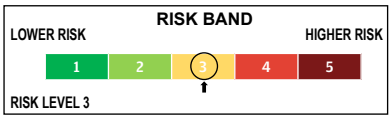
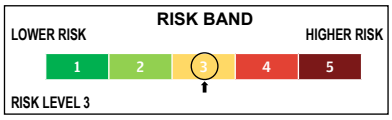
altiva SIF™
By Edelweiss Mutual Fund

INVESTMENT STRATEGY INFORMATION DOCUMENT

SECTION I

Altiva Active Asset Allocator Long- Short Fund

(An Interval investment strategy dynamically investing across equity, debt, equity and debt derivatives, InvITs and commodity derivatives, including limited short exposure on permitted instruments through derivatives)

This product is suitable for investors who are seeking:	Risk- Band*	Benchmark Risk-band Nifty 50 TRI (50%) + Nifty Short Duration Debt Index (35%) + Gold (7.5%) + Silver (7.5%)
• Long term capital growth • An interval investment strategy dynamically investing across equity, debt, equity and debt derivatives, InvITs and commodity derivatives, including limited short exposure on permitted instruments through derivatives	Risk band Level 3 	Risk band Level 3 

*The Risk Band is as per AMFI Specifications.

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

Offer for Units of Rs. 10/- (Rupees Ten Only) each for cash during the New Fund Offer and Continuous offer for Units at NAV based prices.

NEW FUND OFFER OPENS ON: December 04, 2026

NEW FUND OFFER CLOSES ON: December 18, 2026

Investment Strategy re-open on: On or before January 04, 2027

Name of the SIF	Altiva Specialized Investment Fund - By Edelweiss Mutual Fund
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	Edelweiss Mutual fund - https://www.edelweissmf.com Altiva SIF - https://www.edelweissmf.com/altivaSIF/

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

The Investment Strategy Information Document sets forth concisely the information about the investment strategy that a prospective investor ought to know before investing. Before investing, investors should also ascertain any further changes to this Investment Strategy Information Document after the date of this Document from the SIF/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 Altiva SIF, Edelweiss Mutual Fund, Standard Risk Factors, Special Considerations, Tax and Legal issues and general information on https://www.edelweissmf.com/altivasif

SAI is incorporated by reference (is legally a part of the Investment Strategy Information Document). For a free copy of the current SAI, please contact your nearest Investor Service Centre or log on to our website (give reference to both the SIF website and mutual fund website).

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

Investors are advised to note that investments in Specialized Investment Fund involves relatively higher risk including potential loss of capital, liquidity risk and market volatility. Please read all investment strategy related documents carefully before making the investment decision.

This Investment Strategy Information Document is dated November 05, 2026.

Disclaimer by NSE

As required, a copy of this Investment Strategy Information Document has been submitted to National Stock Exchange of India Limited (hereinafter referred to as NSE). NSE has given vide its letter ref no. NSE/LIST/6170 dated September 09, 2026 permission to Altiva SIF to use the Exchange's name in this Investment Strategy Information Document as one of the stock exchanges on which Altiva SIF's units are proposed to be listed subject to, the Altiva SIF fulfilling various criteria for listing. The Exchange has scrutinized this Investment Strategy Information Document for its limited internal purpose of deciding on the matter of granting the aforesaid permission to Altiva SIF. It is to be distinctly understood that the aforesaid permission given by NSE should not in any way be deemed or construed that the Investment Strategy Information Document has been cleared or approved by NSE; nor does it in any manner warrant, certify or endorse the correctness or completeness of any of the contents of this Investment Strategy Information Document; nor does it warrant that Altiva SIF's units will be listed or will continue to be listed on the Exchange; nor does it take any responsibility for the financial or other soundness of the Mutual Fund, its sponsors, its management or any Investment Strategy of Altiva SIF.

Every person who desires to apply for or otherwise acquire any units of the SIF may do so pursuant to independent inquiry, investigation and analysis and shall not have any claim against the Exchange whatsoever by reason of any loss which may be suffered by such person consequent to or in connection with such subscription /acquisition whether by reason of anything stated or omitted to be stated herein or any other reason whatsoever.

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PART I. HIGHLIGHTS/SUMMARY OF THE INVESTMENT STRATEGY

Sr. No.	Title	Description
I.	**Name of the Investment Strategy**	Altiva Active Asset Allocator Long- Short Fund
II.	**Category of the Investment Strategy**	Active Asset Allocator Long-Short Fund
III.	**Type of the Investment Strategy**	An interval investment strategy dynamically investing across equity, debt, equity and debt derivatives, InvITs and commodity derivatives, including limited short exposure on permitted instruments through derivatives.
IV.	**Investment strategy code**	ALTV/I/H/AALS/26/10/0004/EDEL
V.	**Investment objective**	The investment objective of the strategy is to generate long-term capital appreciation along with income generation by dynamically investing across equity, debt, equity and debt derivatives, InvITs, and commodity derivatives, while also taking limited short exposure to permitted instruments through derivatives There is no assurance that the investment objective of the Investment strategy will be achieved.
VI.	**Liquidity/listing details**	Through Stock Exchanges (for units held in demat mode): Currently, the Investment Strategy is proposed to be listed on National Stock Exchange of India Limited (NSE). Buying or selling of units of the Investment Strategy by investors can be done on all the Trading Days of the stock exchanges. The minimum number of units that can be bought or sold is 1 (one) unit. Further, the Investment strategy offers redemptions / switch out facility twice a week (Every Monday and Every Wednesday*) *Next business day in case Monday and Wednesday is a non-business day
VII.	**Benchmark (Total Return Index)**	Nifty 50 TRI (50%)+Nifty Short Duration Debt Index (35%)+ Gold (7.5%)+Silver (7.5%) Index. **Justification on use of Benchmark** - The selected benchmark is a composite index that provides an appropriate blend of equity, debt, and commodities, and is therefore suited for comparing performance of the investment strategy.
VIII.	**Subscription frequency**	Daily
IX.	**Redemption frequency**	Every Monday and Every Wednesday*of the week. *Next business day in case Monday and Wednesday is a non-business day.
X.	**NAV disclosure**	The AMC will prominently calculate and disclose the first NAV under the Investment Strategy not later than 5 Business Days from the date of allotment. Subsequently, the AMC shall update the NAV under a separate head on its website(https://www.edelweissmf.com/altivasif) and on the Association of Mutual Funds of India (AMFI) website (www.amfiindia.com). The NAVs will be normally updated on the websites before 11:00 p.m. on every business day. In case the investment strategy has exposure to ETCDs but no investment / transactions in overseas securities, the NAV shall be updated on each business day by the AMC on their SIF website and on the website of AMFI before 09:00 a.m. of the following calendar day (T+1 day).

		In case the investment strategy has investment / transactions in overseas securities, the NAV shall be disclosed before 10:00 a.m. on the following business day in order to capture the latest price of underlying overseas securities & to account the transaction in overseas securities on transaction date. For further details refer Section II.
XI.	**Applicable timelines**	**Dispatch of redemption proceeds:** The redemption or repurchase proceeds shall be dispatched to the unitholders within three working days from the date of redemption or repurchase subject to exceptional situations and additional timelines for redemption payments in accordance with clause 15.3.3 of SEBI Master Circular. **Dispatch of Income Distribution cum Capital Withdrawal (IDCW):** The payment of dividend/ IDCW to the unitholders shall be made within seven working days from the record date.
XII.	**Plans and Options** Plans/Options and sub options under the Investment strategy	The Investment Strategy will offer two Plans: 1. Regular Plan; and 2. Direct Plan The Direct Plan will be offered only for investors who purchase /subscribe Units of the Investment strategy directly with the Fund and will not be available for investors who route their investments through a Distributor. In case neither Distributor's Code nor "Direct" is indicated in the application form, the same will be treated as "Direct Plan" application. The portfolio of the Investment strategy under both these Plans will be common. Each Plan will offer: (i) Growth Option and (ii) IDCW Option. IDCW Option shall have Reinvestment, Payout & Transfer Facility. The AMC/Trustee reserve the right to introduce Plans/Option(s) as may be deemed appropriate at a later date. **Default Option: Growth Option** If the investor does not clearly specify the choice of Option at the time of investing, the Units will be allotted in the Growth Option of the Investment strategy. **Default Facility: IDCW Reinvestment** If the investor selects IDCW Option but fails to mention the facility, it will be deemed that the investor has opted for IDCW Reinvestment facility. For detailed disclosure on default plans and options, kindly refer SAI.
XIII.	**Load Structure**	**Exit Load**: -If the units are redeemed/ switched out on or before 30 days from the date of allotment – 0.50% of the applicable NAV. -If the units are redeemed/switched out after 30 days from the date of allotment – Nil AMC reserves the right to revise the load structure from time to time. Such changes will become effective prospectively from the date such changes are incorporated
XIV.	**Minimum Application**	**During the NFO:**

	Amount/switch in	**Purchase:** Minimum of Rs. 10,00,000/- and in multiples of Re. 1/- thereafter. Minimum amount for accredited investor: Rs. 1,00,000 and in multiples of Re. 1/- thereafter. The minimum investment requirement as stated above shall not apply to existing investors under Altiva SIF who have complied with the minimum threshold requirement. For such investors the minimum application amount will be Rs. 1,000 and in multiples of Re.1/- thereafter. **On Continuous basis:** Minimum (including switch-in) of Rs. 10,00,000/- and in multiples of Re. 1/- thereafter. The minimum investment requirement as stated above shall not apply to existing investors under Altiva SIF who have complied with the minimum threshold requirement. For such investors the minimum application amount will be Rs. 1,000 and in multiples of Re.1/- thereafter. SIP: Rs. 1,000 and in multiples of Re. 1/- thereafter. STP: Rs. 1,000 and in multiples of Re. 1/- thereafter. SWP: Rs. 1,000 and in multiples of Re. 1/- thereafter. SIP is subject to minimum investment of Rs 10,00,000 across SIF investment strategies of Altiva SIF. For SWP, the minimum balance after each withdrawal should be at least Rs. 10,00,000/- and for accredited investor it should be at least Rs. 1,00,000. For STP, the minimum balance after every systematic transfer out instalment should be at least Rs. 10,00,000/- and for accredited investor it should be at least Rs. 1,00,000. For accredited investors: Minimum investment of Rs. 1,00,000 and in multiples of Re. 1/- thereafter For investments made by designated employees of Edelweiss Asset Management Limited in line with paragraph 7.14 of the SEBI Master Circular for Mutual Funds dated March 20, 2026, requirement for minimum application/ redemption amount will not be applicable.
XV.	**Minimum Additional Purchase Amount**	Minimum of Rs.1,000/- and in multiples of Re. 1/- thereafter.
XVI.	**Minimum Redemption/switch**	There will be no minimum redemption criterion. The Redemption / Switch-out would be permitted to the extent of credit balance in the Unit holder's account of the Plan(s) / Option(s) of the Scheme (subject to release of pledge / lien or other encumbrances). Amount based redemptions will be in multiples of Re. 1. In case of Units held in dematerialized mode, the Unit Holder can give a request for Redemption only in number of Units which can be fractional

		units also. Depository participants of registered Depositories can process only redemption request of units held in demat mode. The AMC/ Trustee reserves the right to change/ modify the terms of minimum redemption amount/switch-out. The redemption will be subject to compliance with provisions mentioned under "Minimum investment threshold"
XVII.	**Notice Period**	Not applicable
XVIII.	**New Fund Offer Period** This is the period during which a new investment strategy sells its units to the investors.	NFO opens on: December 04, 2026 NFO closes on: December 18, 2026 Minimum duration to be 3 working days and will not be kept open for more than 15 days Any changes in dates will be published through notice on AMC SIF website i.e. https://www.edelweissmf.com/altivasif.
XIX.	**New Fund Offer Price:** This is the price per unit that the investors have to pay to invest during the NFO.	During the New Fund Offer, the Units will be offered at a price of Rs. 10 per Unit (NFO Price).
XX.	**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 AMC. For details, kindly refer SAI.
XXI.	**Swing pricing disclosure**	Not applicable
XXII.	**Stock lending/short selling**	The Investment strategy may engage in Securities lending in accordance with the framework relating to securities lending and borrowing specified by SEBI as mentioned in the Asset allocation section. The Investment strategy may engage in short selling in line with extant Regulations. For details, kindly refer SAI.
XXIII.	**How to Apply**	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. Investors intending to trade in Units of the Investment strategy, through the exchange platform will be required to provide demat account details in the application form. For further details, refer section II.
XXIV.	**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 6.00 pm from Monday to Friday and on Saturday 9:00 AM to 2:00 PM, excluding public holidays. • **Contact details for complaint resolution:** Unit holder's grievances should be addressed to Investor Services Centres (ISC's) at the EAML branch offices, or KFin Technologies Ltd (KCL) Investor Service Centres. All grievances will then be forwarded to the Registrar, if required, for necessary action. The complaints will be monitored /followed up with the Registrar to ensure timely redressal. 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
XXV.	**Specific attribute of the investment strategy (such as lock-in, duration in case of close ended Investment strategys as applicable)**	Altiva Active Asset Allocator Long-Short Fund is an Interval investment strategy, with stipulated frequencies for subscription and redemption
XXVI.	**Special product/facility available during the NFO and on ongoing basis**	The Special Products / Facilities available during NFO are as follows: • Lumpsum • Systematic Investment Plan (SIP) The Special Products / Facilities available on an ongoing basis are as follows • Lumpsum • Systematic Investment Plan • Systematic Transfer Plan • Systematic Withdrawal Plan For further details of above special products / facilities, For Details, kindly refer SAI
XXVII.	**Weblink**	**Weblink for TER for last 6 months and Daily TER:** will be updated after the launch of Investment strategy **Weblink for Investment strategy factsheet:** Will be updated as and when available

DUE DILIGENCE BY THE ASSET MANAGEMENT COMPANY

It is confirmed that:

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

(ii) All legal requirements connected with the launching of the Investment strategy 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 Investment Strategy Information Document are true, fair and adequate to enable the investors to make a well informed decision regarding investment in the Investment Strategy.

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

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

(vi) A confirmation that the AMC has complied with the compliance checklist applicable for Investment Strategy Information Document other than cited deviations/ that there are no deviations from the regulations

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

(viii) The Trustees have ensured that the Altiva Active Asset Allocator Long-Short Fund is approved by them is a new product offered by Altiva SIF and is not a minor modification of any existing Investment Strategy.

Sd/-
Name: Radhika Gupta
Designation: MD and CEO

Date: November 05, 2026
Place: Mumbai

PART II. INFORMATION ABOUT THE INVESTMENT STRATEGY

A. HOW WILL THE INVESTMENT STRATEGY ALLOCATE ITS ASSETS?

Under normal circumstances the asset allocation pattern will be:

Instruments	Indicative allocations (% of total assets)	
	Minimum	Maximum
Equity & Equity related instruments (including upto 25% in unhedged short exposure through derivative instruments)#	65%	100%
Debt & *Money Market instruments (including up to 25% in Unhedged short exposure through derivative instruments)# and Units of Debt Oriented Mutual Funds	0%	35%
Exchange traded Commodity derivatives^^	0	30%
Units issued by Infrastructure Investment Trusts (InvITs)	0	20%

#Derivatives exposure can be upto 100% & Unhedged short position can be upto 25% of net assets.
^^Includes ETCD and other instruments as permitted by SEBI from time to time

*Money Market instruments includes commercial papers, commercial bills, treasury bills, Tri-party repo, Government securities having an unexpired maturity up to one year, call or notice money, certificate of deposit, usance bills, and any other like instruments as specified by the Reserve Bank of India from time to time.

The Cumulative Gross Exposure across Equity & Equity related instruments, Debt, Money Market Instruments, InvITs, Derivatives & and such other securities/assets as may be permitted by SEBI should not exceed 100% of the net assets of the Investment Strategy.

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

Sl. no	Type of Instrument	Percentage of exposure	Circular references*
1.	Securities Lending	The investment strategy shall not deploy more than 20% of its net assets in stock lending and not more than 5% of the net assets of the investment strategy will be deployed in Stock lending to any single intermediary. The investment strategy may engage in short selling of securities in accordance with the framework relating to short selling specified by SEBI	Paragraph 13.6 of SEBI Master Circular for Mutual Fund dated March 20, 2026
2.	Derivatives for non-hedging and other than for portfolio rebalancing Purposes	Unhedged short position will be upto 25% of net assets	Paragraph 21.6.1 of SEBI Master Circular for Mutual Funds dated March 20,2026
3.	Securitized Debt	Investment in securitized debt excluding foreign securitized debt shall not exceed 20% of the debt portfolio.	Paragraph 21.5 (2) of SEBI Master Circular for Mutual Fund dated March 20, 2026
4.	Overseas Securities.	The Investment Strategy may seek investment	Paragraph 13.11 of SEBI

		opportunities in foreign securities, including ADRs/GDRs, foreign equities, overseas equity mutual funds and ETFs, debt securities, and such other instruments as may be permitted under the Regulations from time to time. Such overseas investments shall not exceed 30% of the net assets of the Investment Strategy. Within this overall limit, investments in foreign equity and foreign debt instruments shall also comply with the respective asset allocation limits specified in the table above.	Master Circular for Mutual Fund dated March 20, 2026
5.	InvITs	Up to 20% of net assets and not more than 10 per cent of its NAV in the units of InVITs issued by a single issuer.	Paragraph 21.5 (4) of SEBI Master Circular for Mutual Fund dated March 20, 2026
6.	Debt instruments with special features (AT1 and AT2 Bonds)	Up to 10% of its NAV of the debt portfolio of the investment strategy and not more than 5% of its NAV of the debt portfolio of the scheme in such instruments issued by a single issuer.	Paragraph 13.1 (9) of SEBI Master Circular for Mutual Fund dated March 20, 2026
7.	Debt Instruments with Structured Obligations and Credit Enhancement	Up to 10% of the debt portfolio of the Investment strategy and the group exposure in such instruments shall not exceed 5% of the debt portfolio of the Investment strategy	Paragraph 13.1 (10) of SEBI Master Circular for Mutual Fund dated March 20, 2026
8.	Tri-party repos	Yes, in accordance with SEBI Guidelines	Clause 1.7.3 of the SEBI Master Circular dated March 20, 2026 - The investment strategy may deploy the NFO proceeds in Tri-party Repo on G-sec or T-bills before the closure of NFO period. The appreciation received from investment in Tri-party Repo shall be passed on to investors. In case if the investment strategy is not able to garner the minimum subscription amount during the NFO period the interest earned upon investment of NFO proceeds in Triparty Repo shall be returned to investors, in proportion of their investments, alongwith the refund of the subscription amount. The AMC shall not charge any investment management and advisory fees on funds deployed in Tri-party Repo during the NFO period.

9.	Repo/ reverse repo transactions in corporate debt securities	Up to 10% of the net assets of the investment strategy.	Paragraph 13.8 of SEBI Master Circular for Mutual Fund dated March 20, 2026
10.	Credit Default Swaps	Exposure to a single counterparty in CDS transactions shall not exceed 10% of the net assets of the Investment strategy.	Paragraph 13.17 of SEBI Master Circular for Mutual Fund dated March 20, 2026
12.	Units of Mutual Fund Schemes	The Investment Strategy may invest in units of Mutual Fund under the same asset management company or in another scheme under the same mutual fund or any other mutual fund without charging any fees upto 5% of the net asset value of the mutual fund.	Clause 3 of Sixth Schedule of SEBI (Mutual Funds) Regulations 2026, read with Para 13.14.1 SEBI Master Circular for Mutual Funds dated March 20, 2026
13.	Commodity derivatives, ETCD and other instruments as permitted by SEBI from time to time	Upto 30 % of net asset of investment strategy	Paragraph 13.16 of SEBI Master Circular for Mutual Fund dated March 20, 2026

Timelines for deployment of funds collected in NFO:

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

1. The AMC shall deploy the funds garnered in an NFO within 30 business days from the date of allotment of units.
2. In an exceptional case, if the AMC is not able to deploy the funds in 30 business days, reasons in writing, including details of efforts taken to deploy the funds, shall be placed before the Investment Committee of the AMC.
3. The Investment Committee may extend the timeline by 30 business days, while also making recommendations on how to ensure deployment within 30 business days going forward and monitoring the same. The Investment Committee shall examine the root cause for delay in deployment before granting approval for part or full extension. The Investment Committee shall not ordinarily give part or full extension where the assets for any Investment strategy are liquid and readily available.
4. In case the funds are not deployed as per the asset allocation mentioned in the SID as per the aforesaid mandated plus extended timelines, AMC shall:

(i) not be permitted to receive fresh flows in the same Investment strategy till the time the funds are deployed as per the asset allocation mentioned in the SID.

(ii) not be permitted to levy exit load, if any, on the investors exiting such Investment strategy(s) after 60 business days of not complying with the asset allocation of the Investment strategy.

(iii) inform all investors of the NFO, about the option of an exit from the concerned Investment strategy without exit load, via email, SMS or other similar mode of communication.

(iv) report deviation, if any, to Trustees at each of the above stages.

Rebalancing due to Short Term Defensive Consideration:

Due to market conditions, the AMC may invest beyond the range set out in the asset allocation. Such deviations shall normally be for a short term and defensive considerations as per Para 1.9.1.b of SEBI Master Circular for Mutual Funds dated March 20, 2026, and the fund manager will rebalance the portfolio within 30 calendar days from the date of deviation.

Rebalancing due to Passive Breaches:

Further, as per Para 3.11 of SEBI Master Circular for Mutual Funds dated March 20, 2026, as may be amended from time to time, in the event of deviation from mandated asset allocation due to passive breaches (occurrence of instances not arising out of omission and commission of the AMC), the fund manager shall rebalance the portfolio of the Investment

strategy within 30 Business Days. In case the portfolio of the Investment strategy is not rebalanced within the period of 30 Business Days, justification in writing, including details of efforts taken to rebalance the portfolio shall be placed before the Investment Committee of the AMC. The Investment Committee, if it so desires, can extend the timeline for rebalancing up to sixty (60) Business Days from the date of completion of mandated rebalancing period. Further, in case the portfolio is not rebalanced within the aforementioned mandated plus extended timelines the AMC shall comply with the prescribed restrictions, the reporting and disclosure requirements as specified in Para 3.11 of the SEBI Master Circular for Mutual Funds dated March 20, 2026.

Cash or cash equivalents with residual maturity of less than 91 days may be treated as not creating any exposure. AMFI vide letter dated November 3, 2021 has clarified that Cash Equivalent shall consist of Government Securities, T-Bills and Repo on Government Securities Apart from the above investment restrictions, the Investment Strategy may follow certain internal norms vis-à-vis limiting exposure to scrips, sectors etc., within the above mentioned restrictions, and these are subject to review from time to time.

B. WHERE WILL THE INVESTMENT STRATEGY INVEST?

Subject to the Regulations and the disclosures as made under the Section "How the Investment strategy will allocate its Assets", the corpus of the Investment Strategy can be invested in any (but not exclusive) of the following securities/ instruments:

a. Equity and equity related securities including Indian Depository Receipts (IDRs), and warrants carrying the right to obtain equity shares.
b. Securities created and issued by the Central and State Governments and/or repos/reverse repos in such Government Securities as may be permitted by RBI (including but not limited to coupon bearing bonds, zero coupon bonds, STRIPS and Treasury Bills)
c. Securities guaranteed by the Central, State and local Governments (including but not limited to coupon bearing bonds, zero coupon bonds and Treasury Bills)
d. Debt securities issued by domestic Government agencies and statutory bodies, which may or may not carry a Central/State Government guarantee i.e Listed and unlisted Corporate debt securities (of both public and private sector undertakings)
e. Listed and unlisted Corporate debt securities (of both public and private sector undertakings) including corporate bonds having structured obligations and credit enhancements
f. Securities issued by banks (both public and private sector) including term deposit with the banks as permitted by SEBI/RBI from time to time and development financial institutions
g. Money market instruments, as permitted by SEBI/ RBI
h. Securitized Debt
i. The non-convertible part of convertible securities
j. Derivative instruments like Interest Rate Swaps, Forward Rate Agreements, Interest Rate Futures, Stock / Index Futures, Stock / Index Options and such other derivative instruments permitted by SEBI.
k. Investment in Overseas ETF (currently suspended pursuant to SEBI's communication and the same shall be resumed in accordance with directions received from SEBI/AMFI in this regard from time to time)
l. units of domestic and overseas mutual fund schemes (including ETFs), subject to applicable regulations
m. Units of Infrastructure Investment Trust (InvITs)
n. Non-Convertible Preference shares (NCPSs), to be considered as debt instruments
o. Compulsory Convertible Debentures
p. Units of Mutual Fund schemes.
q. cash & cash equivalents
r. Repo transactions in Corporate Debt Securities
s. Special features debt instruments
t. Debt Instruments with SO / CE
u. Credit Default Swaps
v. Exchange Traded Commodity Derivatives (ETCDs) and other instruments as permitted by SEBI from time to time
w. Any other securities as permitted by SEBI/ RBI.

Subject to the Regulations, the securities mentioned above could be listed, unlisted, rated, unrated, privately placed, secured, unsecured and of varying maturity. The securities may be acquired through Public Offerings, secondary market operations, private placement, rights offers or negotiated deals. Further, the Investment strategy intends to participate in securities lending as permitted under the regulations. Investment in overseas securities shall be made in accordance with the requirements stipulated by SEBI and RBI from time to time. The Investment strategy may also enter into repurchase

and reverse repurchase in various securities as per the guidelines and regulations applicable to such transactions

C. WHAT IS THE INVESTMENT APPROACH?

Altiva Active Asset Allocator Long-Short Fund is an actively managed interval investment strategy dynamically investing across equity, debt, equity and debt derivatives, exchange traded commodity derivatives, InVITs and any other securities as permissible under Regulations from time to time to achieve the investment objective. The Investment Strategy shall follow an active investment approach.

The Fund Manager may use in-house proprietary quantitative model, from time to time for stock selection. Investments shall be made across companies and sectors, with the flexibility to incorporate factor-based approach as part of the investment process. The fund manager may also use top-down approach to identify growth sectors and bottom-up approach to identify individual stocks. The portfolio shall be adequately diversified.

The strategy may selectively invest in REITs and InvITs to access income-generating real estate and infrastructure assets, with an objective of enhancing return potential through a combination of regular income and capital appreciation.

The strategy may invest in commodity derivatives i.e Exchange Traded Commodity Derivatives (ETCDs) and other commodity instruments permitted by SEBI from time to time to enhance portfolio diversification. Given their relatively low correlation with traditional asset classes such as equity and debt, commodities can provide an additional return stream, help mitigate portfolio volatility, and improve overall risk-adjusted returns.

The Investment strategy may invest in the mutual fund schemes managed by the AMC or in the schemes of any other Mutual Funds in terms of the prevailing Regulations. As per the Regulations, no investment management fees will be charged for such investments.

The Investment strategy may also invest in Debt & Money Market Securities/Instruments and Units of Debt Mutual Fund Investment Strategy. The investment strategy may also undertake repo transactions in corporate debt securities in accordance with the directions issued by RBI and SEBI from time to time. Such investment shall be made subject to the guidelines which may be prescribed.

The Investment strategy may also invest up to 30% in overseas markets in equity & equity related instruments including Global Depository Receipts (GDRs), ADRs, foreign securities, bonds, mutual funds, ETFs and such other instruments as may be allowed under the Regulations from time to time.

The Investment strategy may invest in special situations such as corporate specific events/developments, corporate restructuring, mergers & acquisitions, government policy and/or regulatory changes, disruption, upcoming and new trends, new & emerging sectors, companies/sectors going through temporary unique challenges and other similar instances.

Additionally, the Investment Strategy will deploy structured derivative strategies including covered calls and synthetic options like straddles, strangles, and put-call parity trades to enhance yield. The Investment Strategy may use derivative instruments like Interest Rate Swaps, Interest Rate Futures, Forward Rate Agreements, or other derivative instruments for the purpose of hedging, portfolio balancing and other purposes, as permitted under the Regulations. Hedging using Interest Rate Futures could be perfect or imperfect, subject to applicable regulations. Usage of derivatives may expose the Investment Strategy to certain risks inherent to such derivatives. For detailed derivative strategies, please refer SAI. It may also invest in securitized debt.

The investment strategy may invest in any other permissible asset classes.

Strategy	Explanation
Equity Arbitrage	Short Futures against the underlying stock
Covered Calls	Short Call Option against the underlying stock
Portfolio Hedging with Index Options	Buying Index Put Option to hedge the Equity portfolio
Portfolio Hedging with Index Future	Shorting Index Future to hedge the Equity Portfolio

Protective Stock Puts	Buying Puts against underlying stock
Protective Stock Calls	Long Calls against Short Stock Future
Short Call	Short a call option, profiting if the asset price is below strike price
Short Put	Short a put option, profiting if the asset price is above strike price
Long Put Option	Buying a put option to profit from decline in the asset price
Long Call Option	Buying a Call option to profit from advance in the asset price
Long Futures	Buying Futures to profit from advance in the asset price
Short Futures	Shorting Futures to profit from decline in the asset price
Bear Put Spread	Buy a put at higher strike price and Short a put at lower strike price. Profit if the asset price is below the lower strike price
Bear Call Spread	Short a Call at lower strike price and Buy a Call at higher strike price. Profit if the asset price stays below the lower strike price
Shorting Straddle / Strangle	Shorting Put and Call options to profit from the asset prices remaining range-bound

It may be noted that the above list of derivative strategies is for illustration purpose and additional derivative strategies may be undertaken/ introduced based on evolving market conditions.

Risk Control:

The fund shall invest in a diversified basket of equity and equity related instruments, derivatives for hedging (including index futures, stock futures, index options, & stock options, etc. as part of hedged / arbitrage exposure, derivative strategies like Covered calls, protective Puts etc.), unhedged derivatives (Short derivatives and portfolio rebalancing etc.), & Exchange Traded Commodity Derivatives (ETCDs), Debt and Money Market Instruments, including Units of Debt oriented mutual fund schemes, debt derivatives for hedging , unhedged debt derivatives (Short derivatives and portfolio rebalancing etc.), units issued by InvITs etc. and such other asset classes permitted by SEBI time to time. Diversification across sectors and companies shall be maintained at the time of investment to mitigate concentration risk. The Investment strategy has established a detailed process to identify, measure, monitor and manage portfolio risk. The objective is not to eliminate the risk completely, but to have a structured risk management framework that seeks to maximize potential opportunities while minimizing the adverse impact of risks.

Portfolio Turnover:
The Investment Strategy will endeavour to keep the portfolio turnover reasonable. However, the portfolio turnover ratio may vary as the Investment strategy may change the portfolio according to Asset Allocation to align itself with the objectives of the Investment Strategy. The effect of higher portfolio turnover could be higher brokerage and transaction costs.

D. HOW WILL THE INVESTMENT STRATEGY BENCHMARK ITS PERFORMANCE?

Benchmark (Total Returns Index) - Nifty 50 TRI (50%) + Nifty Short Duration Debt Index (35%) + Gold (7.5%) + Silver (7.5%) Index.

Justification on use of Benchmark - The selected benchmark is a composite index that provides an appropriate blend of equity, debt, and commodities, and is therefore suited for comparing performance of the investment strategy.

The AMC/Trustees reserves the right to change benchmark in future for measuring performance of the Investment

E. WHO MANAGES THE INVESTMENT STRATEGY?

Name of Fund Manager & Managing Investment strategy Since	Age & Educational Qualifications	Previous Experience	Other Investment strategy managed
Mr. Bharat Lahoti	45 years BE	Bharat Lahoti has 19 years of experience in	1. Altiva Hybrid

Name of Fund Manager & Managing Investment strategy Since	Age & Educational Qualifications	Previous Experience	Other Investment strategy managed
	(Electronics & Telecommunication) from Mumbai University and MMS (Finance) from N L Dalmia Institute of Management Studies	areas of portfolio management, macro and sector research. He has earlier worked with marquee investment banks and asset management companies. His last assignment before joining Edelweiss Asset Management Limited was with DE Shaw Group, a global hedge fund, as a senior manager working on fundamental and quantitative research ideas.	Long Short Fund 2. Altiva Equity Long-Short Fund
Mr. Bhavesh Jain	40 years MMS (Finance), Mumbai University	Mr. Bhavesh Jain has total work experience of over 18 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 is managing most of our fund in which we use derivatives strategies like arbitrage between cash and future, hedging using F&O in Balanced Advantage Fund, Covered call in Nifty stocks in some of our funds, Reverse Arbitrage strategies in our hybrid funds. He was previously associated with Edelweiss Securities Limited as derivative trader doing arbitrage between Indian stocks and ADR and NSE Nifty with SGX Nifty. Further, he started his career as long short and arbitrage trader in India Diversified (Mauritius) Ltd.	1. Altiva Hybrid Long Short Fund 2. Altiva Equity Long-Short Fund
Mr. Hetul Raval (Debt portion)	37 years MMS, BCom	Mr. Hetul Raval has an experience of over a decade in Fixed Income market. Prior to joining Edelweiss Asset Management Ltd. In Dec 2021, he has worked as a Dealer in wholesale Debt market department at A.K. Capital Services Ltd., one of the leading merchant banker in Indian Debt market and as a part of the Fixed Income products team at Kotak Wealth Management, one of the biggest wealth management outfit in the country. He strives to generate optimum risk-adjusted returns for the investors by keeping a close tab on macro indicators and through efficient portfolio allocation.	-

Name of Fund Manager & Managing Investment strategy Since	Age & Educational Qualifications	Previous Experience	Other Investment strategy managed
Mr. Amit Vora (Commodity Derivatives and Overseas portion)	47 years B. Com, Mumbai University	Mr. Amit Vora, is a Bachelor of Commerce from the University of Mumbai and has more than 18 years of experience in the financial services sector as a Trader. Prior to joining Edelweiss Asset Management Limited he was associated with Antique Stock Broking Ltd., D. E. Shaw India Securities Pvt. Ltd., Derivium Tradition Securities India Pvt. Ltd. and Tower Capital and Securities Pvt. Ltd.	1. Altiva Hybrid Long-Short Fund 2. Altiva Equity Ex-Top 100 Long-Short Fund 3. Altiva Equity Long-Short Fund

F. HOW IS THE INVESTMENT STRATEGY DIFFERENT FROM EXISTING SCHEMES? (if applicable) –

List of Existing schemes:

- Altiva Hybrid Long-Short Fund

For detailed comparative table please refer the website: https://www.edelweissmf.com/altivasif/statutory/sid-kim-sai-related-disclosure-corporate-announcement

G. HOW HAS THE INVESTMENT STRATEGY PERFORMED (if applicable) –

This Investment Strategy is a new product and does not have any performance track record.

H. ADDITIONAL INVESTMENT STRATEGY RELATED DISCLOSURES

i. Investment Strategy's portfolio holdings (top 10 holdings by issuer and fund allocation towards various sectors to be provided through a functional website link that contains detailed description.) – Not applicable since this is a new Investment strategy.

ii. Functional website link for Portfolio Disclosure -. Not applicable since this is a new Investment strategy.

iii. Portfolio Turnover Rate particularly for equity-oriented Investment Strategies shall also be disclosed. Not applicable since this is a new Investment strategy.

iv. Aggregate investment in the Investment Strategy by:
Not applicable since this is a new Investment strategy.

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

v. Investments of AMC in the Investment Strategy - Not applicable since this is a new Investment strategy.

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

PART III- OTHER DETAILS

A. COMPUTATION OF NAV

The AMC will prominently calculate and disclose the first NAV under the Investment Strategy not later than 5 Business Days from the date of allotment.

Subsequently, the AMC shall update the NAV under a separate head on its website (https://www.edelweissmf.com/altivasif) and on the Association of Mutual Funds of India (AMFI) website (www.amfiindia.com). The NAVs will be normally updated on the websites by 11.00 p.m.* on every Business Day.

*Notes:

- In case the investment strategy has exposure to ETCDs but no investment / transactions in overseas securities, the NAV shall be updated on each business day by the AMC on their SIF website and on the website of AMFI before 09:00 a.m. of the following calendar day (T+1 day).
- In case the investment strategy has investment / transactions in overseas securities, the NAV shall be disclosed before 10:00 a.m. on the following business day in order to capture the latest price of underlying overseas securities & to account the transaction in overseas securities on transaction date.

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:

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

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

Illustration of NAV:

If the net assets of the Investment strategy, after considering applicable expenses, are Rs. 10,45,34,700.00 and units outstanding are 1,00,00,000, then the NAV per unit will be computed as follows: 10,45,34,700.00 / 100,00,000 = Rs. 10.4535 per unit (rounded off to four decimals).

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

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

B. NEW FUND OFFER (NFO) EXPENSES

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

C. ANNUAL RECURRING EXPENSES

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

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

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

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

On the first Rs. 500 crores of the daily net assets	-	2.10%
On the next Rs. 250 crores of the daily net assets	-	1.90%
On the next Rs. 1,250 crores of the daily net assets	-	1.60%
On the next Rs. 3,000 crores of the daily net assets	-	1.50%
On the next Rs. 5,000 crores of the daily net assets	-	1.40%
On the next Rs. 40,000 crores of the daily net assets	-	Expense ratio reduction of 0.05% for every increase of Rs. 5,000/- crores of daily net assets or part thereof.
On balance of the assets	-	0.95%

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

Total Expense Ratio for the Investment Strategy:

Expense Head	**% p.a. of daily Net Assets* (Estimated p.a.)**
A. Maximum Base Expenses Ratio (BER) permissible under Regulation 66 (7) (c)	Upto 2.10%
Investment Management & Advisory Fee	
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 fees, Commission and charges towards distribution of scheme	
Costs related to investor communications	
Costs of fund transfer from location to location	
Cost towards investor education & awareness and financial inclusion (2bps)	
Brokerage pertaining to distribution of units and execution of trades	
Cost of statutory advertisements	
Other Expenses as may be specified or approved by SEBI	
Maximum Base Expenses Ratio (BER) permissible under Regulation 66 (7) (c)	**A**

B. Brokerage Cost as referred under sub – regulation 9 of regulation 66	Upto 6 bps and 2 bps for cash market transactions and derivative transactions respectively
C. Transaction cost incurred for the purpose of execution of trade as referred under sub-regulation 10 of regulation 66	As applicable
D. Statutory levies (including GST) on all expenses excluding brokerage and transaction cost	As applicable
E. Statutory levies (including GST) on brokerage and transaction cost	As applicable
Total expense ratio (TER) permissible under Regulation 67	A+B+C+D+E

*Other expenses: Any other expenses which are directly attributable to the Scheme, may be charged with approval of the Trustee within the overall limits as specified in the Regulations except those expenses which are specifically prohibited.

Brokerage Cost:

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

Transaction Cost:

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

Statutory Levy:

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

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

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

Notes:

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 Investment strategy.

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

The total expenses charged to the Scheme shall not exceed the limits stated in Regulation 67 of the SEBI (Mutual Funds) Regulations, 2026 and as permitted under SEBI circulars issued from time to time.

Further, in accordance with paragraph 11.6 of the SEBI Master Circular dated March 20, 2026, the AMC shall be authorized and permitted to provide additional incentives to empanelled distributors for onboarding new individual investors (new PAN) from B-30 cities at the Mutual Fund level and new women individual investors (new PAN) from both top 30 and B-30 cities. In this regard, the additional commission required to be paid to concerned distributors by the AMC, shall be as follows:

Investment mode	**Commission Structure**
Lump sum investment	1% of the amount of the first application, subject to maximum of INR 2,000, provided that the investor remains invested for a minimum period of 1 (one) year.
Systematic Investment Plan (SIP)	1% of the total investment made during the first year, subject to maximum of INR 2,000.

The aforementioned additional distribution commission shall be paid out of the 2 bps on daily net assets mandated to be set apart annually by the AMC for investor education, awareness and financial inclusion initiatives subject to adequate clawback provisions and the additional distribution shall be in addition to the trail commission to be paid to the distributors from the concerned scheme.

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

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

Illustration of impact of expense ratio on Investment strategy's returns:

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

Particulars	**Regular Plan**	**Direct Plan**
Amount Invested at the beginning of the year	10,000	10,000
Income on Investment (assumed rate 8.00% p.a.)	800	800
Expenses other than Distribution Expenses (assumed expense ratio @ 2.00 % p.a.)	226.8	226.8
Distribution Expenses (assumed expense ratio for Regular Plan @ 0.25 % p.a.)	27	0
Returns after Expenses at the end of the Year	546.2	573.2

Details of the actual TER charged to the Investment strategy after allotment would be available on the website of the SIF on https://www.edelweissmf.com/altivasif.

BER for the Segregated Portfolio

1) AMC shall not charge investment and advisory fees on the segregated portfolio. However, BER (excluding the investment and advisory fees) can be charged, on a pro-rata basis only upon recovery of the investments in segregated portfolio.
2) The BER so levied shall not exceed the simple average of such expenses (excluding the investment and advisory fees) charged on daily basis on the main portfolio (in percentage terms) during the period for which the segregated portfolio was in existence.
3) The legal charges related to recovery of the investments of the segregated portfolio may be charged to the segregated portfolio in proportion to the amount of recovery. However, the same shall be within the maximum BER

limit as applicable to the main portfolio. The legal charges in excess of the BER limits, if any, shall be borne by the AMC.

The costs related to segregated portfolio shall in no case be charged to the main portfolio

D. LOAD STRUCTURE

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

Applicable Load Structure:

Type of Load	Load chargeable (as %age of NAV)
Exit Load	- If the units are redeemed/switched out on or before 30 days from the date of allotment – 0.50% of the applicable NAV. - If the units are redeemed/switched out after 30 days from the date of allotment – Nil AMC reserves the right to revise the load structure from time to time. Such changes will become effective prospectively from the date such changes are incorporated

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

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.

Please Note that:

- Exit Load will be applicable for inter Investment strategy switches as well as special products under the Investment strategy such as switch-outs/systematic transfer between the Investment strategy of Altiva Specialized Investment Fund.
- No exit load shall be levied in case of switch of units from Direct Plan to - Regular Plan and vice versa. However, after the switch, exit load under the Investment strategy prevailing on the date of switch shall apply for subsequent redemptions/switch out from Altiva Active Asset Allocator Long-Short Fund.
- Bonus Units and Units issued on reinvestment of IDCWs shall not be subject to exit load.
- The normal load structure will be applicable in case of Special Products (SIP/STP/SWP) unless otherwise specified.
- The AMC shall ensure the repurchase price will not be lower than 97% of the Applicable NAV.
- For any change in load structure, the AMC will issue an addendum and display it on the website/Investor Service Centres. Investors may note that the Trustee has the right to modify the existing load structure, subject to a maximum as prescribed under the SEBI (MF) Regulations. Any imposition or enhancement in the load shall be applicable on prospective investments only. At the time of changing the load structure, the AMC shall consider the following measures to avoid complaints from investors about investment in the Investment strategys without knowing the loads:

(i) Addendum detailing the changes will be attached to the ISID and Key Information Memorandum (KIM). The addendum shall be circulated to all the distributors/brokers so that the same can be attached to ISID and KIM already in stock.

(ii) Arrangements will be made to display the addendum to the ISID in the form of a notice in all the ISCs/offices of the AMC/Registrar.

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

Section II

I. INTRODUCTION

A. DEFINITIONS/INTERPRETATION

For detailed description please refer -

https://www.edelweissmf.com/altivasif/statutory/sid-kim-sai-related-disclosure-corporate-announcement

B. RISK FACTORS

- **Investment Strategy specific risk factors**

a) Risks associated with investing in Equity, Equity related Securities and units of REITs:

- The investment strategy may invest in instruments where the volume of transactions may fluctuate significantly depending on the market sentiment. There is a risk that investments made by the Investment strategy may become less liquid in response to market developments or adverse investor perceptions. In extreme market situations, there may be no willing buyer, and the investments cannot be readily sold at the desired time or price, and the Investment strategy may have to accept a lower price when selling the investments or may not be able to sell the investments at all. An inability to sell a portfolio position can adversely affect the investment strategy's value or prevent the strategy from being able to take advantage of other investment opportunities.
- The value of the investments may be affected by factors affecting the Securities markets such as price and volume volatility in the capital markets, interest rates, currency exchange rates, changes in law/policies of the government, taxation laws and political, economic or other developments which may have an adverse bearing on individual Securities, a specific sector or all sectors. Consequently, the NAV of the Units may be affected.
- Equity Securities and equity-related Securities are volatile and prone to price fluctuations on a daily basis. The liquidity of investments made by the investment strategy may be restricted by trading volumes and settlement periods. This may impact the ability of the Unit Holders to redeem their Units. In view of this, the Trustee has the right, in its sole discretion, to limit Redemptions (including suspending Redemption) in certain circumstances. The inability of the investment strategy to make intended Securities purchases, due to settlement problems, could cause the investment strategy to miss certain investment opportunities. Similarly, the inability to sell Securities held in the portfolio could result, at times, in potential losses to the investment strategy, should there be a subsequent decline in the value of Securities held in the investment strategy.
- SIF may not be able to sell or lend securities when required, which may result in temporary illiquidity. Securities lending involves certain inherent risks, including the risk that the counterparty, namely the approved intermediary, may fail to comply with the terms of the securities lending agreement. Such failure may result in loss of rights to the collateral, the inability of the approved intermediary to return the securities deposited by SIF, and the potential loss of any corporate benefits accruing to such securities.
- Investments in equity and equity related Securities involve a degree of risk and investors should not invest in the investment strategy unless they can afford to take the risk of losing their investment.
- The value of the units of the REIT is influenced by prevailing interest rates. Generally, an increase in interest rates may result in a decline in the value of the units, while a decrease in interest rates may lead to an increase in their value. Accordingly, the market price of the units is susceptible to fluctuations in interest rates.
- The liquidity and valuation of the investments due to its holdings of unlisted Securities may be affected if they have to be sold prior to the target date for divestment.
- Securities which are not quoted on stock exchanges are inherently illiquid in nature and carry a larger liquidity risk in comparison with Securities that are listed on the stock exchanges or offer other exit options to the investors, including put options. The investment strategy may choose to invest the assets of the Investment strategy in unlisted Securities that offer attractive yields within the regulatory limit. This may however increase the risks of the investment strategy.

b) Risks associated with investing in Debt and Money Market Instruments

- **Interest rate Risk:** Price of a fixed income instrument generally falls when the interest rates move up and vice- versa. The extent of fall or rise in the prices depends upon the coupon and maturity of the security. It also depends upon the yield level at which the security is being traded. The NAV of the Investment strategy 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.
- **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 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 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 Investment strategy may be impacted with changes in factors which affect the capital market, and particularly the debt market.
- **Prepayment Risk:** The Investment strategy 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.

c) 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:

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

The Investment strategy 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 Investment strategy 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.

d) **Risk factors associated with Imperfect Hedging:**

Holders of Debt securities are exposed to the risk of rising interest rates, which in turn results in the reduction in the value of their portfolio. So in order to protect against a fall in the value of their portfolio due to falling bond prices, they can take short position in IRF contracts. However, there is a possibility that the hedge may be an imperfect

• Potential loss associated with imperfect hedge using IRFs – While using such strategy may reduce interest rate risk caused by rise in interest rates, it also restricts the profit in case interest rates decline.

• The risk related to hedging for use of derivatives, (apart from the derivatives risk mentioned above) is that event of risk, which we were anticipating and hedged our position to mitigate it, does not happen. In such case, the cost incurred in hedging the position would be a avoidable charge to the strategy net assets.

• Limitations on upside: Derivatives when used as hedging tool can also limit the profits from a genuine investment transaction.

• Credit Risk – The credit risk in derivative transaction is the risk that the counter party will default on its obligations and is generally low, as there is no exchange of principal amounts in a IRS / IRF derivative transaction.

• Liquidity risk pertains to how saleable a security is in the market. All securities/instruments irrespective of whether they are equity, bonds or derivatives may be exposed to liquidity risk (when the sellers outnumber buyers) which may impact returns while exiting opportunities.

• Movement in the prices of securities in the portfolio and the IRF contract used to hedge part of the portfolio may lead to basis risk due to imperfect correlation. Thus, the loss on the portfolio may be different from the gain of the hedged position entered using the IRF.

e) **Risk associated with unhedged derivative positions:** The investment strategy can invest in unhedged derivative positions. The following are the risk associated with the same:

1. **Market Risk**

Unhedged derivatives are highly sensitive to market fluctuations. A sudden adverse movement in the underlying asset's price can lead to substantial losses. For instance, in India's exchange-traded rupee options market, brokers demanded clients provide proof of underlying exposure for their derivative contracts or unwind their positions, leading to significant turmoil and forced position unwinding

2. **Leverage Risk**

Derivatives often involve leverage, allowing investors to control a large position with a relatively small amount of capital. While this can amplify gains, it also magnifies losses if the market moves unfavorably. In the Indian equity derivatives market, traders making unhedged bets were required to pay higher margins, with margin calls shooting up to 20–25%, highlighting the amplified risks of unhedged positions.

3. **Liquidity Risk**

Unhedged positions may be harder to exit, especially in illiquid markets. In times of market stress, the inability to sell or offset positions at desired prices can lead to significant losses. This was evident in the forced unwinding of positions in India's rupee options market, where drying liquidity and wider bid-ask spreads caused market anomalies

4. **Counterparty Risk**

In over-the-counter (OTC) derivatives, there's a risk that the counterparty may default on its obligations. This can lead to financial losses if the counterparty fails to meet its contractual commitments.

5. **Operational Risk**

Errors in trade execution, settlement, or system failures can lead to unintended exposures and losses. Inadequate risk management practices or technological failures can exacerbate these risks.

f) **Risk associated with derivative strategies:**

- **Cash Future Arbitrage:** The risk of not being able to execute both legs of the arbitrage simultaneously and at desired

prices. If the basis moves unfavourably, expected arbitrage profits may erode or even turn into a loss.

Futures positions require margin, and sudden adverse moves can trigger margin calls. Leverage amplifies both gains and losses; a sharp market movement could result in forced liquidation.

- **Covered call Option:** Writing call options are highly specialized activities and entail higher than ordinary investment risks. In such investment strategy, the profits from call option writing is capped at the option premium, however the downside depends upon the increase in value of the underlying equity shares. This downside risk is reduced by writing covered call options.

i. The Investment Strategy may write covered call option only in case it has adequate number of underlying equity shares as per regulatory requirement. This would lead to setting aside a portion of investment in underlying equity shares. If covered call options are sold to the maximum extent allowed by regulatory authority, the scheme may not be able to sell the underlying equity shares immediately if the view changes to sell and exit the stock. The covered call options need to be unwound before the stock positions can be liquidated. This may lead to a loss of opportunity, or can cause exit issues if the strike price at which the call option contracts have been written become illiquid. Hence, the scheme may not be able to sell the underlying equity shares, which can lead to temporary illiquidity of the underlying equity shares and result in loss of opportunity.

ii. The writing of covered call option would lead to loss of opportunity due to appreciation in value of the underlying equity shares. Hence, when the appreciation in equity share price is more than the option premium received the Investment Strategy would be at a loss.

iii. The total gross exposure related to option premium paid and received must not exceed the regulatory limits of the net assets of the scheme. This may restrict the ability of Investment Strategy to buy any options.

- **Protective put strategy:** The put option requires an upfront premium, which adds to the cost of your investment. If the stock price rises or stays flat, the put may expire worthless, making the premium a sunk cost.

  The value of the put option erodes over time, especially if the stock doesn't move significantly. Each day that passes without a significant move lowers the value of the put.

- **Pair trading using futures:**

i. The core assumption in pair trading is that the price spread between the two instruments will converge back to its historical mean. If the spread widens instead of narrowing, the trade incurs losses. Divergence can be due to structural changes, earnings surprises, or macroeconomic factors.

ii. The two assets are expected to move in a correlated manner, but that relationship can break down. Correlation is not static — it can shift due to market regime changes. A breakdown results in the pair not behaving as expected, increasing directional exposure.

- **Index Future for hedging or beta adjustment:**

i. The risk of not being able to execute both legs of the arbitrage simultaneously and at desired prices. If the basis moves unfavourably, expected arbitrage profits may erode or even turn into a loss. The hedge may not be perfect if the portfolio doesn't track the index exactly. A mismatch in returns can lead to under-hedging or over-hedging.

ii. Beta measures the portfolio's sensitivity to the market (index). Incorrect beta estimates lead to improper hedge ratios. Using a wrong beta can lead to an over-hedged (taking too much protection) or under-hedged position. It reduces hedge effectiveness or can even create losses.

- **Straggle / Strangle Strategy:**

i. Options lose value over time if the underlying does not move significantly. Both straddles and strangles involve buying two options. If no big price movement occurs, both options lose value rapidly. The closer to expiry, the faster the decay.

ii. Profitability depends on not just magnitude of move, but timing. If the stock moves just before expiry, it may be too late to recover time decay losses.

j) Risks Associated with exposure in Tri-party Repo

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

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

k) Risks Associated with Stock Lending Risks associated With Stock Lending

The risks in lending portfolio securities, as with other extensions of credit, consist of the failure of another party, in this case the approved intermediary, to comply with the terms of agreement entered between the lender of securities and the approved intermediary. Such failure to comply can result in the possible loss of rights in the collateral put up by the borrower of the securities, the inability of the approved intermediary to return the securities deposited by the lender and the possible loss of any corporate benefits accruing to the lender from the securities deposited with the approved intermediary. It may be noted that this activity would have the inherent probability of collateral value drastically falling in times of strong downward market trends, rendering the value of collateral inadequate until such time as that diminution in value is replenished by additional security. It is also possible that the borrowing party and/or the approved intermediary may suddenly suffer severe business setbacks and become unable to honor its commitments. This, along with a simultaneous fall in value of collateral would render potential loss to the Investment strategy. Besides, there can be temporary illiquidity of the securities that are lent out and the Investment strategy will not be able to sell such lent-out securities until they are returned. There is also a possibility of opportunity loss.

l) Risk factors associated with Repo transactions in Corporate Debt:

i) Lending transactions:

The Investment strategy may be exposed to counterparty risk in case of repo lending transactions in the event of the counterparty failing to honor 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 endeavored to mitigate the risk by following an appropriate counterparty selection process, which includes their credit profile evaluation and over-collateralization to cushion the impact of market risk on sale of underlying security.

ii) Borrowing transactions:

In the event of the Investment strategy 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 endeavored to mitigate the risk by following an appropriate counterparty selection process, which includes their credit profile evaluation

m) Risks associated with writing covered call options for equity shares

- Writing call options are highly specialized activities and entail higher than ordinary investment risks. In such an investment strategy, the profits from call option writing are capped at the option premium, however the downside depends upon the increase in value of the underlying equity shares. This downside risk is reduced by writing covered call options.
- The Investment strategy may write covered call options only in case it has an adequate number of underlying equity shares as per regulatory requirement. This would lead to setting aside a portion of investment in underlying equity shares. If the covered call options are sold to the maximum extent allowed by regulatory authority, the investment strategy may not be able to sell the underlying equity shares immediately if the view changes to sell and exit the stock. The covered call options need to be unwound before the stock positions can be liquidated. This may lead to a loss of opportunity or can cause exit issues if the strike price at which the call option contracts have been written become illiquid. Hence, the investment strategy may not be able to sell the underlying equity shares, which can lead to temporary

illiquidity of the underlying equity shares and result in loss of opportunity.

- The writing of the covered call option would lead to loss of opportunity due to appreciation in value of the underlying equity shares. Hence, when the appreciation in equity share price is higher than the option premium received the investment strategy will be at a loss.
- The total gross exposure related to option premium paid and received must not exceed the regulatory limits of the net assets of the Investment strategy. This may restrict the ability of Investment strategy to buy any options.

n) Risk Factors Associated with Investments in Foreign Securities

Investments in International (overseas) securities including Exchange Traded Funds involves increased risk and volatility, not typically associated with domestic investing,

Some of the risks associated are:

- Changes in currency exchange rates
- Foreign government regulations
- Differences in auditing and accounting standards
- Political and economic instability
- Liquidity and volatile prices
- Economic deterioration, and changes in bi-lateral relationships.

The investment in overseas securities and overseas ETFs is subject to compliance with the industry-wide limit as stipulated by RBI/SEBI from time to time. The Investment strategy may not be able to make investment in overseas securities and overseas ETFs in case of breach of such industry-wide overseas limits. In such a situation, the performance of the Investment strategy could be affected.

o) Risk Factors Associated with Investments in REITs and InvITs

- Market Risk: REITs and InvITs are volatile and prone to price fluctuations on a daily basis owing to market movements. Investors may note that Fund Manager's investment decisions may not always be profitable, as actual market movements may be at variance with the anticipated trends. The NAV of the Investment strategy is vulnerable to movements in the prices of securities invested by the Investment strategy, due to various market related factors like changes in the general market conditions, factors and forces affecting capital market, level of interest rates, trading volumes, settlement periods and transfer procedures.
- Liquidity Risk: As the liquidity of the investments made by the Investment strategy(s) could, at times, be restricted by trading volumes and settlement periods, the time taken by the SIF for liquidating the investments in the Investment strategy may be high in the event of immediate redemption requirement. Investment in such securities may lead to an increase in the fund portfolio risk.
- Reinvestment Risk: Investments in REITs & InvITs may carry reinvestment risk as there could be repatriation of funds by the Trusts in form of buyback of units or dividend pay-outs, etc. Consequently, the proceeds may get invested in assets providing lower returns.

The above are some of the common risks associated with investments in REITs & InvITs. There can be no assurance that a fund's investment objectives will be achieved, or that there will be no loss of capital. Investment results may vary substantially on a monthly, quarterly or annual basis.

p) **Risk associated with investments in Exchange Traded Commodity Derivatives (ETCDs) Commodity risks -** The Scheme may invest in commodities markets and may therefore have investment exposure to the commodities markets and one or more sectors of the commodities markets, which may subject the Scheme to greater volatility than investments in traditional securities, such as stocks and bonds. Volatility in the commodities markets may be caused by changes in overall market movements, domestic and foreign political and economic events and policies, war, acts of terrorism, changes in domestic or foreign interest rates and/or investor expectations concerning interest rates, domestic and foreign inflation rates, investment and trading activities of mutual funds, hedge funds and commodities funds, and factors such as drought, floods, weather, livestock disease, embargoes, tariffs and other regulatory developments, or supply and demand

disruptions. Because the Scheme's performance is linked to the performance of volatile commodities, investors should be willing to assume the risks of potentially significant fluctuations in the value of the Scheme's units.

An exchange traded commodity derivative is a derivative instrument that mimics the price movements of an underlying commodity, allowing an investor exposure to the commodity without physical purchase.

Derivative products are leveraged instruments and can provide disproportionate gains as well as disproportionate losses to the investor. Execution of investment strategies depends upon the ability of the fund manager(s) to identify such opportunities which may not be available at all times. Identification and execution of the strategies to be pursued by the fund manager(s) involve uncertainty and decision of fund manager(s) may not always be profitable. No assurance can be given that the fund manager(s) will be able to identify or execute such strategies.
Systemic Risks Systemic risks which may be witnessed while trading in Indian Commodities Market are liquidity risk, market risk in terms of volatility, Exchange Risk and counterparty risks.

Liquidity Risk: While ETCDs that are listed on an exchange carry lower liquidity risk, the ability to sell these contracts is limited by the overall trading volume on the exchanges. The liquidity of the Schemes' investments is inherently restricted by trading volumes of the ETCD contracts in which it invests. Additionally, change in margin requirements or intervention by government Agencies to reduce overall volatility in the underlying commodity could lead to adverse impact on the liquidity of the ETCD.

Price risk: ETCDs are leveraged instruments hence, a small price movement in the underlying security could have a large impact on their value. Also, the market for ETCDs is nascent in India hence, arbitrages can occur between the price of the physical commodity and the ETCD, due to a variety of reasons such as technical issues and volatile movement in the price of the physical good. This can result in mispricing and improper valuation of investment decisions as it can be difficult to ascertain the amount of the arbitrage.

Settlement risk: ETCDs can be settled either through the exchange or physically. The inability to sell ETCDs held in the Schemes' portfolio in the exchanges due to the extraneous factors may impact liquidity and would result in losses, at times, in case of adverse price movement. Wherein the underlying commodity is physically delivered in order to settle the derivative contract, such settlement could get impacted due to various issues, such as logistics, Government policy for trading in such commodities etc. The possible lack of a liquid secondary market for a futures contract or listed option may result in inability to close futures or listed option positions prior to their maturity date.

Risks pertaining to settlement of Commodity Derivatives vide Physical Delivery of goods: a. Incremental margin / cost to be borne- The Commodity exchanges have robust settlement process like the equity exchanges. However, there are rules and timelines which need to be complied with, failing which delivery of the commodity will need to be taken. This will lead to incremental cost to procure the commodity. Avoidance of the same will lead to the exchange penalizing the buyer or the seller or both depending on the type of commodity being dealt with.
b. Risk Factors in case settlement of Derivatives vide Physical Delivery of goods - Timelines to dispose off the physical goods, loss due to damage, inadequate insurance.
If the Commodities futures position passes its last square off date or the 'Intention' is missed to be provided before the Delivery Intention period, the buyer or the seller will be allocated delivery of the commodity.
Thus, there emerges a risk of holding goods in physical form at the warehouses. Though the commodity is inclusive of insurance cost, there is a small deductible in each claim which is not payable by the Insurance company.

q) Risk Factors Associated with Investments in Securitised Debt
Investing in securitized debt carries several risks due to the nature of these instruments. These risks include:

- **Credit Risk:** The underlying assets in securitized debt may suffer from defaults, leading to a loss of principal or interest. The risk is particularly significant if the pool of underlying loans, such as mortgages or consumer loans, experiences high levels of non-payment.

- **Liquidity Risk:** Securitized debt instruments may not be as liquid as other debt securities. The market for these securities can be limited, especially during times of market stress, making it harder to buy or sell them at favorable prices.

- **Prepayment Risk:** Many securitized debt instruments are subject to prepayment risk, meaning that the underlying borrowers may repay their loans earlier than expected. This can result in reinvestment risk, where the returns from the early repayments may be lower than anticipated.

- **Market Risk:** Securitized debt securities are affected by changes in market conditions, such as interest rates or economic factors, which can impact their value and performance.

- **Structural Risk:** Securitized debt involves pooling various assets into a single security, and different tranches (or layers) of the security may carry different risk profiles. Investors in lower-rated tranches may be exposed to higher risk in the event of defaults within the underlying assets.

- **Legal and Regulatory Risk:** Changes in laws or regulations, especially related to the underlying assets (such as mortgages), can impact the performance of securitized debt. Inadequate legal frameworks or enforcement can also affect the recovery in case of defaults.

r) Risks associated with investments in units of mutual funds

- Investment in the units of the Underlying Funds involves investment risks such as trading volumes, settlement risk, liquidity risk, default risk including the possible loss of principal.

- As the price / value / interest rates of the securities in which the Underlying Funds invest fluctuates, the value of the Fund's investment in the Underlying Funds may go up or down.

- The Fund's investment in the Underlying Funds will be subject to market and other risks and there can be no guarantee against loss resulting from an investment in the Underlying Funds nor can there be any assurance that the Underlying Funds' objectives will be achieved.

- The past performance of the Sponsor / AMC / Mutual Fund does not guarantee future performance of the Underlying Funds.

- The name of the Underlying Funds does not in any manner indicate either the quality of the Underlying Funds or its future prospects and returns.

- The sponsor of the Underlying Funds is not responsible or liable for any loss resulting from the operation of the Underlying Funds beyond the initial contribution of INR 1,00,000 (One Lakh - Rupees) made by it towards setting up the Mutual Fund.

- The Underlying Funds is not a guaranteed or assured return Investment strategy.

s) Risk Factors Associated with Investments in Debt Instruments with SO / CE

- **Credit Risk:** The effectiveness of a credit enhancement (e.g., guarantee, letter of credit, insurance) depends on the creditworthiness of the enhancing entity. If the guarantor or insurer defaults, the instrument may lose its enhanced credit quality.

- **Structural Complexity Risk:** Structural enhancements (e.g., senior/subordinated tranching, overcollateralization, reserve accounts) make the instrument's cash flows more complex. Misunderstanding the structure can lead to incorrect risk assessment. Complexity also reduces transparency.

- **Liquidity Risk:** Enhanced instruments are often structured and less liquid than traditional debt. Difficulty in selling the instrument in the secondary market, especially in stressed conditions.

t) Risk Factors Associated with Investments in Credit Default Swaps (CDS)

- **Model Risk:** Valuing CDS requires complex models, especially for spread curves, hazard rates, and correlation in CDS indices.

- **Liquidity Risk:** CDS markets can become illiquid, especially in times of market stress. Wide bid-ask spreads and difficulty exiting positions can lead to unexpected losses or mark-to-market issues.

- **Settlement Risk:** Following a credit event, settlement (especially physical settlement) can be operationally complex.

u) **Risk Factors Associated with Investments in Perpetual Debt Instrument (PDI).** Perpetual Debt instruments are issued by Banks, non-banking financial institutions (NBFCs) and corporates to improve their capital profile. Some of the PDIs issued by Banks which are governed by the Reserve Bank of India (RBI) guidelines for Basel III Capital Regulations are referred to as Additional Tier I (AT1 bonds). While there are no regulatory guidelines for issuance of PDIs by corporate bodies, NBFCs issue these bonds as per guidelines issued by RBI. The instruments are treated as perpetual in nature as there is no fixed maturity date. The key risks associated with these instruments are highlighted below:

- Risk on coupon servicing: o Banks: As per the terms of the instruments, Banks may have discretion at all times to cancel distributions/payment of coupons o NBFCs: While NBFCs may have discretion at all times to cancel payment of coupon, coupon may also be deferred (instead of being cancelled), in case paying the coupon leads to breach of capital ratios. o Corporates: Corporates usually have discretion to defer the payment of coupon. However, the coupon is usually cumulative and any deferred coupon shall accrue interest at the original coupon rate of the PDI

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

- Risk of instrument not being called by the Issuer o Banks: The issuing banks have an option to call back the instrument after minimum period as per the regulatory requirement from the date of issuance and specified period thereafter, subject to meeting the RBI guidelines. However, if the bank does not exercise the call on first call date, the Scheme may have to hold the instruments for a period beyond the first call exercise date. o NBFCs: The NBFC issuer has an option to call back the instrument after minimum period as per the regulatory requirement from date of issuance and specified period thereafter, subject to meeting the RBI guidelines. However, if the NBFC does not exercise the call option the Scheme may have to hold the instruments for a period beyond the first call exercise date. o Corporates: There is no minimum period for call date. However, if the corporate does not exercise the call option, the Scheme may have to hold the instruments for a period beyond the call exercise date.

v) Risk associated with Short Selling

The Investment Strategy may enter into short selling transactions, subject to SEBI and RBI Regulations. Short-selling is the sale of shares that the seller does not own at the time of trading. Instead, he borrows it from someone who already owns it. Later, the short seller buys back the stock he shorted and returns the stock to close out the borrowing. If the price of the stock has fallen, he can buy the stock back for less than he received for selling it and profits from it (the difference between higher short sale price and the lower purchase price). However, Short positions carry the risk of losing money and these losses may grow theoretically unlimited if the stock price increases without limit and shall result into major losses in the portfolio

Following are the risks involved in short selling

- Market Volatility: Short selling can expose investors to significant market volatility. If the market moves against the short positions, it can lead to substantial losses

- Leverage Risks: Fund may use the short position to leverage to improve returns, which could result to increase the Investment

- Strategy losses If the market moves against the short positions/strategy

- Liquidity Issues: short positions may face liquidity risks, especially in case the fund needs to cover short positions quickly in a rising market.

- fPerformance Impact: Long-short Investment Strategy often hold more cash and have a lower market beta, which can impact overall performance compared to long-only funds.

C. RISK MITIGATION STRATEGIES

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

Risk associated with Equity and Equity-related instruments:

Risk & Description specific to the Investment strategy	Risk mitigants / Management Strategy
Market Risk The value of the Investment strategy's investments, may be affected generally by factors affecting securities markets, such as price and volume, volatility in the capital markets, interest rates, currency exchange rates, changes in policies of the Government, taxation laws or any other appropriate authority policies and other political and economic developments which may have an adverse bearing on individual securities, a specific sector or all sectors including equity and debt markets.	Market risk is a risk which is inherent to an equity Investment strategy. Understand the working of the markets and respond effectively to market movements. The Investment strategy may use derivatives to limit this risk.
Concentration risk Risk arising due to over exposure in few securities	Investing across the spectrum of issuers and keeping flexibility to invest across tenor
Derivatives Risk Various inherent risks arising because of investing in derivatives.	Continuous monitoring of the derivatives positions and strict adherence to the regulations and internal norms
Liquidity risk Risk arising due to inefficient Asset Liability Management, resulting in high impact costs	Control portfolio liquidity at portfolio construction stage. Having optimum mix of cash & cash equivalents along with the money market instruments in the portfolio as defined in asset allocations. The fund will try to maintain a proper asset-liability match to ensure redemption payments are made on time and not affected by illiquidity of the underlying stocks.

Risk associated with debt and money market instruments:

Risk Category	Mitigation Strategy
Volatility Risk	Managed through diversification, reducing exposure to market fluctuations caused by factors like liquidity flows, economic policies, etc
Liquidity Risk	Government bonds, money market instruments and shorter maturity instruments are generally easier to sell vs. corporate bonds and other instruments. Liquidity risk will be managed by creating portfolios that are diversified across maturities, ratings, types of securities, etc
Credit Risk	Mitigated by investing in debt securities of companies with strong reputations, solid fundamentals, and financial stability. A comprehensive and in-depth credit evaluation of each issuer will be undertaken. The Investment strategy will endeavour to maintain adequate diversification across issuers / sectors / ratings in line with Investment strategy objectives,

	regulations and investment strategy
Interest rate Risk	Change in interest rate typically has a higher impact on high duration securities. As per the nature of the fund, investments will be in low duration securities. The AMC shall strive to actively manage the duration of the respective funds based on the prevailing market conditions / outlook of interest rates, keeping in mind the Investment strategy objectives, investment strategy and applicable regulations
Concentration Risk	The AMC will attempt to mitigate this risk by maintaining adequate diversification across issuers/ sectors / instrument type in line with the Investment strategy objectives, investment strategy and applicable regulations. This will also be managed by keeping prudent internal limits
Debt Derivatives Risk	Interest Rate Swaps will be done with approved counter parties under pre approved ISDA agreements. Mark to Market of swaps, netting off of cash flow and default provision clauses will be provided as per standard practice on a reciprocal basis. Interest Rate Swaps and other derivative instruments will be used as per local (RBI and SEBI) regulatory Guidelines

II. INFORMATION ABOUT THE INVESTMENT STRATEGY:

A. WHERE WILL THE INVESTMENT STRATEGY INVEST –

1. Investment in Equity and Equity related instruments:

The Investment strategy will invest in Equity and Equity related instruments including REITs, convertible debentures, equity warrants, convertible preference shares, equity derivatives etc.

2. Investment in Debt and Money Market securities:

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

a) Securities created and issued by Governments of India and/or repos/ reverse repos in such Government Securities as may be permitted by RBI (including but not limited to coupon bearing bonds, zero coupon bonds and treasury bills).
b) Securities guaranteed by the Central and State Governments (including but not limited to coupon bearing bonds, zero coupon bonds and treasury bills).
c) Corporate debt securities and repo in corporate debt Securities (of both public and private sector undertakings) including Bonds, Debentures, Notes, etc.
d) Money Market instruments includes commercial papers, commercial bills, treasury bills, Tri-party repo, Government securities having an unexpired maturity up to one year, call or notice money, certificate of deposit, usance bills, and any other like instruments as specified by the Reserve Bank of India from time to time.
e) Fixed Income Securities of domestic Government agencies and statutory bodies, which may or may not carry a Central/State Government guarantee.
f) Certificate of Deposits (CDs).
g) Commercial Paper (CPs).
h) Securitized Debt Obligations.
i) Special features debt instruments
j) Debt Instruments with SO / CE
k) Credit Default Swaps
l) Any other domestic fixed income securities as permitted by SEBI/ RBI

The above-mentioned securities could be listed, unlisted, rated, unrated, privately placed, secured, unsecured and of varying maturity. The securities may be acquired through Public Offerings, secondary market operations, private placement, rights offers or negotiated deals. Further, the Investment strategy intends to participate in securities lending as permitted under the regulations. Investment in overseas securities shall be made in accordance with the requirements stipulated by SEBI and RBI from time to time. The Investment strategy may also enter into repurchase and reverse repurchase in various securities as per the guidelines and regulations applicable to such transactions

3. Investments in Derivative Instruments:

The Investment strategy may invest in Derivative Instruments to the extent permitted under SEBI Master Circular for

Mutual Funds dated March 20, 2026 on 'Trading by Mutual Funds on Exchange Traded Derivatives' as amended from time to time. Derivative products are specialized instruments that require investment techniques and risk analysis different from those associated with stocks and bonds. The use of derivatives requires an understanding not only of the underlying instrument but also of the derivative instrument itself. The Investment strategy may use derivative instruments such as index futures and options, stock futures and options contracts, warrants, convertible securities, swap or forward rate agreements or any other derivative instruments that are permissible or may be permissible in future under applicable regulations and such investments shall be in accordance with the investment objective of the Investment strategy.

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

4. Investments in units of Infrastructure Investment Trusts (InvITs):

In accordance with Clause 21.5 read with Clause 13.13.5 of the SEBI Master Circular dated March 20, 2026 amended thereto from time to time, the Investment strategy may invest in units of Infrastructure Investment Trusts (InvITs) within the stipulated investment limits.

5. Investments in the Schemes of Mutual Fund:

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

6. In accordance with Paragraph 13.11.2 of SEBI Master Circular for Mutual Funds dated March 20, 2026, the following conditions shall apply to the Investment strategy's participation in the overseas investments. Please note that the investment restrictions applicable to the Investment strategy's participation in overseas investments will be as prescribed or varied by SEBI or by the Trustee (subject to SEBI requirements) from time to time. The SEBI Regulations pertaining to investment in ADRs / GDRs / foreign Securities and overseas ETFs by mutual funds / SIFs have now been decided as follows:

The aggregate ceiling for overseas investments is USD 7 billion as per the SEBI Master Circular for Mutual Funds dated March 20, 2026. Within the overall limit of USD 7 billion, mutual funds can make overseas investments subject to a maximum of USD 1 billion per mutual fund. The overall ceiling for investment in overseas ETFs that invest in securities is US$ 1 billion subject to a maximum of US$ 300 million per mutual fund. In accordance with Paragraph 13.11.1 of the SEBI Master Circular for Mutual Funds dated March 20, 2026, permissible overseas investments are as follows:

a. ADR(s) and/or GDR(s) issued by Indian or foreign companies.
b. Equity of overseas companies listed on recognized stock exchanges overseas.
c. Initial and follow on public offerings for listing at recognized stock exchanges overseas.
d. Foreign Debt Securities in the countries with fully convertible currencies, short term as well as long term debt instruments with rating not below investment grade by accredited / registered credit rating agencies.

e. Money market instruments rated not below investment grade.
f. Repos in the form of investment, where the counterparty is rated not below investment grade; repo shall not however involve any borrowing of funds by mutual funds.
g. Government Securities where the countries are rated not below investment grade.
h. Derivatives traded on recognized stock exchanges overseas only for hedging and portfolio balancing with underlying as securities.
i. Short-term bank deposits with banks overseas, where the issuer is rated not below investment grade.
j. Overseas Funds: Units/ securities issued by overseas Mutual Funds or Unit Trusts registered with overseas regulators and investing in (i) aforesaid securities (ii) Real Estate Investment Trusts (REITs) listed on recognized stock exchanges overseas or (iii) Unlisted overseas securities, not exceeding 10% of their net assets.

7. ETCD and other instruments as permitted by SEBI from time to time.

Position of Bond Markets In India

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

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

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

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

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

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

Following table exhibits various debt instruments along with indicative yields as on November 03, 2026:

Instrument	Indicative Yield Range (% per annum)
Treps	5.34-5.74
1 month T Bill	5.46-5.61
3 month T Bill	5.88-5.93

6 month T Bill	6.33-6.38
1 year T Bill	6.48-6.53
1 month CD	7.07-7.17
3 month CD	7.55-7.65
6 month CD	7.80-7.90
1 year CD	8.00-8.10
1 Yr Gsec	6.52-6.62
3 Yrs Gsec	7.01-7.11
5 Yrs Gsec	7.08-7.18
10 Yrs Gsec	7.25-7.35
15 Yrs Gsec	7.48-7.53
1 Yr SDL	7.05-7.25
3 Yrs SDL	7.52-7.77
5 Yrs SDL	7.61-7.86
10 Yrs SDL	7.91-8.01
15 Yrs SDL	8.01-8.11

Source: ICRI CRISIL Valuation file

B. WHAT ARE THE INVESTMENT RESTRICTIONS?

The investment policy of the Investment strategy complies with the rules, regulations and guidelines laid out in SEBI (Mutual Funds) Regulations, 2026. As per the Regulations, specifically the Sixth Schedule, the following investment limitations are currently applicable:

1. All the investments by Investment strategy shall be made only in listed equity shares and equity related securities.

2. The Investment strategy shall not invest more than 10 per cent of its NAV in the equity shares or equity related instruments of any company.

3. An investment strategy under SIF shall not invest more than 20% of its NAV in debt and money market securities issued by a single issuer and rated AAA or 16% in securities rated AA or 12% in securities rated A and below. These instrument limits may be extended by up to 5% of the NAV of investment strategy with prior approval of trustees of MF and board of AMC.

   Provided that such limit shall not be applicable for investments in Government Securities, treasury bills and triparty repo on Government securities or treasury bills:

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

   Provided further that such limit shall not be applicable for investments in case of debt exchange traded funds or such other funds as may be specified by the Board from time to time.

   However, exposure limits for special features bond will be in line with the regulatory framework.

4. No Specialized Investment Fund under all its investment strategies should own more than fifteen per cent of any company's paid up capital carrying voting rights:

Provided that investment in the asset management company or the trustee company of a mutual fund shall be governed by clause (a) of sub-regulation (1) of regulation 6:

Provided further that the 15% limit shall be inclusive of 10% limit for mutual fund schemes as specified at Item No. 5 under Paragraph 13.1.

Explanation: If a mutual fund under all its Investment strategies owns ten per cent of any company's paid up capital carrying voting rights, then the Specialized Investment fund under all its investment strategies shall not own more than five per cent of that company's paid up capital carrying voting rights.

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

6. Exposure to non-convertible preference shares and non-convertible portion of compulsory convertible debentures will be construed as exposure to unrated debt instruments.

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

8. All investments by the Investment strategy in CPs would be made only in CPs which are listed or to be listed.

9. The investment of the Investment strategy in the following instruments shall not exceed 10% of the debt portfolio of the Investment strategy and the group exposure in such instruments shall not exceed 5% of the debt portfolio of the Investment strategy:
- Unsupported rating of debt instruments (i.e. without factoring-in credit enhancements) is below investment grade; and
- Supported rating of debt instruments (i.e. after factoring-in credit enhancement) is above investment grade

10. Investment by the Investment strategy in debt instruments, having credit enhancements backed by equity shares directly or indirectly, shall have a minimum cover of 4 times considering the market value of such shares. Further, the investment in debt instruments having credit enhancements should be sufficiently covered to address the market volatility and reduce the inefficiencies of invoking of the pledge or cover, whenever required, without impacting the interest of the investors. In case of fall in the value of the cover below the specified limit, AMCs will initiate necessary steps to ensure protection of the interest of the investors.

11. An investment strategy under the SIF shall not invest more than 25% of its NAV in debt and money market securities of a particular sector (excluding investments in Bank CDs, triparty repo on Government securities or treasury bills, G-Secs, TBills, short term deposits of Scheduled Commercial Banks and AAA rated securities issued by Public Financial Institutions and Public Sector Banks). An additional exposure to financial services sector (over and above the limit of 25%) not exceeding 10% of the net assets of the investment strategy on account of purchase shall be allowed by way of increase in exposure to Housing Finance Companies (HFCs) only. Further, an additional exposure of 5% of the net assets of the investment strategy shall be allowed for investments in securitized debt instruments based on retail housing loan portfolio and/or affordable housing loan portfolio. Provided that the additional exposure to such securities issued by HFCs

are rated AA and above and these HFCs are registered with National Housing Bank (NHB) and the total investment/ exposure in HFCs shall not exceed 25% of the net assets of the scheme on account of purchase

12. The Investment strategy may invest in debt instruments with special features viz. subordination to equity (absorbs losses before equity capital) and /or convertible to equity upon trigger of a pre-specified event for loss absorption including Additional Tier I bonds and Tier 2 bonds issued under Basel III framework subject to following prudential limits as prescribed under para 13.1 of SEBI Master circular dated March 20, 2026.:

i. No Mutual Fund /SIF under all its Investment strategy shall own more than 10% of such instruments issued by a single issuer

ii. A Mutual Fund / SIF shall not invest –

a. more than 10% of its NAV of the debt portfolio of the Investment strategy in such instruments; and

b. more than 5% of its NAV of the debt portfolio of the Investment strategy in such instruments issued by a single issuer.
(The above investment limit for the Investment strategy shall be within the overall limit for debt instruments issued by a single issuer, as specified at SEBI Master Circular for Mutual Fund dated March 20, 2026.

13. Transfer of investments from one Investment strategy to another Investment strategy in the SIF is permitted provided:
- Such transfers are done at the prevailing market price for quoted instruments on spot basis (spot basis shall have the same meaning as specified by a Stock Exchange for spot transactions); and
- The securities so transferred shall be in conformity with the investment objective of the Investment strategy to which such transfer has been made.

Transfer of investments from one Investment strategy to another Investment strategy in the SIF is permitted provided the same are line with clause 13.19 of SEBI Master circular dated March 20, 2026.

14. The Investment strategy may invest in other Investment strategys of Edelweiss MF or other investment strategies of Altiva SIF or any other Mutual Fund / SIF without charging any fees, provided the aggregate inter-Investment strategy investment made by all the Investment strategys / Investment strategy under the same management or in Investment strategys / Investment strategy under management of any other Asset Management Company shall not exceed 5% of the Net Asset Value of the Fund / SIF. No investment management fees shall be charged with regards to the same.

15. The Investment strategy shall buy and sell securities on the basis of deliveries and shall in all cases of purchases, take delivery of relevant securities and in all cases of sale, deliver the securities: Provided that the Investment strategy may engage in short selling of securities in accordance with the framework relating to short selling and securities lending and borrowing specified by the Board. Provided further that sale of government security already contracted for purchase shall be permitted in accordance with the guidelines issued by the Reserve Bank of India in this regard. Further, the Investment strategy may enter into derivatives transactions in a recognized stock exchange, subject to the framework specified by the Board.

16. The Investment strategy shall get the securities purchased or transferred in the name of the SIF on account of the concerned Investment strategy , wherever investments are intended to be of a long-term nature.

17. The Investment strategy shall not make any investment in any fund of funds Investment strategy.

18. The Investment strategy shall not make any investment in:
- Any unlisted security of an associate or group company of the Sponsor; or
- Any security issued by way of private placement by an associate or group company of the Sponsor; or
- The listed securities of group companies of the Sponsor, which is in excess of 25% of the net assets of the Investment strategy of the SIF.

19. No loans for any purpose shall be advanced by the Investment strategy.

20. The Investment strategy shall not borrow except to meet temporary liquidity needs of the Investment strategy for the purpose of repurchase / redemption of Units or payment of interest and IDCW to the Unit holders. Provided that the Investment strategy shall not borrow more than 20% of the net assets of the Investment strategy and the duration of the borrowing shall not exceed a period of 6 months.

21. Pending deployment of funds of the Investment strategy in securities in terms of the investment objectives of the Investment strategy, the Investment strategy may invest the funds of the Investment strategy in short term deposits of scheduled commercial banks or in like instruments subject to the Guidelines as may be specified by the Board. Further, the AMC shall not charge investment management and advisory fees for parking of funds in short term deposits of scheduled commercial banks.
    a. Total investment of the Investment strategy in Short term deposit(s) of all the Scheduled Commercial Banks put together shall not exceed 15% of the net assets. However, this limit can be raised upto 20% of the net assets with prior approval of the Board of Trustees. Further, investments in Short Term Deposits of associate and sponsor scheduled commercial banks together shall not exceed 20% of total deployment by the Mutual Fund / SIF in short term deposits.
    b. Investment strategy shall not invest more than 10% of the net assets in short term deposit(s), of any one scheduled commercial bank including its subsidiaries.
    c. Investment strategy shall not invest in short term deposit of a bank which has invested in that Investment strategy
    d. The Scheduled Commercial Banks in which an Investment strategy has Short Term Deposits shall not invest in the Investment strategy until the Investment strategy has Short Term Deposits with such bank.

    Further as per clause 13.7.8 of SEBI Master Circular dated March 20, 2026, it is clarified that the said limits shall not apply to term deposits placed as margins for trading in cash and derivatives market.
    The investments in short term deposits of scheduled commercial banks will be reported to the Board of Trustees along with the reasons for the investment which, interalia, would include comparison with the interest rates offered by other scheduled commercial banks.

22. Investments in derivatives shall be in lines with the norms/restrictions specified in Para 8.5, 13.15 and 21.6 of the Master Circular for Mutual Funds dated March 20, 2026.

23. A Specialized Investment Fund may invest in the units of REITs and InvITs subject to the following:
    (a) No Specialized Investment Fund under all its investment strategies shall own more than 20 per cent of units issued by a single issuer of REIT and InvIT:
    Provided that the limit mentioned in clause (a) under Paragraph 13.13.5. SEBI Master circular dated March 20, 2026 shall be inclusive of 10 per cent limit for mutual fund scheme as specified under 21.5 (a) of SEBI Master circular dated March 20, 2026.

    (b) An investment strategy under Specialized Investment Fund shall not invest -
    (i) more than 20 per cent of its NAV in the units of REITs and InvITs; and
    (ii) more than 10 per cent of its NAV in the units of REIT and InvIT issued by a single issuer:

    Provided that the limits mentioned in sub-clauses (i) and (ii) above shall not be applicable for investments in case of index fund or sector or industry specific Investment strategy pertaining to REIT and InvIT.

24. Investment restrictions in relation to repo in corporate debt securities:
    · The net exposure of any SIF to repo transactions in money market and corporate debt securities shall not be more than 10 % of the net assets of the Investment strategy.
    · 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 Investment strategy.
    · 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.

25. The Investment strategy will comply with any other regulations applicable to the investments of Investment strategy from time to time.

26. **Investments Limitations and Restrictions in Derivatives:**
In accordance with SEBI guidelines, the following conditions shall apply to the Investment strategy's participation in the derivatives market. Please note that the investment restrictions applicable to the Investment strategy'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.

27. **Investment Limits in ETCDs:** Participation of mutual funds in ETCDs shall be subject to the following investment limits:
    a. Mutual fund schemes shall participate in ETCDs of a particular goods (single), not exceeding 10% of net asset value of the scheme. However, the limit of 10% is not applicable for investments through Gold ETFs in ETCDs having gold as underlying.
    b. The exposure to ETCDs shall not be more than 30% of the net asset value of the scheme.

Position limit for the Fund in index options contracts:
The position limit for the Mutual Fund / SIF (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 / SIF (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.

Position limit for the Fund for stock based derivative contracts:
The position limit for the Mutual Fund / SIF 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 Investment Strategy:
The position limit / disclosure requirements for the Investment strategy 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 Investment strategy shall not exceed the higher of:
  1% of the free float market capitalisation (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 Investment strategy or all Investment strategies put together in a particular underlying index, if such open interest equals to or exceeds 15% of the open interest of all derivative contracts on that underlying index.

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

Exposure Limit:

1. The cumulative gross exposure through equity, debt and derivative positions should not exceed 100% of the net assets of the Investment strategy.
2. The total exposure related to option premium paid shall not exceed 20% of the net assets of the Investment strategy.
3. Cash or cash equivalent instruments under the Investment strategy, with residual maturity of less than 91 days shall be treated as not creating any exposure.
4. In case of any other derivative exposure, the exposure shall be calculated as the notional market value of the contract.
5. The total exposure at any point of time shall be the sum of exposure through instruments in both the cash market and derivatives market.
6. Offsetting of exposure at the portfolio level shall be allowed for:

6.1. Cash and derivative positions on the same underlying security

6.2. Between derivative positions on the same underlying security

7. 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 Investment strategy 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 Investment strategy. Exposure to a single counterparty in such transactions should not exceed 10% of the net assets of the Investment strategy.

8. 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.

9. 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**
Future (Long & Short)	Futures Price * Lot Size * Number of Contracts
Option bought	Option Premium Paid * Lot Size * Number of Contracts.
Option Sold	Market price of the underlying * Lot size * Number of contracts

10. The illustration on exposure calculation and offsetting of derivative positions is provided below:
Investment strategy **'ABC Active Asset Allocator Long-Short Fund'** has **AUM of 100 crore**. The following table specifies the list of securities identified for investment:

Security details	**Price**	**Lot size**
XYZ Ltd.	2500	N.A.

XYZ Futures	2525	500
XYZ Call option 2500	90	500
XYZ Put option 2500	85	500

Maximum exposure limits:
The following table illustrates the maximum amount/contracts that can be bought/sold under the investment strategy:

Details	Provisions/Exposure calculation	Maximum amount that can be invested	Maximum no. of contracts that can be bought/sold
XYZ Ltd. futures short position (without hedging/ without having underlying security in the portfolio)	Maximum 25% of unhedged short exposure Exposure to single stock <= 10% of investment strategy	INR 10 crore	79 contracts = 10 crore / (2525*500)
Overall stock futures short position at portfolio level across multiple securities	Maximum 25% of unhedged short exposure	INR 25 crore	-
XYZ Call option 2500 long position	Max 20% exposure (ref. 12.25.2 of Master Circular for Mutual Funds) Exposure to single stock <= 10% of investment strategy	INR 10 crore	2222 contracts = 10 crore / (90 * 500)
XYZ Call option 2500 short position	Max 20% exposure (ref. 12.25.2 of Master Circular for Mutual Funds) Exposure to single stock <= 10% of investment strategy	INR 10 crore	80 contracts = 10 crore / (2500 * 500)

Illustration on portfolio composition:

The following examples illustrates possible usage of derivatives for portfolio construction of the investment strategy:

Example 1	
Investment Details	**Amount (Total: INR 100 crore)**
Investment in EQ	INR 70 crore
Cash holding	INR 5 crore
Short exposure using stock/index futures	INR 25 crore

Example 2	
Investment Details	**Amount (Total: INR 100 crore)**
Investment in EQ	INR 62.5 crore
Investment in EQ Long Futures & Long options	INR 10 crore
Cash holding	INR 2.5 crore
Short exposure using stock/index futures	INR 25 crore*

**Since unhedged short exposure of upto 25% is additional to the investment in derivatives for purposes other than hedging and portfolio rebalancing.*

	Represents unhedged short exposure through derivatives

	Represents derivatives exposure for the purpose of hedging and portfolio rebalancing

Offsetting of transactions:

As per the provisions of the circular, the investment strategy is allowed to offset certain derivative transactions. Below are some of the illustrative scenarios for offsetting of positions on the same underlying security.

Sr. No.	Position 1	Position 2	Offsetting allowed/not?	Net exposure to be considered
1	Equity Long	Futures Short	Yes	Equity Long only
2	Equity /Futures Long	Call option Short	Yes	Equity / Futures Long only
3	Equity /Futures Long	Put option Long	Yes	Equity /Futures Long only
4	Futures Short	Call option Long	Yes	Futures Short only
5	Futures Short	Put option Short	Yes	Futures Short only
6	Call option Long	Call option Short	Yes	Call option Short only
7	Put option Long	Put option Short	Yes	Put option short only
8	Equity Long	Futures Long	No	Equity Long + Futures Long
9	Equity /Futures Long	Call option Long	No	Equity /Futures Long + Call option Long
10	Equity /Futures Long	Put option Short	No	Equity /Futures Long + Put option Short
11	Futures Short	Call option Short	No	Futures short + Call option short
12	Futures Short	Put option Long	No	Futures short + Put option Long
13	Call option Long	Put option Short	No	Call option Long + Put option Short
14	Call option Short	Put option Long	No	Call option Short + Put option Long

**For offsetting of positions, the futures and options contracts shall be on the same underlying security and having same expiry date.*

Investment Restrictions pertaining to Debt Derivatives:

As part of the Fund Management process, the Trustee may permit the use of derivative instruments such as swap agreements, Forward Rate Agreement (FRA) or any other derivative instruments that are permissible or may be permissible in future under applicable regulations and such investments shall be in accordance with the investment objectives of the Investment strategys.

On the fixed income side, an interest rate swap agreement from fixed rate to floating rate is an example of how derivatives can be an effective hedge for the portfolio in a rising interest rate environment.
Derivatives can be either exchange traded or can be over the counter (OTC). Exchange traded derivatives are listed and traded on Stock Exchanges whereas OTC derivative transactions are generally structured between two counterparties.
Derivatives may be high risk - high return instruments, upon leveraging. As they are highly leveraged, a small price movement in the underlying security could have a large impact on their value and may also result in a loss.

Position Limits:

The Investment strategy may enter into derivatives in line with the guidelines prescribed by SEBI from time to time. The

exposure limit per scrip/instrument shall be to the extent permitted by the SEBI Regulation for the time being in force. These limits will be reviewed by the AMC from time to time.
Currently, the position limits for Mutual Funds /SIFs, as permitted by the SEBI Regulations, are as under:
The cumulative gross exposure through equity, debt and derivative positions *(including fixed income derivatives), repo transactions and credit default swaps in corporate debt securities, Real Estate Investment Trusts (REITs), Infrastructure Investment Trusts (InvITs), other permitted securities/assets and such other securities/assets as may be permitted by SEBI from time to time)* should not exceed 100% of the net assets of the Investment strategy. Exposure due to hedging positions may not be included in the above mentioned limit subject to the following:

- Hedging positions are the derivative positions that reduce possible losses on an existing position in securities and till the existing position remains.
- Hedging positions cannot be taken for existing derivative positions. Exposure due to such positions shall have to be added and treated under limits mentioned above.
- Any derivative instrument used to hedge has the same underlying security as the existing position being hedged.
- The quantity of underlying associated with the derivative position taken for hedging purposes does not exceed the quantity of the existing position against which hedge has been taken.
- Exposure due to derivative positions taken for hedging purposes in excess of the underlying position against which the hedging position has been taken, shall be treated under the limits mentioned above.

Cash or cash equivalents with residual maturity of less than 91 days may be treated as not creating any exposure. Pursuant to SEBI letter dated November 03, 2022, Cash or cash equivalents shall consist of following securities having residual maturity of less than 91 days:

1) Government Securities
2) T-Bills
3) Repo on Government Securities

Purpose of investment:
The Investment strategy shall fully cover its positions in the derivatives market by holding underlying securities/cash or cash equivalents/option and/or obligation for acquiring underlying assets to honour the obligations contracted in the derivatives market.
Separate records shall be maintained for holding the cash and cash equivalents/securities for this purpose.
The securities held shall be marked to market by the AMC to ensure full coverage of investments made in derivative products at all time.

Valuation:
The traded derivatives shall be valued at market price in conformity with the seventh Schedule and SEBI Master Circular for Mutual Funds dated March 20, 2026.

The valuation of untraded derivatives shall be done in accordance with the valuation method for untraded investments prescribed in the seventh Schedule and SEBI Master Circular for Mutual Funds dated March 20, 2026.

Interest Rate Swaps (IRS):
The Indian markets have faced high volatility in debt and equity markets. An interest rate swap is a contractual agreement between two counterparties to exchange streams of interest amount on a national principal basis. In this, one party agrees to pay a fixed stream of interest amount against receiving a variable or floating stream of interest amount. The variable or floating part is determined on a periodical basis.
The Investment strategy may enter into Interest Rate Swaps (IRS) for hedging or unwinding of the previous hedge or unhedging purposes.

In case of participation in IRS is through over the counter transactions, the counter party has to be an entity recognized as a market maker by RBI and exposure to a single counterparty in such transactions should not exceed 10% of the net assets of the Investment strategy. However, if Investment strategy is transacting in IRS through an electronic trading

platform offered by the Clearing Corporation of India Ltd. (CCIL) and CCIL is the central counterparty for such transactions guaranteeing settlement, the single counterparty limit of 10% shall not be applicable.

Purpose of Interest Rate Swaps: An interest rate swap is a contractual agreement between two counterparties to exchange streams of interest amount on a national principal basis. In this, one party agrees to pay a fixed stream of interest amount against receiving a variable or floating stream of interest amount. The variable or floating part is determined on a periodical basis.

The Investment strategy shall fully cover their positions in the derivatives market by holding underlying securities / cash or cash equivalents / option and / or obligation for acquiring underlying assets to honour the obligations contracted in the derivatives market.

Risks attached with the use of Interest Rate Swaps:

As and when the Investment strategys enter into Interest rate swaps agreement, there are risk factors and issues concerning the use of this derivative that the investors should understand. Interest rate swaps require the maintenance of adequate controls to monitor the transactions entered into, the ability to assess the risk that the derivative adds to counter-party risk to comply with the terms of the derivatives contract. Liquidity risk where the danger is that the derivative cannot be sold at prices that reflect the underlying assets, rates and indices, and price risk where the market price may move in adverse fashion.

Let us look at an example of an interest rate swap:

Bank A enters into an OIS trade with following particulars:

- Notional: INR 100 cr
- Tenor: 7 days
- Bank A pays a fixed rate @ 6.49% and receives daily compounded Overnight FBIL MIBOR
- Let us say FBIL MIBOR fixings are as follows
- Day 1: 6.51%, Day 2: 6.50%, Day 3: 6.48 %, Day 4: 6.52 %, Day 5 and 6 holidays, Day 7: 6.50%
- The interest on the principal amount of INR 100 cr on the floating leg gets compounded on a daily basis. In the case of a holiday, interest is computed on a simple interest basis Floating rate is calculated as:
  r = 365*(1+0.0651/365)* (1+0.0650/365)* (1+0.0648/365)* (1+0.0652*3/365)* (1+0.0650/365) which works out to be 6.5101%
- Total accrual on floating leg = INR 1,248,512.33
- Total accrual on fixed leg = 6.49 %*INR 1,000,000,000*7/365 = 1,244,657.53
- INR Net interest payable by floating rate payer to fixed rate payer = INR (1,248,512.33 – 1,244,657.53) = INR 3,854.79

Let us take example of short positions in bonds to minimize risk:

You have a mix of different investments in your portfolio:

- Equity (stocks) – 65%
- Debt (bonds) – 25% (3 year Duration)
- Cash – 10%
- Short position (betting against bonds) – 10% (6 year duration)

Without the Short Position

- The duration is 0.751.

That means:

➔ If interest rates go up by 1%, your portfolio could lose about 0.75% in value

With the Short Position

- You add a short position (betting against upward movement in yields).

Now the duration drops to 0.151.

That means:

➜ If interest rates go up by 1%, you only lose about 0.15%.

Conclusion - Without the short position, you're more exposed to interest rate changes.

Forward Rate Agreement (FRA)

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

Example: Let us assume that a Investment strategy has an investment of Rs.10 crore in an instrument that pays interest linked to Overnight MIBOR. Since the Overnight MIBOR would vary daily, the Investment strategy is running an interest rate risk on its investment and would stand to lose if rates go down. To hedge itself against this risk, the Investment strategy could do an IRS where it receives a fixed rate (assume 10%) for the next 5 days on the notional amount of Rs.10 crore and pay a floating rate (Overnight MIBOR). In doing this, the Investment strategy would effectively lock itself into a fixed rate of 10% for the next five days. The steps would be:
The Investment strategy enters into an IRS on Rs.10 crore from September 02, 2024 to September 06 2024. It receives a fixed rate of interest at 10% and the counter party receives the floating rate (Overnight MIBOR). The Investment strategy and the counter party exchange a contract of having entered into this IRS.

1. On a daily basis, the Overnight MIBOR will be tracked by the counterparties to determine the floating rate payable by the Investment strategy.
2. On September 06, 2024, the counterparties will calculate the following:
3. The Investment strategy will receive interest on Rs.10 crore at 10% p.a. for 5 days i.e. Rs.1,36,986/-
4. The Investment strategy will pay the compounded Overnight MIBOR for 5 days by converting its floating rate asset into a fixed rate through the IRS.
5. If the total interest on the compounded Overnight MIBOR rate is lower than Rs. 1,36,986/-, the Investment strategy will receive the difference from the counterparty and vice-versa. In case the interest on compounded Overnight MIBOR is higher, the Investment strategy would make a lower return than what it would have made had it not undertaken IRS.

Risks attached with the use of Forward Rate Agreement:

As and when the Investment strategys enter into FRA agreement, there are risk factors and issues concerning the use of this derivative that the investors should understand. FRA requires the maintenance of adequate controls to monitor the transactions entered into, the ability to assess the risk that the derivative adds to the portfolio and the ability to forecast failure of another party (usually referred to as the “counter-party”) to comply with the terms of the derivatives contract. Other risks in using derivatives include the risk of mis-pricing or improper valuation of derivatives, the credit risk where the danger is that of a counter-party failing to honour its commitment, liquidity risk where the danger is that the derivative cannot be sold at prices that reflect the underlying assets, rates and indices, and price risk where the market price may move in adverse fashion.
As is clear from the above examples, engaging in derivatives has the potential to help the Investment strategys in minimising the portfolio risk and/or improve the overall portfolio returns.

Interest Rate Futures and imperfect hedging

An Interest Rate Futures (‘IRF’) contract is “an agreement to buy or sell a debt instrument at a specified future date at a price that is fixed today.” The underlying security for Interest Rate Futures is either Government Bond or T-Bill. Interest Rate Futures are Exchange traded and standardized contracts based on 6 year, 10 year and 13 year Government of India Security and 91-day Government of India Treasury Bill (91DTB). These future contracts are cash settled. These instruments can be used for hedging the underlying cash positions.

Numerical Example –

When the underlying asset being hedged and the IRF contract are based on the same instrument, the hedge is known as a perfect hedge.

Imperfect hedging is when the underlying asset being hedged and the IRF contract has a 90 day correlation of closing prices of more than 90%. If such a correlation does not exist at any time, the derivative position shall be counted as exposure. Maximum permissible imperfect hedging is 20%. For example, assume a portfolio comprising the following structure:

Security	Amount (crs)	Price (INR)
IGB 6.79% 2027	50	94.6
IGB 6.68% 2031	25	91
IGB 7.17% 2028	15	98
Cash	10	
Total	100	

Assuming the fund manager intends to hedge the portfolio using IRF and uses contracts on IGB 6.79% 2027 as it is most liquid. Maximum permissible imperfect hedging is 20%. For the above fund is 100*20% = INR 20 crores. Maximum perfect hedging using 6.79% 2027 is INR 50 crores. Total hedge the fund can enter into is INR 50 crores + INR 20 crores = INR 70 crores. Assuming the 90 day historical correlation between the instruments in the portfolio are as follows:

90 day historical correlation	IGB 6.79% 2027	IGB 6.68% 2031	IGB 7.17% 2028
IGB 6.79% 2027	1	0.95	0.85
IGB 6.68% 2031	0.95	1	0.80
IGB 7.17% 2028	0.85	0.80	1

Given that we are using IRF on 6.79% 2027, we can hedge 6.68% 2031 using IRFs as correlation is more than 90% upto INR 20 crores (based on the 20% limit of imperfect hedging). Since one contract of IRF has a notional value of INR 2 lakhs, in this example the fund manager may sell (INR 70 crores/2 lakhs) 3500 contracts, to hedge his position.

Scenario 1: When the bonds close higher than at the time the hedge was entered into:

Security	amt (cr)	Price before hedging (INR)	Price on maturity of hedge (INR)	Gain/Loss	Net Gain (INR lakhs)
IGB 6.79% 2027	50	94.6	94.7	0.1	5
IGB 6.68% 2031	25	91	91.15	0.15	3.75
IGB 7.17% 2028	15	98	98.05	0.05	0.75
Cash	10				
Without IRF					9.5
IRF based on IGB 6.79% 2027	70	94.5	94.65	-0.15	-10.5
Total with IRF	100				

Scenario 2: When the bonds close lower than at the time the hedge was entered into:

Security	Amount (crs)	Price before hedging (INR)	Price on maturity of hedge (INR)	Gain/Loss	Net Gain (INR lakhs)
IGB 6.79% 2027	**50**	**94.6**	**94.5**	**-0.1**	**-5**
IGB 6.68% 2031	**25**	**92**	**91.85**	**-0.15**	**-3.75**
IGB 7.17% 2028	**15**	**100**	**99.95**	**-0.05**	**-0.75**
Cash	**10**				
Without IRF					**-9.5**
IRF based on IGB 6.79% 2027	**70**	**98.5**	**98.45**	**0.05**	**3.5**

Total with IRF	**100**				

As can be seen in the cases above, IRFs help in reducing the volatility of the loss/gain to the fund in case of yield movements.

Please note these examples are hypothetical in nature and are given for illustration purposes only. The actual returns may vary depending on the market conditions.
The AMC retains the right to enter into such derivative transactions as may be permitted by the applicable regulations from time to time.

The Exchanges, however, in their own judgment, may prescribe limits lower than what is prescribed by SEBI by giving advance notice to the market under intimation to SEBI.

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

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

In addition, certain investment parameters may be adopted internally by AMC, and amended from time to time, to ensure appropriate diversification / security for the Fund. The Trustee Company / AMC may alter these above stated limitations from time to time, and also to the extent the SEBI (Mutual Funds) Regulations, 2026 change, so as to permit the Investment strategies to make its investments in the full spectrum of permitted investments for Mutual Funds to achieve its investment objective. As such all investments of the Investment strategy will be made in accordance with SEBI (Mutual Funds) Regulations, 2026, including Schedule VI thereof.

C. FUNDAMENTAL ATTRIBUTES

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

(i) **Type of a Investment strategy -** An interval investment strategy dynamically investing across equity, debt, equity and debt securities, InvITs and commodity derivatives, including limited short exposure on permitted instruments through derivatives.

(ii) **Investment Objective**

Main Objective - Please refer **"Investment Objective"** section.
Please refer to Section – **Part I** - '**Highlights/Summary of the Investment strategy** - **Investment objective**'

Investment Pattern – Please refer to Part II-A '**How will the Investment strategy Allocate its Assets**?'

(iii) **Terms of Issue**

A. Liquidity Provisions:

Please refer to Section – **Part I - Liquidity/listing details**

B. Aggregate fees and expenses charged to the Investment strategy:

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

C. Any Safety Net or Guarantee Provided:

The Investment strategy does not provide any safety net or guarantee.

Changes in Fundamental Attributes:

In accordance with Regulation 22(9)(C) of the SEBI (MF) Regulations, 2026 and Clause 1.9.2 of SEBI Master Circular for Mutual Funds dated Marh 20, 2026, the Trustee shall ensure that no change in the fundamental attributes of the Investment strategy and the Plan(s) / Option(s) thereunder or the trust or fee and expenses payable or any other change which would modify the Investment strategy 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 ISID 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 / SIF 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. Floors and ceiling within a range of 5% of the intended allocation against each sub class of asset, as per clause 14.5 of SEBI Master Circular for mutual funds dated March 20, 2026 (only for close ended debt investment strategies- if applicable) – Not applicable

E. ***Other Investment Strategy Specific Disclosures:***

Listing and transfer of units	Listing - The Units of the Investment strategy will be listed on National Stock Exchange of India Limited or any recognised stock exchanges as may be decided by AMC from time to time. The Units of the Investment strategy may be bought or sold on all trading days at prevailing listed price on such Stock Exchange(s) Transfer of units – In accordance with Paragraph 15.2 of SEBI Master Circular dated March 20, 2026, units of the Investment strategy will be held in demat form and hence will be transferable and will be subject to the transmission facility in accordance with the provisions of SEBI (Depositories and Participants) Regulations, 2018 as may be amended from time to time. If a person becomes a holder of the Units consequent to operation of law, or upon enforcement of a pledge, the transfer may be effected in accordance with the provisions of SEBI (Depositories and Participants) Regulations, 2018, provided the transferee is otherwise eligible to hold the Units. However, for Units of the Investment strategy held on physical form the AMC shall, on production of instrument of transfer together with relevant unit certificates / account statements, register the transfer and return the unit certificate to the transferee within 30

	days from the date of such production. The cost of stamp duty paid for issuing the unit certificate in case of a transfer or otherwise will form part of the annual on-going expenses and/or may be recovered from the unit holder(s).
Dematerialization of units	The Unit holders will have an Option to hold the units by way of an Account Statement or in Dematerialized ('Demat') form. Unit holders opting to hold the units in Demat form must provide their Demat Account details in the specified section of the application form. The Applicant intending to hold the units in Demat form are required to have a beneficiary account with a Depository Participant (DP) registered with NSDL / CDSL and will be required to indicate in the application the DP's name, DP ID Number and the Beneficiary Account Number of the applicant held with the DP at the time of purchasing Units. Unitholders are requested to note that 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. The AMC shall issue units in dematerialized form to a unit holder in a Investment strategy within two working days of the receipt of request from the unit holder.
Minimum Target amount (This is the minimum amount required to operate the investment strategy and if this is not collected during the NFO period, then all the investors would be refunded the amount invested without any return.)	The minimum subscription amount to be raised by the Investment strategy at the time of new fund offer shall be Rs. 10 crore.
Redemption and subscription frequency	Subscription frequency – Daily Redemption frequency –Every Monday and Wednesday* of the week. *Next business day in case Monday and Wednesday is a non-business day
Notice period of the investment strategy	Not applicable
Maximum Amount to be raised (if any)	Not applicable
Dividend Policy (IDCW)	• **IDCW Distribution Procedure:** SEBI Circular lays down the procedure for Declaration of IDCW which clearly says that quantum of IDCW and record date shall be fixed by the Board of Trustees and AMC shall

	issue a notice to the public communicating the decision about IDCW including the record date, within one calendar day of the decision made by the Board of Trustees in their meeting. Record date shall be the date that will be considered for the purpose of determining the eligibility of investors whose name appears on the register of Unit holders. The record date shall be 2 working days from the issue of public notice. The Trusteeship Company reserves the right to declare IDCW on a regular basis. The Investment strategy does not guarantee or assure declaration or payment of IDCW. Although the Trustees have intention to declare IDCW under IDCW Option, such declaration of IDCW if any, is subject to Investment strategy's performance & the availability & adequacy of distributable surplus in the Investment strategy at the time of declaration of such IDCW. Investors should note that, when the SIF declares an IDCW under the Investment strategy, the Income distribution shall be dispatched within 7 working days of the record date. The requirement of giving notice & the above laid procedure shall not be compulsory for Investment strategy/plan/option having frequency of IDCW distribution from daily upto monthly IDCW. Further, investors are requested to note that the amounts can be distributed out of the investor's capital (Equilization Reserve), which is part of sales price that represents realized gains. • **Effect of IDCWs:** When IDCWs are declared and paid under the Investment strategy, the net assets attributable to Unit holders in the IDCW Option will stand reduced by the IDCW amount subject to TDS and statutory levy if any. The NAV of the Unit holders in the Growth Option will remain unaffected by the payment of IDCW. Even though the asset portfolio will be un-segregated, the NAVs of the Growth Option and IDCW Option will be distinctly different after declaration of the first IDCW to the extent of distributed income, tax and statutory levy paid thereon, where applicable, and expenses relating to the distribution of IDCWs. • **Mode of Payment of IDCWs:** The Investment strategy proposes to pay IDCW by Direct Credit or through RTGS or NEFT or any other EFT means. RBI offers the facility of EFT for facilitating better customer service by direct credit of IDCW amount to a Unit holder's bank account through electronic credit which avoids loss of IDCW in transit or fraudulent encashment. The SIF will endeavour to offer this facility for payment of IDCW/repurchase proceeds to the Unit holders residing in any of the cities where such a Bank facility is available. The Fund is arranging with selected bankers to enable direct credits into the bank accounts of the investors at these banks. If an investor has an account with a bank with which the Fund will tie up for direct credit, the IDCW amount will be credited directly to

	the bank account, under intimation to the Unit holder by email/SMS/post. The SIF, on a best effort basis, and after scrutinising the names of the banks where Unit holders have their accounts, will enable direct credit/RTGS/NEFT/ to the Unit holders' bank accounts. While the preferred mode of payment is through EFT route, the AMC is at the sole discretion to pay IDCW by any other means (including at par cheques and demand drafts, where the EFT facility is not available in a particular city or Bank or as the Trusteeship Company or the AMC deems fit in the interest of investors.) All the IDCW payments shall be in accordance and compliance with SEBI Regulations, as amended from time to time. If Unit holders have opted for IDCW Payout Option, if the IDCW amount payable to such Unit holders (net of tax deducted at source, wherever applicable) is less than or equal to Rs. 250, following treatment shall be: a. Where the option to payout IDCW is available in electronic mode: The IDCW amount shall be paid to the Unit holders. However, if the payment through electronic mode is unsuccessful, the AMC shall issue IDCW warrant for such amount; and b. Where the option to payout IDCW is not available in electronic mode: The IDCW shall be mandatorily reinvested in the respective Investment strategy/Plan by issuing additional Units at the applicable ex-IDCW NAV.
Allotment (Detailed procedure)	Allotment will be completed after due reconciliation of receipt of funds for all valid applications within 5 Business Days from the closure of the NFO period. Allotment to NRIs/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 Investment strategy. 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 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, SIF will provide an account statement to the investors within 5 Business Days from the receipt of such request The AMC reserves the right to recover from an investor any loss caused to the Investment strategy 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 SIF 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 investment strategy is suitable to their risk profile.	The following persons are eligible and may apply for subscription to the Units of the Investment strategy of the Fund (subject, wherever relevant, to purchase of units of SIF being permitted and duly authorized under their respective constitutions, charter documents, corporate / other authorizations and relevant statutory provisions, etc.): 1. Resident adult Indian individuals either singly or jointly (not exceeding three), or on an Anyone or Survivor basis; 2. Karta of Hindu Undivided Family (HUF in the name of Karta); 3. Partnership Firms in the name of any one of the partner (constituted under the Indian partnership law) & Limited Liability Partnerships (LLP); 4. Minors (Resident or NRI) through parent / legal guardian; 5. Schemes of Mutual Funds registered with SEBI, including Schemes of Edelweiss Mutual Fund, subject to the conditions and limits prescribed by SEBI Regulations and the respective Investment strategy Information Documents; 6. Companies, Bodies Corporate, Public-Sector Undertakings (PSU), Association of Persons (AOP) or bodies of individuals (BOI) and societies registered under the Societies Registration Act, 1860 (so long as the purchase of units is permitted under the respective constitutions); 7. Banks, including Scheduled Bank, Regional Rural Bank, Co-Operative Bank etc. & Financial Institutions; 8. Special Purpose Vehicles (SPV) approved by appropriate authority; 9. Religious and Charitable Trusts, Wakfs or endowments of private trusts and Private trusts (subject to receipt of necessary approvals as required & who are authorised to invest in Mutual Fund schemes / SIFs under their trust deeds);

	10. Non-Resident Indians (NRIs) / Persons of Indian origin residing abroad (PIO) on repatriation or non-repatriation basis; 11. Foreign Institutional Investors (FIIs) registered with SEBI on fully repatriation basis; 12. Provident / Pension / Gratuity / superannuation, such other retirement and employee benefit and such other funds to the extent they are permitted to invest; 13. Army, Air Force, Navy and other para-military units and bodies created by such institutions; 14. Scientific and Industrial Research Organisations; 15. Multilateral Funding Agencies / Bodies Corporate incorporated outside India with the permission of Government of India / Reserve Bank of India; 16. Trustee, the AMC, their Shareholders or Sponsor, their associates, affiliates, group companies may subscribe to Units under the Investment strategy; 17. 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. 18. Insurers, insurance companies / corporations registered with the Insurance Regulatory Development Authority (subject to IRDA Circular (Ref: IRDA/F&I/INV/CIR/074/03/2014) dated March 3, 2014 19. Any other category of individuals / institutions / body corporate etc., so long as wherever applicable they are in conformity with SEBI Regulations/other applicable Regulations/the constituent documents of the applicants. **Notes:** 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 Investment strategy 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 Investment strategy if he/she so desires and is otherwise eligible. However, the AMC shall not be liable to pay interest or any compensation, arising on account of taxation law or otherwise, on redemption, IDCW or otherwise, to such a person during the period it takes for the Fund to record change in residential status, bank mandates, and change in address due to change in tax status on account of change in residential status. Notwithstanding the aforesaid, the Trustee reserves the right to close the Unit holder's

	account and to pay the repurchase value of Units, subsequent to his becoming a person resident outside India, should the reasons of cost, interest of other Unit holders and any other circumstances make it necessary for the Fund to do so. Investors desiring to invest / transact in the Investment strategy 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 Investment strategy 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 Investment strategy. 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 Investment strategy mentioned in the SAI under the head "Who Can Invest" & also note that this is an indicative list and you are requested to consult your financial advisor to ascertain whether the Investment strategy 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 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 AMC reserves the right to reject any application or compulsorily redeem the units held directly or beneficially in case the applicant/investor fails to furnish the relevant information and/or documentation or is found to be holding units in contravention of the FATCA provisions. Further, in accordance with the regulatory requirements relating to FATCA/CRS read along with SEBI Circular no. CIR/MIRSD/2/2015 dated August 26, 2015 and AMFI Best practices guidelines circular no. 63/2015-16 dated September 18, 2015 regarding uniform implementation of FATCA/CRS requirements, investors are requested to ensure the following: With effect from November 1, 2015 all investors have to mandatorily provide the details and declaration pertaining to FATCA/CRS for all new accounts opened, failing which the application shall be liable to be rejected. For accounts opened between July 1, 2014 and October 31, 2015 and certain pre - existing accounts opened till June 30, 2014, the AMC shall reach out to the investors to seek the requisite information/declaration which has to be submitted by the investors before December 31, 2015. In case the information/declaration is not received from the investor on or before December 31, 2015, the account shall be treated as reportable account. **Ultimate Beneficial Ownership:** In accordance with SEBI Circular no. CIR/MIRSD/2/2013 dated January 24, 2013 and AMFI Best practices guidelines circular no. 62/2015-16 dated September 18, 2015, Investors may note the following: • With effect from November 1, 2015, it is mandatory for new investors to provide beneficial ownership details as part of account opening documentation failing which the AMC shall reject the application.

	• With effect from January 1, 2016 it is mandatory for existing investors/unit holders to provide beneficial ownership details, failing which the AMC may reject the transaction for additional subscription (including switches).
Who cannot invest	The following persons/entities cannot invest in the Investment strategy: 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. Foreign Portfolio Investors (FPIs) subject to the applicable Regulations; 4. 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 Investment strategy, when present in India, as lump-sum subscription, switch transaction and systematic transactions (including SIP/STP/SWP) 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 Investment strategy(s. 5. Persons residing in Canada, except where such Canada Person is an NRI / PIO, he/she shall be permitted to make an investment in the Scheme, when present in India, as lump-sum subscription, switch transaction and systematic transactions (including SIP/STP/SWP) upon submission of such additional documents/undertakings, as may be stipulated by the AMC/Trustee from time to time and subject to compliance with all applicable laws and regulations prior to investing in the Scheme(s). 6. The Fund reserves the right to include / exclude new / existing categories of investors to invest in the Investment strategy from time to time. In case the application is found invalid / incomplete or for any other reason Trustee feels that the application is incomplete, the Trustee at its sole discretion may reject the application, subject to SEBI Regulations and other prevailing statutory regulations, if any. **The term "U.S. Person" means any person that is a U.S. person within the meaning of Regulations under the Securities Act of 1933 of U.S. or as defined by the U.S. Commodity Futures Trading Commission or as per such further amended definitions, interpretations, legislations, rules etc, as may be in force from time to time.*
How to Apply (details)	Application form shall be available from either the Investor Service Centers (ISCs)/Official Points of Acceptance (OPAs) of AMC or may be downloaded from the website of AMC (www.edelweissmf.com). Please refer to the SAI and Application form for further details and the instructions. List of official points of acceptance, collecting banker details etc. shall be available at List of ISCs, OPAs & Collecting Banker details https://www.edelweissmf.com/Files/SID%20/%20KIM%20/%20SAI%20related%20Disclosure/published/List%20of%20ISCs,%20OPAs%20&%20Collecting%20Banker%20details_04062024_031225_PM.pdf (edelweissmf.com) or https://www.edelweissmf.com/altivaSIF/docs/List%20of%20ISCs,%20OPAs%20&%20Collecting%20Banker%20details.pdf (edelweissmf.com/altivaSIF/) Details of the Registrar and Transfer Agent (R&T), official points of acceptance, collecting banker details etc. are available on back cover page. Investors are requested to note that with a view to increase the network and enhance the service levels for investors, Edelweiss Mutual Fund is extending the facility to allow

	financial transactions i.e. Subscription/ Redemption/ Switch/ SIP/ STP through Cybrilla platform as one of its official point of acceptance), excluding Exchange Traded Fund [ETFs]. The provision of this facility shall be subject to the terms and conditions specified and guidelines issued by SEBI. It is mandatory for every applicant to provide the name of the bank, branch, address, account type and number as per requirements laid down by SEBI and any other requirements stated in the Application Form. Applications without these details will be treated as incomplete. Such incomplete applications will be rejected. The Registrar/AMC may ask the investor to provide a blank cancelled cheque or its photocopy for the purpose of verifying the bank account number.
The policy regarding reissue of repurchased units, including the maximum extent, the manner of reissue, the entity (the investment strategy 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 Investment strategy held in electronic (demat) mode are freely transferable. In case of units held in physical form, additions / deletions of names will be allowed in case a person (i.e. a transferee) becomes a holder of the Units by operation of law or upon enforcement of pledge, then the AMC shall, subject to production of such satisfactory evidence and submission of such documents, proceed to effect the transfer, if the intended transferee is otherwise eligible to hold the Units of the Investment strategy. The cost of stamp duty paid for issuing the unit certificate/ account statements in case of a transfer or otherwise will form part of the annual on-going expenses and will be recovered from the unit holder(s). Paragraph 5.3 of SEBI Master Circular dated March 20, 2026 has laid down the following conditions, in case the AMC wish to impose restrictions on redemption: a) Restrictions may be imposed when there are circumstances leading to a systematic crisis or event that severely constricts market liquidity or the efficient functioning of market such as: i. Liquidity issues ii. Market failures, exchange closure ii. Operational issues b) Restriction on redemption may be imposed for a specified period of time not exceeding 10 working days in any 90 days period. c) Any imposition of restriction would require specific approval of Board of AMCs and Trustee and the same should be informed to SEBI immediately. d) When restriction on redemption is imposed, the following procedure shall be applied: I. No redemption request upto INR 2 lakh shall be subject to such restriction. II. When redemption request are above INR 2 lakhs, AMCs shall redeem the first INR 2 lakh without such restriction and remaining part over and above INR 2 lakh shall be subject to such restriction. If the restriction on redemption will be made applicable in accordance with SEBI Regulation, the provision of redemption in 'creation size' will not be applicable.

	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 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 Centre subject to its being complete in all respects and received prior to the cut-off timings on that Business Day. The AMC will calculate on every Business Day and the same will be declared/disclosed and uploaded on the AMFI website i.e., www.amfiindia.com and on SIF's website i.e. https://www.edelweissmf.com/altivasif by 11:00 p.m. on the same business day. ***Notes:** ➢ The investment strategy is permitted to take exposure to overseas securities. In case where the Investment Strategy has taken exposure to overseas securities, the NAV of the investment strategy would be declared by 10:00 a.m. on the following business day. In case the investment strategy ceases to hold exposure to any overseas securities during the business day, NAV of the investment strategy for that day would continue to be declared on 10:00 a.m. on the following business day, Subsequent to that day, NAV of the investment strategy shall be declared on 11:00 p.m., on the same day. **For Purchase of any amount:** • In respect of valid applications received upto 3:00 p.m. and where the funds for the entire amount are available for utilization before the cut-off time i.e. 3:00 p.m. - the closing NAV of the day shall be applicable. • In respect of valid applications received after 3:00 p.m. and where the funds for the entire amount are available for utilization on the same day or before the cut-off time of the next business day - the closing NAV of the next Business Day shall be applicable. Irrespective of the time of receipt of application, where the funds for the entire amount are available for utilization before the cut-off time on any subsequent Business Day - the closing NAV of such subsequent Business Day shall be applicable. **For Redemption:** Where the application is received up to 3:00 p.m. on a Business Day - Closing NAV of the day of receipt of application; and Where the application is received after 3:00 p.m. on a Business Day - Closing NAV of the next Business Day. 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 Investment strategy to another Investment strategy received before cut-off i.e. upto 3:00 p.m. having business day for both the Investment strategies, closing NAV of the Business Day shall be applicable for switch-out Investment strategy and for Switch-in Investment strategy, the closing NAV of the Business Day shall be applicable, on which funds are available for utilization in the switch-in Investment strategy (allocation shall be in line with the redemption payout). Kindly note that the provisions wrt to redemption and switches are applicable twice a week (Every Monday and Every Wednesday*) Next business day in case Monday and Wednesday is a non-business day. To clarify, for investments through systematic investment systematic investment and trigger routes such as Systematic Investment Plans (SIP), Systematic Transfer Plans (STP 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 Investment strategy irrespective of the installment date of the SIP, STP or record date of IDCW etc. The NAV of the Investment strategy 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 https://www.edelweissmf.com/altivasif & www.amfiindia.com. Investors may also call our Toll free number 1800 425 0090. Callers outside India, mobile users, other landline users may dial. +91-040-23001181. The Toll-Free Number and the Non-Toll-Free Number will be available between 9.00 am to 6.00 pm from Monday to Friday and on Saturday 9:00 AM to 2:00 PM, excluding public holidays. For details, please visit AMC / SIF website (https://www.edelweissmf.com/altivasif)
Where can the applications for purchase/redemption switches be submitted?	Refer “How to apply (details)” above.
Minimum amount for purchase/redemption/switches	**Purchase:** Minimum of Rs. 10,00,000/- and in multiples of Re. 1/- thereafter. Minimum amount for accredited investor: Rs. 1,00,000 and in multiples of Re. 1/- thereafter. The minimum investment requirement as stated above shall not apply to existing investors under Altiva SIF who have complied with the minimum threshold requirement. For such investors the minimum application amount will be Rs. 1,000 and in multiples of Re.1/- thereafter.

	On Continuous basis: Minimum (including switch-in) of Rs. 10,00,000/- and in multiples of Re. 1/- thereafter. The minimum investment requirement as stated above shall not apply to existing investors under Altiva SIF who have complied with the minimum threshold requirement. For such investors the minimum application amount will be Rs. 1,000 and in multiples of Re.1/- thereafter. SIP: Rs. 1,000 and in multiples of Re. 1/- thereafter. STP: Rs. 1,000 and in multiples of Re. 1/- thereafter. SWP: Rs. 1,000 and in multiples of Re. 1/- thereafter. SIP is subject to minimum investment of Rs 10,00,000 across SIF investment strategies of Altiva SIF. For SWP, the minimum balance after each withdrawal should be at least Rs. 10,00,000/- and for accredited investor it should be at least Rs. 1,00,000. For STP, the minimum balance after every systematic transfer out instalment should be at least Rs. 10,00,000/- and for accredited investor it should be at least Rs. 1,00,000. For accredited investors: Minimum investment of Rs. 1,00,000 and in multiples of Re. 1/- thereafter For investments made by designated employees of Edelweiss Asset Management Limited in line with paragraph 7.14 of the SEBI Master Circular for Mutual Funds dated March 20, 2026, requirement for minimum application/ redemption amount will not be applicable. **Minimum additional purchase amount:** Minimum of Rs.1,000/- and in multiples of Re. 1/- thereafter. **Minimum Redemption Amount:** There will be no minimum redemption criterion. The Redemption / Switch-out would be permitted to the extent of credit balance in the Unit holder's account of the Plan(s) / Option(s) of the Scheme (subject to release of pledge / lien or other encumbrances). Amount based redemptions will be in multiples of Re. 1. In case of Units held in dematerialized mode, the Unit Holder can give a request for Redemption only in number of Units which can be fractional units also. Depository participants of registered Depositories can process only redemption request of units held in demat mode. The AMC/ Trustee reserves the right to change/ modify the terms of minimum redemption amount/switch-out. The redemption will be subject to compliance with provisions mentioned under "Minimum investment threshold"
Minimum threshold requirement and consequences of non-maintenance	Pursuant to clause 21.4 of SEBI Master Circular dated March 20, 2026 as amended from to time, an aggregate investment by an investor across all investment strategies offered by Altiva SIF, at the Permanent Account Number ('PAN') level, should not be less than Rs. 10 lakhs ('Minimum Investment Threshold').

	The AMC will monitor compliance with the Minimum Investment Threshold on a daily basis and ensure that there are no active breaches. The AMC will ensure that the investor's total investment value does not fall below the Minimum Investment Threshold due to redemption transactions initiated by the investor. Passive breaches (occurrence of instances not arising out of omission and commission by AMC), such as those caused by a decline in Net Asset Value (NAV), shall not be treated as a violation of the Minimum Investment Threshold. However, if the total investment value falls below the threshold due to a passive breach, the investor shall only be permitted to redeem the entire remaining investment amount from the SIF. In case of any active breach of the Minimum Investment Threshold by an investor, including through transactions on stock exchanges or off-market transfers: i) all units of such investor held across investment strategies of the SIF shall be frozen for debit, and ii) a notice of 30 calendar days shall be given to such investor to rebalance the investments in order to comply with the Minimum Investment Threshold. Pursuant to the notice to the investor as mentioned above: • in case investor rebalances his/her investments in SIF within the notice period of 30 calendar days, the units of SIF of such investor shall be unfreezed, and no further action shall be taken with regard to compliance with Minimum Investment Threshold. • in case the investor fails to rebalance the investments within the aforesaid 30 calendar day period, the frozen units shall be automatically redeemed by the AMC, at the applicable Net Asset Value of the next immediate business day after the 30th calendar day of the notice period.
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, SIF 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 seven working days from the record date.
Redemption	The redemption or repurchase proceeds shall be dispatched to the unitholders within three working days from the date of redemption or repurchase. For list of exceptional circumstances refer para 15.3.3 of SEBI Master Circular for Mutual

	Funds dated March 20, 2026.
Bank Mandate	It is mandatory for every applicant to provide the name of the bank, branch, address, account type and number as per requirements laid down by SEBI and any other requirements stated in the Application Form. Applications without these details will be treated as incomplete. Such incomplete applications will be rejected. The Registrar/AMC may ask the investor to provide a blank cancelled cheque or its photocopy for the purpose of verifying the bank account number. **Multiple Bank Account Registration** The SIF 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 SIF 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 SIF reserves the right to designate any of the registered bank accounts as default bank account. Consequent to introduction of "Multiple Bank Accounts Facility", registering a new bank account will require a cooling period of not more than 10 days from the date of receipt of request. In the interim, in case of any IDCW/ redemption/ maturity payout, the same would be credited in the existing registered bank account. **Change in Bank Mandate:** Change in Bank Mandate: Pursuant to AMFI communication no. 135/BP/26/11-12 dated March 21, 2012, following process changes will be carried out in relation to change in bank mandate: 1. In case of standalone change of bank details, documents as enlisted in the SAI should be submitted as a proof of new bank account details. 2. In case of standalone change of bank details, documents as enlisted below should be submitted as a proof of new bank account details: 3. Investors/Unit holders are advised to register multiple bank accounts and choose any of such registered bank accounts for receipt of redemption proceeds; 4. Any unregistered bank account or new bank account forming part of redemption request shall not be entertained or processed; Any change of Bank Mandate request received/processed few days prior to submission of a redemption request or on the same day as a standalone change request or received

	along with the redemption request, Edelweiss Asset Management Ltd will continue to follow cooling period of 10 calendar days for validation and registration of new bank account and dispatch/credit of redemption proceeds shall be completed in 10 working days from the date of redemption.
Delay in payment of redemption / repurchase proceeds/dividend	The AMC shall be liable to pay interest to the unitholders at rate as specified (presently @ 15% per annum) vide clause 15.4 of SEBI Master Circular for Mutual Funds dated March 20, 2026 by SEBI for the period of such delay.
Unclaimed Redemption and Income Distribution cum Capital Withdrawal Amount	In terms of paragraph 15.5 of the Master Circular for Mutual Funds dated March 20, 2026, 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 Investment strategy / Money Market Mutual Fund schemes floated by Mutual Funds specifically for deployment of the unclaimed amounts only. Investors who claim the unclaimed amounts during a period of three years from the due date shall be paid initial unclaimed amount along-with the income earned on its deployment. Investors, who claim these amounts after 3 years, shall be paid initial unclaimed amount along-with the income earned on its deployment till the end of the third year. After the third year, the income earned on such unclaimed amounts shall be used for the purpose of investor education. The 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	The minor unitholder, on attaining majority, shall inform the same to AMC / 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/. The AMC/RTA will execute standing instructions like SIP, STP, SWP etc. in a folio of minor only upto the date of minor attaining majority though the instruction may be for the period beyond that date. The above provisions are in line with the Clause 15.13 of the SEBI Master Circular dated March 20, 2026 for Mutual Funds. Payment for investment by minor in any mode shall be accepted from the bank account of the minor, parent or legal guardian of the minor, or from a joint account of the minor with parent or legal guardian. Irrespective of the source of payment for subscription, all redemption proceeds shall be credited only in the verified bank account of the minor, i.e. the account the minor may hold with the parent/ legal guardian after completing all KYC formalities. The above provisions are in line with the para 15.13 of the SEBI Master Circular for Mutual Funds dated March 20, 2026.
Acceptance of transactions through	Non-individual unitholders desiring to avail the facility of carrying out financial transactions through email in respect of Edelweiss Mutual Fund / Altiva Specialized

email in respect of Non-individual investors	Investment Fund 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 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.

III. Other Details

A. Periodic Disclosures

Portfolio Disclosure / Half yearly Financial Results This is a list of securities where the corpus of the Investment strategy is currently invested. The market value of these investments is also stated in portfolio disclosures.	The SIF shall disclose portfolio (along with ISIN), including derivative instruments, as on the last day of every alternate month (i.e. as on the end of May, July, September, November, January and March) for all its investment strategies on the respective AMC website and on the website of AMFI within 10 days from the close of such month in a user friendly and downloadable spreadsheet format. In accordance with Para 6.1 of SEBI Master circular dated March 20, 2026, unitholders whose e-mail addresses are registered, AMC shall send the details of the strategy portfolio including the Investment strategy risk-band, name of benchmark and risk- band of benchmark while communicating the, portfolio via email within 10 days from the close of each alternate month. AMCs shall provide a link to investors to their registered email to enable the investor to directly view/download only the portfolio of strategy subscribed by the said investor. The SIF / AMC shall provide a physical copy of statement of its strategy portfolio, without charging any cost, on specific request received from a unit holder. AMCs shall declare on their website the hosting of the monthly statement of its strategy portfolio on their respective websites and on the website of AMFI and the modes such as SMS, telephone, email or written request (letter) through which a unit holder can submit a request for a physical or electronic copy of the statement of strategy portfolio.
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 (https://www.edelweissmf.com/altivasif) 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 Investment strategy wise annual report on the AMC's website (https://www.edelweissmf.com/altivasif) 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 Investment strategy wise annual report or abridged summary thereof.
Investment strategy Summary Document (SSD)	In accordance with SEBI letter dated December 28, 2021 and AMFI emails dated March 16, 2022 and March 25, 2022, Investment strategy summary document for all schemes of Mutual Fund / Investment strategy of SIF 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 Investment strategy information on the website of the AMC i.e. https://www.edelweissmf.com/downloads/Investment strategy-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-Band	In accordance with paragraph 21.12 of SEBI Master circular dated March 20, 2026, SIF shall assign risk level for Investment strategies at the time of launch of New Fund Offer of the investment strategy. Any change in risk band shall be communicated by way of Notice cum Addendum and by way of an e-mail or SMS to unitholders of that particular investment strategy. Risk-band shall be evaluated on a monthly basis and SIF/AMCs shall disclose the risk-band for all their investment strategies on their respective websites and on website of AMFI within 10 days from the close of each month. SIFs shall disclose the risk level of investment strategies as on March 31st of every year, along with number of times the risk level has changed over the year, on their websites and AMFI website.

B. SCENARIO ANALYSIS FOR DERIVATIVES POSITIONS (As specified by AMFI)

The below is the scenario analysis depicting the expected loss to the investor due to market movements for hybrid strategies:

Hybrid Investment Strategies						
The following table shows the performance of Nifty50 index and individual performance of other indices:				The following table shows the interest rate change for various sectors:		
Nifty50		**10.00%**		**Government Bonds**		**1.00%**
IT Sector		**-15.00%**		**Auto Sector**		**-1.25%**
Banking Sector		**8.50%**		**Pharma Sector**		**0.50%**
The following table shows the performances of various asset classes:						
Gold Futures		**5.00%**				
REITs/INVITs		**2.50%**				
Total AUM of Investment Strategy		**₹ 10,00,00,000**				
Scenario 1: Without any unhedged short derivative exposure						
Portfolio		**Modified Duration**	**Weight (NAV/Total NAV)**	**Net Asset Value(NAV)**	**PnL (Market up, interest rate down)**	**PnL (Market down, interest rate up)**
Equity	Nifty50		25.0%	₹ 2,50,00,000	₹ 25,00,000	₹ -25,00,000
Debt instruments	Government Bonds	5	25.0%	₹ 2,50,00,000	₹ 12,50,000	₹ -12,50,000
Commodity	Gold Futures		20.0%	₹ 2,00,00,000	₹ 10,00,000	₹ -10,00,000
REITs/INVITs			20.0%	₹ 2,00,00,000	₹ 5,00,000	₹ -5,00,000
Cash	-		10.00%	₹ 1,00,00,000	₹ -	₹ -
Total			**100.0%**	**₹ 10,00,00,000**	**₹ 52,50,000**	**₹ -52,50,000**
					5.25%	**-5.25%**

Scenario 2: 10% short exposure in Equity IT Sector and 15% short exposure in bonds of Auto Sector						
Portfolio		**Modified Duration**	**Weight (NAV/Total NAV)**	**Net Asset Value(NAV)**	**PnL (Nifty up by 10%)**	**PnL (Nifty down by 10%)**
Equity	Nifty50		20.0%	₹ 2,00,00,000	₹ 20,00,000	₹ -20,00,000
Debt instruments	Government Bonds	5	20.0%	₹ 2,00,00,000	₹ 10,00,000	₹ -10,00,000
Commodity	Gold Futures		15.0%	₹ 1,50,00,000	₹ 10,00,000	₹ -10,00,000
REITs/INVITs			15.0%	₹ 1,50,00,000	₹ 5,00,000	₹ -5,00,000
Unhedged Equity Futures Short	IT Sector		10.0%	₹ 1,00,00,000	₹ 15,00,000	₹ -15,00,000
Unhedged Debt Futures Short	Auto Sector	-4.5	15.0%	₹ 1,50,00,000	₹ 8,43,750	₹ -8,43,750
Cash			5.0%	₹ 50,00,000	₹ -	₹ -
Total			**100.000%**	**₹ 10,00,00,000**	**₹ 68,43,750**	**₹ -68,43,750**
					6.84%	**-6.84%**
Scenario 3: 10% short exposure in Equity Banking Sector and 15% short exposure in bonds of Pharma Sector						
Portfolio		**Beta/Modified Duration**	**Weight (NAV/Total NAV)**	**Net Asset Value(NAV)**	**PnL (Nifty up by 10%)**	**PnL (Nifty down by 10%)**
Equity	Nifty50		20.0%	₹ 2,00,00,000	₹ 20,00,000	₹ -20,00,000
Debt instruments	Government Bonds	5	20.0%	₹ 2,00,00,000	₹ 10,00,000	₹ -10,00,000
Commodity	Gold Futures		15.0%	₹ 1,50,00,000	₹ 10,00,000	₹ -10,00,000
REITs/INVITs			15.0%	₹ 1,50,00,000	₹ 5,00,000	₹ -5,00,000
Unhedged Equity Futures Short	Banking Sector		10.0%	₹ 1,00,00,000	₹ -8,50,000	₹ 8,50,000
Unhedged Debt Futures Short	Pharma Sector	-4.5	15.0%	₹ 1,50,00,000	₹ -3,37,500	₹ 3,37,500
Cash			5.0%	₹ 50,00,000	₹ -	₹ -
Total			**100.000%**	**₹ 10,00,00,000**	**₹ 33,12,500**	**₹ -33,12,500**
					3.31%	**-3.31%**
Note:						
1	Equity Derivatives may include exchange traded Futures and Options on equity securities					
2	NAV is representative of the market value at the asset level and aggregates to 100% at the fund level					
3	Bond Price change is computed as : (- Modified Duration * Interest Rate Shift)					
4	Bond Derivatives may include IRS, IRF,CDS etc					
5	NAV is representative of the market value at the asset level and aggregates to 100% at the fund level					

C. LIQUIDITY RISK MANAGEMENT TOOLS AND ITS APPLICABILITY

Liquidity risk management refers to the process of ensuring that a fund can meet its short-term obligations, particularly investor redemptions and operational expenses, without needing to sell assets at distressed prices.

- **Liquidity Stress Testing:**
  Simulate various adverse scenarios to evaluate the fund's ability to meet redemption demands.

- **Liquidity Buffers:**
  Maintain an adequate level of highly liquid assets to cover potential redemption needs.

- **Liquidity Bucketing:**
  Categorize assets based on their expected liquidation time (e.g., daily, weekly, monthly). Align asset liquidity with

expected redemption profiles.

- **Liquidity Monitoring and Reporting:**
  Regular monitoring of liquidity positions and stress test results. Reporting to management and regulators as necessary to ensure transparency.

- **Liquidity Policy and Procedures:**
  Establish clear policies specific to SIF's investment strategy and asset liquidity.

D. TRANSPARENCY/NAV DISCLOSURE (DETAILS WITH REFERENCE TO INFORMATION GIVEN IN SECTION I)

The AMC will calculate and disclose the first NAV within the timelines stipulated under the Regulations from the closure of the New Fund Offer Period. Subsequently, the NAVs of the Investment strategy will be calculated by the SIF on each Business Day and will be made available before 11:00 p.m. * on every business day.

***Notes:**

- In case the investment strategy has exposure to ETCDs but no investment / transactions in overseas securities, the NAV shall be updated on each business day by the AMC on their SIF website and on the website of AMFI before 09:00 a.m. of the following calendar day (T+1 day).
- In case the investment strategy has investment / transactions in overseas securities, the NAV shall be disclosed before 10:00 a.m. on the following business day in order to capture the latest price of underlying overseas securities & to account the transaction in overseas securities on transaction date.

The AMC will prominently disclose the NAVs under a separate head on its website https://www.edelweissmf.com/altivasif) NAV will be updated on the website of the AMC (https://www.edelweissmf.com/altivasif) and on the AMFI website www.amfiindia.com.

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

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

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

E. TRANSACTION CHARGES AND STAMP DUTY- Transaction charges – Not applicable

Details to be provided in SAI.

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 / SIF transactions (including transactions carried through stock exchanges and depositories for units in demat mode), with effect from July 1, 2020. Accordingly, pursuant to levy of stamp duty, the number of units allotted on purchase transactions (including IDCW reinvestment and IDCW transfers) to the unitholders would be reduced to that extent.

For further details refer SAI.

F. ASSOCIATE TRANSACTIONS- Please refer to Statement of Additional Information (SAI)

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

Altiva Active Asset Allocator Long-Short Fund	**Resident Investors**		**Mutual Fund**
	Individuals	**Domestic Companies / Partnership Firms**	
Tax on Dividend	As per applicable slab rates.		NIL
Tax on Capital Gain			
Long Term	12.5%		NIL
Short Term	Applicable Slab Rates (Holding period 12 months)		NIL

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

H. RIGHTS OF UNITHOLDERS- Please refer to SAI for details.

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

I. PENALTIES, PENDING LITIGATION OR PROCEEDINGS, FINDINGS OF INSPECTIONS OR INVESTIGATIONS FOR WHICH ACTION MAY HAVE BEEN TAKEN OR IS IN THE PROCESS OF BEING TAKEN BY ANY REGULATORY AUTHORITY

The details of Penalties, Pending Litigation or Proceedings, Findings of Inspections or Investigations are available at https://www.edelweissmf.com/altivaSIF/docs/Pending%20Litigation.pdf

Notes:

1. Further any amendments / replacement / re-enactment of SEBI Regulations subsequent to the date of the Document shall prevail over those specified in this Document.
2. The Investment strategy under this Document was approved by the Directors of Edelweiss Trusteeship Company Limited on September 07, 2026
3. The Board of the Trustees has ensured that Altiva Active Asset Allocator Long-Short Fund approved by it, is a new product offered by Altiva SIF and is not a minor modification of the existing Fund.
4. The information contained in this Document regarding taxation is for general information purposes only and is in conformity with the relevant provisions of the Tax Act and has been included relying upon advice provided to the Fund's tax advisor based on the relevant provisions prevailing as at the currently applicable Laws.
5. Any dispute arising out of this issue shall be subject to the exclusive jurisdiction of the Courts in India.

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

For and on behalf of the Board of Directors of
Edelweiss Asset Management Limited
Sd/-
Radhika Gupta
Managing Director & CEO

Place: Mumbai
Date: November 05, 2026

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

EDELWEISS ASSET MANAGEMENT LIMITED - ISC / OPA

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

KFIN TECHNOLOGIES LIMITED - ISC / OPA

UNIT : Edelweiss Mutual Fund, 301, The Centrium, 3rd Floor, 57, Lal Bahadur Shastri Road, Nav Pada, Kurla (West), Mumbai - 400 070, Maharashtra, India. Tel. No.: +022 4617 0911 **Agra :** 3rd Floor, 303, Corporate Park, Block no. 109, Sanjay Place, Agra - 282002 (UP). Tel.: 0562-4336303 • **Agartala :** OLS RMS Chowmuhani, Mantri Bari Road, 1st Floor, Near Jana Sevak Saloon Building, Traffic Point, Tripura West, Agartala 799001. • **Ahmedabad :** Shop 11 & 12, 3rd Eye near Girish Cold Drinks, C G Road Ahmedabad 380006. Tel.: 9081903022 • **Ahmednagar :** Baiju Heights, Opposite to Canara bank, Near old Vasant talkies, Market yard road, Ahilyanagar, Ahmednagar Maharashtra - 414001. Tel.: 0241-3556221 • **Ajmer :** C/O Dani Complex, Behind Chandak Eye Hospital, Agra Gate Circle, P R Marg, Ajmer - 305001 (Rajasthan). Tel.: 0145-4058816 • **Aligarh :** Sebti Complex Centre Point, Sebti Complex Centre Point, Aligarh - 202001. Tel.: 7518801802, 0571-3297766, 68 • **Alwar :** 137, Jai Complex, Road No - 2, Alwar 301001. Tel.: 0144-4901131 • **Ambala :** 6349, 2nd Floor, Nicholson Road, Adjacent Kos Hospital, Ambala Cant, Ambala - 133001. Tel.: 7518801804 • **Amritsar :** SCO 5, 2nd Floor, District Shopping Complex, Ranjit Avenue, Amritsar, Punjab - 143001. Tel.: 0183-5158158 • **Anand :** B-42 Vaibhav Commercial Center, Nr Tvs Down Town Shrow Room, Grid Char Rasta, Anand - 380001. Tel.: 9081903038 • **Andheri :** Office No 103, 1st Floor, MTR Cabin-1, Vertex, Navkar Complex, M.V. Road, Andheri East, Opp. Andheri Court, Mumbai - 400069. Tel.: 022-46733669 • **Asansol :** 112/N G. T. Road Bhanga Pachil, G.T Road, Paschim Bardhaman, West Bengal, Asansol - 713303. Tel.: 0341-2220077 • **Aurangabad :** Ramkunj Niwas, Railway Station Road, Near Osmanpura Circle, Aurangabad - 431005. Tel.: 0240-2343414 • **Balasore :** 1-B, 1st Floor, Kalinga Hotel Lane, Baleshwar, Baleshwar Sadar, Balasore - 756001. Tel.: 06782-260503 • **Bangalore :** Unit No- 201, No-65, Surasa Enclave, 2nd Floor Puttanna Road, Gandhi Bazar Basavanagudi Bangalore- 560004 Karnataka. Tel.: 080-26603411 / 080 26602852 • **Bankura(M):** Plot 80/1/A, 3rd Floor, Nutanchati SBI Building, Opp- PC Chandra Jewellers, Nutanchati Mahalla, Bankura(M), West Bengal -722101. Tel.: 03242295202 • **Bareilly :** Tola Ram Building 68E , Civil Lines Choupla Chauraha, Above Bajaj Gold Loan, Bareilly - 243001, Uttar Pradesh. Tel.: 7518801806 • **Baroda :** 1st Floor 125 Kanha Capital, Opp. Express Hotel, R C Dutt Road, Alkapuri Vadodara 390007. Tel.: 0265-2353506, 0265-2353507 • **Begusarai :** Sri Ram Market, Kali Asthan Chowk, Matihani Road, Begusarai, Bihar - 851101. Tel.: 7518801807/9693344717 • **Belgaum :** First Floor Orionis Ozone apartment, shop no:101, Opp Jain mandir, Near to Subhash photo studio, Somwarpeth, RPD Cross Tilakwadi, Belgaum, 540006 Karnataka. Tel.: 0831 4213717 • **Berhampur (Or) :** Opp. Divya Nandan Kalyan Mandap, 3rd Lane Dharam Nagar, Near Lohiya Motor, Berhampur (Or) 760001. Tel.: 0680-2228106 • **Bhagalpur :** 3rd Floor, Hakim Devi Prasad Bhawan, Dr. Rajendra Prasad Road, Beside- Raymond Showroom, Near Ghantaghar, Bhagalpur-812002, Bihar. Tel.: 0641-4018310 • **Bharuch :** 123 Nexus business Hub, Near Gangotri Hotel, B/s Rajeshwari Petroleum, Makampur Road, Bharuch - 392001. Tel.: 9081903042 • **Bhatinda :** Mcb-Z-3-01043, 2nd Floor, Goniana Road, Opposite Nippon India Mutual Fund, Gt Road, Near Hanuman Chowk, Bhatinda - 151001. Tel.: 0164-5006725 • **Bhavnagar :** Office No. 207, Skyline Square Building, near Sanskar Mandal, Waghawadi Road, Bhavnagar - 364001 Gujarat, India. Tel.: 0278-4052224 • **Bikaner :** H. No. 10, Himtasar House, Museum Circle, Civil Line, Bikaner, Rajasthan - 334001. Tel.: 0151-2943850 • **Bhopal :** Gurukripa Plaza, Plot No. 48A, Opposite City Hospital, Zone-2, M P nagar, Bhopal - 462011. Tel.: 0755-4092712, 0755-4092715 • **Bhubaneswar :** A/181 Back Side Of Shivam Honda Show Room, Saheed Nagar, Bhubaneswar - 751007. Tel.: 0674-2548981, 0674-2360334 • **Bilaspur :** Shop.No.306 3rd Floor Anandam Plaza Vyapar Vihar Main Road, Bilaspur, Chhattisgarh - 495001. Tel.: 07752443680 • **Bokaro :** B-1, 1st Floor City Centre, Sector- 4, Near Sona Chandi Jwellers, Bokaro - 827004. Tel.: 7542979444, 06542-335616 • **Borivali :** Surbhi Apartment Ground Floor Shop No 5-8 SVP Road, Opp HDFC Bank, Next to Jain Temple. Borivali West Mumbai 400092. Tel.: 9673606377 • **Burdwan :** Saluja Complex, 846, Laxmipur, G T Road, Burdwan, PS: BURDWAN & DIST: BURDWAN-EAST PIN: 713101. Tel.: 0342-2665140, 0342-2550840 • **Calicut :** Second Floor, Manimuriyil Centre, Bank Road, Kasaba Village, Calicut - 673001. Tel.: 0495-4022480 • **Chandigarh :** S C O No. 2475-2476, 1st Floor, Sector 22 C, Chandigarh - 160 022, Union Territory. Tel.: 0172-5060291 • **Chandrapur :** Global Financial Services, 2nd Floor, Raghuwanshi Complex, Near Azad Garden, Chandrapur - 442402, Maharashtra. Tel.: 07172-466593 • **Chennai :** 9th Floor, Capital Towers, 180, Kodambakkam High Road, Nungambakkam, Chennai - 600 034 Tel.: 044 - 42028512 / 42028513 • **Chinsurah :** No-96,PO- Chinsurah, Doctor Lane Chinsurah -712101 • **Cochin :** 1st Floor, Matsun Towers, Building # 14/6505, AK Seshadri Road Near MG Road Metro Piller #689, Ernakulam, Cochin -682011, Kerala Tel.: 0484-4025059 • **Coimbatore :** 3rd Floor Jaya Enclave, 1057 Avinashi Road, Coimbatore - 641018. Tel.: 0422-4388011/012/013/014, 0422-4388451 • **Cooch Behar, West Bengal :** Beside Muthoot Fincorp, Opposite Udichi Market, Nripendra Narayan Road, Post & District-Cooch Behar, PIN-735101 - West Bengal. Tel.: 03582-222225 • **Cuttack :** D. Market, 515 Jagannath Bhawan Complex, First Floor, BK- Professor Pada Road Po- Arunodaya Market, Badambadi Colony, Cuttack - 753012, Odisha. Tel.: 0671-2956816 • **Darbhanga :** H No-185, Ward No- 13, National Statistical Office Campus, Kathal Bari, Bhandar Chowk, Darbhanga-846007, Bihar. Tel.: 06272467845 • **Davangere :** D.No 162/6, 1st Floor, 3rd Main, P J Extension, Davangere taluk, Davangere Manda, Davangere 577002 • **Dehradun :** Shop No-809/799, Street No-2 A, Rajendra Nagar, Near Sheesha Lounge, Kaulagarh Road, Dehradun-248001 Tel.: 7518801810 • **Dhanbad :** 208 New Market, 2nd Floor, Bank More, Dhanbad - 826001. Tel.: 9264445981 • **Dharwad :** Adinath Complex, Beside Kamal Automobiles, Bhoovi Galli, Opp. Old Laxmi Talkies, PB Road, Dharwad - 580001. Tel.: 0836-2440200 • **Dhule :** House No.1676, Lane No.-5,Hindu Ekta Chowk, Beside HDB Finance Services, Opposite Satish Tailor, Dhule-424001, Maharashtra. Tel.: 02562-282823 • **Dibrugarh :** Amba, Complex, 3rd Floor, HS Road, Dibrugarh-786001 Assam. Tel.: 7208385586 • **Durgapur :** MWAV-16 Bengal Ambuja, 2nd Floor City Centre, Distt. Burdwan, Durgapur - 713216. Tel.: 0343-6512111 • **Erode :** Address No 38/1, Ground Floor, Sathy Road, (VCTV Main Road), Sorna Krishna Complex, Erode - 638003. Tel.: 0424-4021212 • **Faridabad :** A-2B 3rd Floor, Neelam Bata Road Peer ki Mazar, Nehru Groundnit, Faridabad - 121001. Tel.: 7518801812 • **Gandhidham :** Shop # 12, Shree Ambica Arcade, Plot # 300, Ward 12, Opp. CG High School, Near HDFC Bank, Gandhidham - 370201. Tel.: 9081903027 • **Gandhinagar :** 138 - Suyesh Solitaire, Nr. Podar International School, Kudasan, Gandhinagar - 382421, Gujarat. Tel.: 07949237915 • **Gaya :** Opposite of Bharat Sewa Ashram, Near Dr A Barkat Multispeciality Hospital, Swaraj Puri Road, Gaya-823001. Tel.: 0631 2220065 • **Ghaziabad :** Second Floor, 8, Advocate Chambers, RDC, Raj Nagar, Ghaziabad - 201002 Uttar Pradesh. Tel.: 0120-4351421 • **Ghatkopar :** 11/Platinum Mall, Jawahar Road, Ghatkopar (East), Mumbai 400077 Maharashtra. Tel.: 9004089306

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

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

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