri** : D B C Road, Opp Nirala Hotel, Jaipauri - 735101. Tel.: 03561-222136 • **Jammu** : 1D/D Extension 2, Valmiki Chowk, Gandhi Nagar, Jammu 180004, State - J&K. Tel.: 0191-2951822 • **Jamnagar** : 131 Madhav Plaza, Opp SBI Bank, Nr Lal Bunglow, Jamnagar - 361008. Tel.: 0288 3065810, 0288-2558887 • **Jamshedpur** : Madhukunj, 3rd Floor, Q Road, Sakchi, Bistupur, East Singhbhum, Jamshedpur - 831001. Tel.: 0657-6655003/ 6655004/ 6655005/ 6655006/ 6655007 • **Jhansi** : 1st Floor, Puja Tower, Near 48 Chambers, ELITE Crossing, Jhansi - 284001. Tel.: 7518801823 • **Jodhpur** : Shop No. 6, Ground Floor, Gang Tower, Opposite Arora Moter Service Centre, Near Bombay Moter Circle, Jodhpur - 342003, Tel.: 7737014590 • **Junagadh** : Shop No. 201, 2nd Floor, V-ARCADE Complex, Near vanzari chowk, M.G. Road, Junagadh, 362001, Gujarat. Tel.: 0285 2652220 • **Kalyan** : Seasons Business Centre, 104 / 1st Floor, Shivaji Chowk, Opposite KDMC (Kalyan Dombivali Mahanagar Corporation), Kalyan - 421301 Maharashtra. Tel.: 9619553105 • **Kalyani** : Ground Floor, H No B-7/27S, Kalyani, Kalyani HO, Nadia, West Bengal - 741235. Tel.: 9883018948 • **Kanpur** : 15/46 B Ground Floor, Opp : Muir Mills, Civil Lines, Kanpur - 208001. Tel.: 7518801824 • **Karur** : No 88/11, BB plaza, NRMP street, K S Mess Back side, Karur - 639001. Tel.: 8004324-241755 • **Kharagpur** : Holding No 254/220, SBI Building, Malancha Road, Ward No.16, PO: Kharagpur, PS: Kharagpur, Dist: Paschim Medinipur, Kharagpur - 721304. Tel.: 3222253380 • **Kolhapur** : 605/1/4 E, Ward Shahupuri, 2nd Lane, Laxmi Niwas, Near Sultane Chambers, Kolhapur - 416001. Tel.: 0231 2653656 • **Kolkata** : 2/1 Russel Street, 4th Floor, Kankaria Centre, Kolkata 700071, WB. Tel.: 033 66285900 • **Kollam** : Ground Floor, Narayanan Shopping Complex, Kausthubhshree Block, Kadapakada, Kollam - 691008. Tel.: 474-2747055 • **Kota** : D-8, Shri Ram Complex, Opposite Multi Purpose School, Gumanpur, Kota - 324007. Tel.: 0744-5100964 • **Kottayam** : 1st Floor, Csiascension Square, Railway Station Road, Collectorate P O, Kottayam - 686002. Tel.: 0481-2300868/2302420 • **Lucknow** : 1st Floor, A. A. Complex, 5 Park Road, Hazratganj Thaper House, Lucknow - 226001. Tel.: 0522-4061893 • **Ludhiana** : SCO 122, Second floor, Above Hdfc Mutual Fund, Feroze Gandhi Market, Ludhiana - 141001. Tel.: 0161-4670278 • **Madurai** : G-16/17, AR Plaza, 1st floor, North Veli Street, Madurai - 625001. Tel.: 0452-2605856 • **Malappuram** : MM18/1974, Peekeys Arcade, (ICICI Bank Building), Near Municipal bus stand, A K Road, Downhill, Malappuram, Kerala, 676519. Tel.: 0483 4051125 • **Malda** : Ram Krishna Pally; Ground Floor, English Bazar, Malda - 732101. Tel.: 03512-223763 • **Mangalore** : Shop No - 305, Marian Paradise Plaza, 3rd Floor, Bunts Hostel Road, Mangalore - 575003, Dakshina Kannada, Karnataka. Tel.: 0824-2496289 • **Margao** : Shop No 21, Osia Mall, 1st Floor, Near KTC Bus Stand, SGDP Market Complex, Margao - 403601 Tel.: 0832-2731823 • **Mathura** : Shop No. 9, Ground Floor, Vihari Lal Plaza, Opposite Brijwasi Centrum, Near New Bus Stand, Mathura - 281001. Tel.: 7518801834 • **Meerut** : Shop No:- 111, First Floor, Shivam Plaza, Near Canara Bank, Opposite Eves Petrol Pump, Meerut-25001, Uttar Pradesh, India. Tel.: 0121-4330878 • **Mehsana** : FF-21 Someshwar Shopping Mall, Modhera Char Rasta, Mehsana - 384002. Tel.: 02762-242950 • **Moradabad** : Chadha Complex, G. M. D. Road, Near Tadi Khana Chowk, Moradabad - 244001. Tel.: 7518801837 • **Mumbai** : 6/8 Ground Floor, Crossely House, Near BSE (Bombay Stock Exchange), Next Union Bank, Fort, Mumbai - 400 001Tel.: 022-66235353 • **Muzaffarpur** : First Floor, Saroj Complex, Diwam Road, Near Kalyani Chowk, Muzaffarpur - 842001. Tel.: 7518801839 • **Mysore** : No 2924, 2nd Floor, 1st Main, 5th Cross, Saraswathi Puram, Mysore 570009. Tel.: 0821-2438006 • **Nadiad** : 311-3rd Floor City Center, Near Paras Circle, Nadiad - 387001. Tel.: 0268-2563245 • **Nagpur** : Plot No. 2, Block No. B / 1 & 2, Shree Apratment Khare Town, Mata Mandir Road, Dharampeth, Nagpur 440010. Tel.: 0712-3513750 • **Nasik** : S-9 Second Floor, Suyojit Sankul, Sharanpur Road, Nasik - 422002. Tel.: 0253-6608999, 0755-3010732 • **Navsari** : 103, 1st Floor, Landmark Mall, Near Sayaji Library, Navsari - 396445, Gujarat. Tel.: 9081903040 • **New Delhi** : 305 New Delhi House, 27 Barakhamba Road, New Delhi - 110001. Tel.: 011- 43681700 • **Noida** : 405 4th Floor, Vishal Chamber, Plot No.1, Sector-18, Noida - 201301. Tel.: 7518801840 • **Panipat** : Shop No. 20, 1st Floor BMK Market, Behind HIVE Hotel, G.T. Road, Panipat-132103, Haryana. Tel.: 0180-4067174 • **Panjim** : H. No: T-9, T-10, Affran plaza, 3rd Floor, Near Don Bosco High School, Panjim Goa, 403001. Tel.: 0832-2426874 • **Patiala** : B-17/423 Opp Modi College, Lower Mall, Patiala - 147001. Tel.: 0175-5004349 • **Patna** : Flat No.- 102, 2BHK Maa Bhawani Shardalay, Exhibition Road, Patna-800001. Tel.: 0612-4149382 • **Pondicherry** : Building No:7, 1st Floor, Thiayagaraja Street, Pondicherry - 605001. Tel.: 0413-45490253 • **Prayagraj** : Shop No. TF-9, 3rd Floor Vinayak Vrindavan Tower, Built Over H.NO.34/26 Tashkent Marg, Civil Station, Prayagraj, Uttar Pradesh, Pin - 211001. Tel.: 7518801803 • **Pune** : Office # 207-210, Second floor, Kamla Arcade, JM Road, Opposite Balgandharva, Shivaji Nagar, Pune - 411005. Tel.: 020-66210449, 9833067872 • **Raipur** : Office No- 401, 4th Floor, Pithalia Plaza, Fafadih Chowk, Raipur - 492001. Tel.: 0771-2990901 • **Rajahmundry** : D. No: 6-7-7, Sri Venkata Satya Nilayam, 1st Floor, Vadrevu Vari Veedhi, T-Nagar, Rajahmundry - 533101, Andhra Pradesh. Tel No: 0883-2442539 • **Rajkot** : 302 Metro Plaza, Near Moti Tanki Chowk, Rajkot, Gujarat - 360001. Tel.: 9081903025 • **Ranchi** : Room no 103, 1st Floor, Commerce Tower, Beside Mahabir Tower, Main Road, Ranchi - 834001. Tel.: 0651- 2330160 • **Ratlam** : 106 Rajaswa Colony, Near Sailana Bus Stand, Ratlam, Madhya Pradesh - 457001. Tel.: 09907908155 • **Rohtak** : Office No:- 61, First Floor, Ashoka Plaza, Delhi Road, Rohtak 124001. Tel.: 75188-101844 • **Rourkela** : 2nd Floor, Main Road, Udit Nagar, Sundargarh, Rourekla - 769012. Tel.: 0661-2500005 • **Saharanpur** : 1st Floor, Krishna Complex, Opp. Hathi Gate, Court Road, Saharanpur, Uttar Pradesh - 247001. Tel No: 0132-2990945 • **Salem** : No.6 NS Complex, Omalur Main Road, Salem 636009 Tel.: 0427-4020300 • **Sambalpur** : First Floor, Shop No. 219, Sahej Plaza, Golebazar, Sambalpur - 768001. Tel.: 0663-2533437 • **Satara** : G7, 465 A, Govind Park Satar Bazaar, Satara - 415001, Maharashtra. Tel.: 9890003215 • **Secunderabad** : JBS Station, Lower Concourse 1 (2nd floor), situated in Jubilee Bus Metro Station, Secunderabad - 500009. • **Shillong** : Annex Mani Bhawan, Lower Thana Road, Near R K M Lp School, Shillong - 793001. Tel.: 0364 - 2506106 • **Shimla** : 1st Floor, Hills View Complex, Near Tara Hall, Shimla - 171001. Tel.: 7518801849 • **Shimoga** : Jayarama Nilaya, 2nd Corss, Mission Compound, Shimoga 577201. Tel.: 08182 295491 • **Silchar** : N.N. Dutta Road, Chowchakra Complex, Premtala, Silchar - 788001. Tel.: 3842261714 • **Siliguri** : Nanak Complex, 2nd Floor, Sevoke Road, Siliguri - 734001. Tel.: 0353-2522579 • **Sonepat** : Shop No. 205 PP Tower, Opp Pmcme Tax Office, Subhash Chowk, Sonepat - 131001. Tel.: 7518801853 • **Srikakulam** : D No 158, Shop No. 3, Kaki Street, Opp Tulasi Das Hospital, CB Road, Srikakulam Andhra Pradesh - 532001. Tel.: 08942358563 • **Surat** : Office no: 516, 5th Floor Empire State building, Near Udhna Darwaja, Ring Road, Surat - 395002. Tel.: 9081903041, 9081903035 • **Thane** : Room No. 302, 3rd Floor, Ganga Prasad, Near RBL Bank Ltd, Ram Maruti Cross Road, Naupada, Thane - West - 400602. Tel.: 022-25303013 • **Tirupati** : H.No:10-13-425, 1st Floor Tilak Road, Opp: Sridevi Complex, Tirupathi -517501. • **Tirunelveli** : 55/18 Jeney Building, 2nd Floor, S N Road, Near Aravind Eye Hospital, Tirunelveli - 627001. Tel.: 0462-4001416 • **Tirupur** : No 669A, Kamaraj Road, Near old collector office, Tirupur - 641604. Tel.: 0421-2214221, 0421-2214319 • **Tinsukia** : 3rd Floor, Chirwapatty Road, Tinsukia-786125, Assam. • **Trichur** : 2nd Floor, Brothers Complex, Naikkanal Junction, Shornur Road, Near Dhanalakshmi Bank H O, Thrissur - 680001. Tel.: 0487-6999987, 9074053268 • **Trichy** : No 23C/1 E V R road, Near Vekkali Amman Kalyana Mandapam, Putthur, Trichy - 620017. Tel.: 0431-4020227 • **Trivandrum** : 3rd Floor, No- 3B TC-82/3417, Capitol Center, Opp. Secretariat, MG Road, Trivandrum- 695001, Kerala. Tel No: 9400495021. Tel.: 0471 - 2725728 • **Udaipur** : Shop No. 202, 2nd Floor business Centre, 1C Madhuvan, Opp G P O Chetak Circle, Udaipur - 313001. Tel.: 0294 2429370 • **Vadodara** : 1st Floor, Kplex Grand workspaces, Above Spencer's Mall, Near Genda Circle, Alkapuri, Vadodara-390007. Tel.: +91 7777027224 • **Valsad** : 406 Dreamland Arcade, Opp Jade Blue, Tithal Road, Valsad - 396001. Tel.: 02632-258481 • **Vapi** : A-8 First Floor, Solitaire Business Centre, Opp Dcb Bank, Gidc Char Rasta, Silvassa Road, Vapi - 396191. Tel.: 9081903028 • **Varanasi** : D. 64/52, G - 4 Arihant Complex, Second Floor, Madhopur, Shivpurva Sagra, Near Petrol Pump, Varanasi-221010, Uttar Pradesh. Tel.: 7518801856 • **Vashi** : Haware Infotech Park, 902, 9th Floor, Plot No. 39/03, Sector 30A, Opp. Inorbit Mall, Vashi, Navi Mumbai - 400 703, Maharashtra.. Tel.: 022-49636853 • **Vellore** : No 2/19, 1st floor, Vellore city centre, Anna salai, Vellore 632001. Tel.: 0416 4200381 • **Vijayawada** : H No 26-23, 1st Floor, Sundaramma street, Gandhi Nagar, Krishna, Vijayawada - 520010. Tel.: 0866-6604032/39/40 • **Visakhapatnam** : Door No: 48-8-7, Dwaraka Diamond, Ground Floor, Srinagar, Visakhapatnam - 530016. Tel.: 0891-2714125 • **Warangal** : Shop No. 22, Ground Floor, Warangal City Center, 15-1-237, Mulugu Road Junction, Warangal - 506002. Tel.: 0870-2441513

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

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