

Scheme Information Document (SID)

SECTION I

Edelweiss Flexi-Cap Fund

(An open ended dynamic equity scheme investing across large cap, mid cap, small cap stocks)

This product is suitable for investors who are seeking*:	Scheme Risk-o-meter	Benchmark Risk-o-meter As per AMFI Tier I Benchmark - Nifty 500 TR Index
- Long-term capital growth. - Investment in equity and equity-related securities of companies across various market capitalisations.		
Investors understand that their principal will be at very high risk		

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

The above risk-o-meter is based on the scheme portfolio as on May 31, 2024. An addendum may be issued or updated in accordance with provisions of Paragraph 17.4 of SEBI Master circular on Mutual Funds dated May 19, 2023, on an ongoing basis on the website <https://www.edelweissmf.com/>.

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

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

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

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

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

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

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

This Scheme Information Document is dated June 30, 2024.



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Part I. HIGHLIGHTS/SUMMARY OF THE SCHEME

Sr. No.	Title	Description
I	Name of the scheme	Edelweiss Flexi Cap Fund
II	Category of the Scheme	Small cap Fund
III	Scheme type	An open ended dynamic equity scheme investing across large cap, mid cap, small cap stocks
IV	Scheme code	EDEL/O/E/FCF/14/10/0018
V	Investment objective	The investment objective of the Scheme is to generate long-term capital appreciation from a diversified portfolio that dynamically invests in equity and equity-related securities of companies across various market capitalisation. The Scheme does not assure or guarantee any returns. There is no assurance that the investment objective of the Scheme will be achieved.
VI	Liquidity/listing details	Liquidity: Under normal circumstances the AMC shall endeavour to dispatch the Redemption proceeds within 01 Business Day from date of receipt of request from the Unit holder. As per SEBI Regulations, the Mutual Fund shall dispatch redemption proceeds within 03 Business Days of receiving a valid redemption request. A penal interest of 15% per annum or such other rate as may be prescribed by SEBI from time to time, will be paid in case the redemption proceeds are not made within 03 Business Days from the date of receipt of a valid redemption request. Listing: Units of the Scheme shall not be listed in view of continuous redemption facility being offered to unitholders. However, the Mutual Fund may at its sole discretion list the Units under the Scheme on one or more stock exchange at a later date.
VII	Benchmark (Total Return Index)	Nifty 500 Total Return Index Justification for use of benchmark: Nifty 500 TR Index is an appropriate representation for a combination of Large-cap, Mid-cap & Small-cap stocks and hence considered to be an appropriate benchmark for the Scheme. The Trustees reserves right to change benchmark in future for measuring performance of the scheme.
VIII	NAV disclosure	The AMC will prominently disclose the NAVs under a separate head on its website (www.edelweisssmf.com) and on the Association of Mutual Funds of India (AMFI) website (www.amfiindia.com). The NAVs will be normally updated on the websites before 11.00 p.m. on every Business Day. In case 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. For further details refer Section II.
IX	Applicable timelines	Dispatch of redemption proceeds

		The redemption or repurchase proceeds shall be dispatched to the unitholders within three working days from the date of redemption or repurchase. Dispatch of IDCW The payment of dividend/IDCW to the unitholders shall be made within seven working days from the record date.
X	Plans and Options Plans/Options and sub options under the Scheme	Scheme offers a choice of two plans: 1. Direct Plan; and 2. Regular Plan Each Plan under the Scheme offers choice of two options :- 1. Growth option 2. IDCW option (with IDCW - Reinvestment and IDCW - Payout options) The IDCW option offers: ■ IDCW - Payout; or ■ IDCW - Reinvestment; or Investors subscribing under Direct Plan of the Scheme will have to indicate “Direct Plan” against the Scheme name in the application form i.e. “Edelweiss Flexi-Cap Fund - Direct Plan”. There can be no assurance or guarantee to Unit Holders as to the rate of IDCW distribution or that the IDCWs will be regularly declared, though it is the intention of the Mutual Fund to make regular IDCW distribution under the IDCW option. IDCW distribution is subject to availability of distributable surplus. If the investor does not clearly specify at the time of investing, the choice of option under IDCW option, it will be treated as a IDCW - Reinvestment option. 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 ₹ 250, following treatment shall be applicable with effect from January 22, 2018: 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 Scheme/Plan by issuing additional Units at the applicable ex-IDCW NAV. For detailed disclosure on default plans and options, kindly refer SAI.
XI	Load Structure	Exit Load: NIL AMC reserves the right to revise the load structure from time to time. Such changes will become effective prospectively from the date such changes are incorporated.

		For details on load structure, please refer Section on 'Load Structure'.
XII	Minimum Application Amount/switch in	Lump sum: On continuous basis: Minimum Rs. 100/- and in multiples of Re. 1/- thereafter. SIP: Rs. 100/- and in multiples of Re. 1 thereafter.
XIII	Minimum Additional Purchase Amount	Minimum of Rs.100/- and in multiples of Re. 1/- thereafter.
XIV	Minimum Redemption/switch out amount	Re. 1/- and in multiples of Re. 1 thereafter. There will be no minimum redemption criterion for Unit based redemption. The Redemption / Switch- out would be permitted to the extent of credit balance in the Unit holder's account of the Plan(s) / Option(s) of the Scheme(s) (subject to completion of Lock-in period or release of pledge / lien or other encumbrances).
XV	New Fund Offer Period This is the period during which a new scheme sells its units to the investors.	Not Applicable.
XVI	New Fund Offer Price: This is the price per unit that the investors have to pay to invest during the NFO.	Not Applicable.
XVII	Segregated portfolio/side pocketing disclosure	The AMC has a written down policy on Creation of segregated portfolio which is approved by the Trustees. Creation of segregated portfolio shall be subject to guidelines specified by SEBI from time to time. Creation of segregated portfolio is optional and is at the discretion of the Edelweiss Asset Management Limited (AMC). For details, kindly refer SAI.
XVII I	Swing pricing disclosure	Not Applicable.
XIX	Stock lending/short selling	The Scheme may engage in short selling and borrowing and lending of securities with the framework relating to Short Selling and securities lending and borrowing specified by SEBI. The Scheme may engage in short selling and borrowing and lending of securities with the framework relating to Short Selling and securities lending and borrowing specified by SEBI. Not more than 20% of the net assets of the Scheme can generally be deployed in stock lending and not more than 5% of the net assets of the Scheme will be deployed in Stock lending to any single counterparty. For details, kindly refer SAI. For details, kindly refer SAI.
XX	How to Apply and other details	Investors are requested to refer to the SAI and Application form for instructions.

		Investors can submit the Application Forms for purchase or redemption or switch at any of the ISCs notified by the AMC. For details please visit AMC website (www.edelweissmf.com). Investments under Edelweiss Flexi Cap Fund - Direct Plan can be made through various modes offered by the Fund for investing directly with the Fund {except Stock Exchange Platform(s) and all other Platform(s) where investors' applications for subscription of units are routed through Distributors}. Application forms and transaction slips for fresh/ additional purchase/sale of Units of the Scheme will be available/accepted at Investor Service Centers ("ISCs") during business hours on all Business Days on an ongoing basis (both direct application and application routed through broker). For further details, refer section II.
XXI	Investor services	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, 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 – 500 032, Tel no: 040-67161500 or can also call us at our toll free number 1800 425 0090 (MTNL/BSNL) and non-toll free number +91 40 23001181 for others and investors outside India. The Toll-Free Number and the Non-Toll-Free Number will be available between 9.00 am to 7.00 pm from Monday to Saturday. 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: mailto:EMFHelp@edelweissmf.com
XXII	Specific attribute of the scheme	Not Applicable.
XXIII	Special product/facility available during the NFO and on ongoing basis	The Special Products / Facilities available during on an ongoing basis are as follows: 1. Systematic Investment Plan (SIP). 2. Retirement PLAN 3. SEGREGATED PORTFOLIO 4. Systematic Withdrawal Plan (SWP) 5. Systematic Transfer Plan (STP) 6. Regular Payout Facility ('The RP Facility') 7. Investments Through MF Central 8. Trigger 9. Investments Through Corporate Platform 10. Multi Goal SIP Facility 11. Combo SIP facility 12. Common One Time Mandate

		For further details of above special products / facilities, kindly refer SAI.
XXI V	Weblink	• Weblink for TER for last 6 months and Daily TER: https://www.edelweissmf.com/statutory#Total-Expense-Ratio-Of-Mutual-Fund-Scheme • Weblink for scheme factsheet https://www.edelweissmf.com/downloads/factsheets

DUE DILIGENCE BY THE ASSET MANAGEMENT COMPANY

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

DUE DILIGENCE CERTIFICATE

It is confirmed that:

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

Date: June 30, 2024
Place: Mumbai

Sd/-
Radhika Gupta
Managing Director & CEO

Part II. INFORMATION ABOUT THE SCHEME

A. HOW WILL THE SCHEME ALLOCATE ITS ASSETS?

Under normal circumstances the asset allocation pattern will be:

Instruments	Indicative allocations (% of total assets)	
	Minimum	Maximum
Equity and Equity related securities across market cap*	65%	100%
Debt & Money Market Instruments^	0%	35%

*Includes investment in equity and equity related securities of companies of all market capitalisation i.e. Large Cap, Mid Cap, Small Cap companies as defined below:

- Large Cap: 1st -100th company in terms of full market capitalization.
- Mid Cap: 101st -250th company in terms of full market capitalization.
- Small Cap: 251st company onwards in terms of full market capitalization.

^Money market instruments include Commercial Papers, Commercial Bills, Treasury Bills, Tri-party Repo, Repo in Corporate Debt Securities, government securities having unexpired maturity up to one year, Call or Notice Money, Certificate of Deposits, Usance Bills, Repo (with approved government & Corporate Debt Securities as collateral), and any other like securities as specified by the RBI from time to time.

The cumulative gross exposure through equity, debt and derivative positions should not exceed 100% of the net assets of the Scheme. Cash, cash equivalent with residual maturity up to 91 days will be treated as not creating any exposure.

There can be no assurance that the investment objective of the scheme will be realized. The Fund Manager may churn the portfolio to the extent as considered necessary to replicate the index.

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	Subject to SEBI (MF) Regulations and in accordance with Securities Lending Scheme, 1997, SEBI Circular No MFD/CIR/ 01/ 047/99 dated February 10, 1999, SEBI Circular no. SEBI /IMD / CIR No 14 / 187175/ 2009 dated December 15, 2009, as amended from time to time, the Scheme may engage in short selling of securities in accordance with the framework relating to short selling and securities lending and borrowing specified by SEBI. The Scheme shall not deploy more than 20% of its net assets in stock lending and not more than 5% of the net assets of the Scheme will be deployed in Stock lending to any single intermediary.	Paragraph 12.11 of SEBI Master Circular dated May 19, 2023

2	Equity Derivatives for hedging and non-hedging purpose	The Scheme can take equity derivative exposure upto 50% of the net asset of the Scheme. The total exposure related to options premium paid will not exceed 20% of the net assets of the Scheme.	Clause 7.5, 12.25, 12.25.8 of the SEBI Master Circular dated May 19, 2023 for Mutual Funds
3	Repo of Corporate Debt Securities	The scheme shall not invest in said security.	Paragraph 12.21 of SEBI Master Circular dated May 19, 2023.
4	Foreign Securities	The scheme shall not invest in said security.	Paragraph 12.19 of the SEBI Master Circular dated May 19, 2023 for Mutual Funds.
5	Securitized debt	The investments in securitised debt may be up to 35% of the net assets of the Scheme.	Clause 12.15 of the SEBI Master Circular dated May 19, 2023 for Mutual Funds
6	Debt derivative exposure only for hedging purpose	The Scheme may also take exposure into fixed income derivatives within the overall limit of 50% for hedging and portfolio rebalancing purpose, subject to the overall exposure of 35% applicable to debt and money market instruments.	Clause 7.6 of the SEBI Master Circular dated May 19, 2023 for Mutual Funds
7	Credit default swaps	The scheme shall not invest in said security.	-
8	Unrated debt securities	The scheme shall not invest in said security.	-
9	Instruments having structured obligations and credit enhancement and debt instruments with special features (AT1/AT2 Bonds)	The scheme shall not invest in said security.	-

Change In Asset Allocation, Portfolio Rebalancing and reporting & disclosure requirement:

In the event of deviation from mandated asset allocation mentioned in the Scheme Information Document (SID) due to passive breaches (occurrence of instances not arising out of omission and commission of AMCs), the same will be rebalanced within 30 business days. In case the asset allocation is not rebalanced within 30 business days justification in writing, including details of efforts taken to rebalance the portfolio shall be placed before Investment Committee (IC). The IC can extend the timelines up to sixty (60) business days from the date of completion of mandated rebalancing period. In case the portfolio of schemes is not rebalanced within the aforementioned mandated plus extended timelines, AMCs shall:

- i. not be permitted to launch any new scheme till the time the portfolio is rebalanced.
- ii. not levy exit load, if any, on the exiting investors.

AMCs will report the deviation to Trustees at each stage. Further, in case the AUM of deviated portfolio is more than 10% of the AUM of main portfolio of the scheme, the investors will be immediately informed through SMS and email / letter including details of portfolio not rebalanced. Email / Letter and SMS will also be immediately triggered as and when the rebalancing of portfolio takes place. The same will also be communicated to investors through periodic portfolio disclosures as mandated by SEBI.

The above norms shall be applicable to main portfolio and not to segregated portfolio(s). The above is in line with paragraph 2.9 of the Master Circular for Mutual Funds dated May 19, 2023, as amended from time to time.

B. WHERE WILL THE SCHEME INVEST?

The Scheme shall invest in any of the following securities:

Investment in Equity securities

Derivatives

- Equity and equity-related Securities including but not limited to derivatives (stock futures/ index futures and other such permitted derivative instruments including options), equity warrants and convertible instruments.
- Money Market Instruments includes Commercial Papers, Commercial Bills / BRDS, Treasury Bills, Government Securities having unexpired maturity up to one year, Call or notice money, Certificate of Deposits, Usance bills, Repo (with approved government & corporate debt securities as collateral and Any other like instruments as specified by the RBI from time to time
 - Debt instruments securities issued by central and state governments, municipal corporations, Banks, Public Sector Undertakings (PSU), public Financial Institutions (PFI) and Private Sector Entities, supra-national entities, foreign securities and other securities as permitted by SEBI & RBI from time to time.
 - Domestic securitized debt, pass through obligations, various types of securitization issuances, including but not limited to asset backed securitization, mortgage backed securitization, and personal loan backed securitization.
 - Deposits with domestic banks and other corporate bodies as may be permitted by SEBI from time to time.
 - Foreign securities as permitted by SEBI from time to time
 - Units of mutual fund scheme.
 - Any other Securities/asset class/instruments as permitted under the SEBI Regulations.

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

C. WHAT ARE THE INVESTMENT STRATEGIES?

The Scheme will be a diversified equity fund which will invest predominantly in equity and equity related securities through allocation in companies across different market capitalisation that is Large Cap, Mid Cap and Small Cap.

The investment approach will be bottom-up stock picking - where investments will be selected primarily on the basis of specific criteria relevant to the company in question rather than general macroeconomic considerations. There will be no particular bias towards any market cap size or any sector. The Scheme will endeavour to remain fully invested in equity and equity related instruments at all times.

PORTFOLIO TURNOVER

The fund manager normally will buy stocks which he believes will deliver superior earnings growth over a one to two-year period and hence the portfolio turnover is not expected to be very high. However, during volatile market conditions portfolio turnover could be expected to be high.

Portfolio turnover is defined as the aggregate value of investment and divestment in equity / equity related Securities (other than those caused by the Purchases and Redemptions by Unit Holders) as a percentage of the average corpus of the Scheme during a specified period of time.

The Scheme has no specific target relating to portfolio turnover. Portfolio turnover will exclude:

1. the turnover caused on account of investing the initial corpus;
2. the turnover caused on account of investing in money market Securities; and
3. the turnover caused on account of Purchases and / or Redemptions by Unit Holders.

Investments made by the Scheme would also be in accordance with prevailing provisions of the SEBI Regulations.

D. HOW WILL THE SCHEME BENCHMARK ITS PERFORMANCE?

Nifty 500 TR Index

Justification for use of benchmark: Nifty 500 TR Index is an appropriate representation for a combination of Large-cap, Mid-cap & Small-cap stocks and hence considered to be an appropriate benchmark for the Scheme. The performance of this Scheme will also be compared with the benchmark as well as its peers in the Industry.

The Trustees reserves right to change benchmark in future for measuring performance of the scheme.

E. WHO MANAGES THE SCHEME?

Name of Fund Manager & Managing Scheme Since	Age & Educational Qualifications	Previous Experience	Other Funds Managed
Mr. Trideep Bhattacharya (Managing the scheme since December 24, 2021)	48 Years CFA (ICFAI) and B. Com CFA, B. Tech (IIT) & MBA	Mr. Trideep Bhattacharya has over 13 years' experience as a Portfolio Manager and Research Analyst. Prior to joining Edelweiss, he has worked as Senior Portfolio Manager – Alternate Equities with Axis Asset Management Company Limited, Head of Research with Motilal Oswal Securities Limited and Portfolio Manager with State Street Global Advisors and UBS Global Asset Management Limited.	1. Edelweiss Flexi-Cap Fund 2. Edelweiss Focused Equity Fund 3. Edelweiss Large & Mid Cap Fund 4. Edelweiss ELSS Tax Saver Fund 5. Edelweiss Mid Cap Fund 6. Edelweiss Small Cap Fund 7. Edelweiss Multi Cap Fund
Mr. Ashwani Agarwalla (Managing the scheme since June 15, 2022)	44 years MBA, CFA, ICAI (Inter)	Mr. Ashwani Agarwalla, aged 44 years, has a degree in MBA (Finance), CFA, ICAI (INTER) and over 17 years' experience as a Research Analyst - Equity Investments. He got associated with Edelweiss in June 2022. Prior to joining Edelweiss, he was Research Analyst - Equity Investments with JM Financial Services PMS since August 2021 to May 2022 and prior to that he was Senior Research Analyst – Equity Investments and Co-Fund Manager (Offshore and Overseas) with Baroda	1. Edelweiss Flexi-Cap Fund 2. Edelweiss ELSS Tax Saver Fund

Name of Fund Manager & Managing Scheme Since	Age & Educational Qualifications	Previous Experience	Other Funds Managed
		Mutual Fund since June 2012 to August 2021.	

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

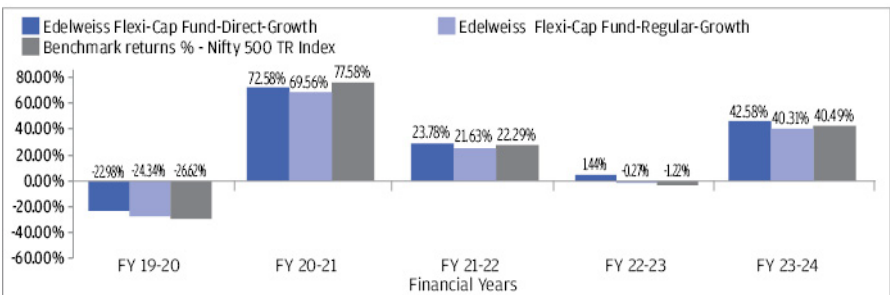
The existing schemes of the fund are as follows:

1. Edelweiss Large & Mid Cap Fund
2. Edelweiss Large Cap Fund
3. Edelweiss Flexi Cap Fund
4. Edelweiss Mid Cap Fund
5. Edelweiss Small Cap Fund
6. Edelweiss ELSS Tax Saver Fund
7. Edelweiss Recently Listed IPO Fund
8. Edelweiss Focused Fund
9. Edelweiss Multi Cap Fund

https://www.edelweissmf.com/Files/SID%20/%20KIM%20/%20SAI%20related%20Disclosure/published/Scheme%20Differentiation_04062024_114148_AM.pdf

G. HOW HAS THE SCHEME PERFORMED?

Scheme Performance as on May 31, 2024		Regular Plan- Growth Option		Direct Plan- Growth Option	
	Compounded Annualised Returns	Scheme Returns %	Benchmark Returns % (Nifty 500 TR Index)	Scheme Returns %	Benchmark Returns % (Nifty 500 TR Index)
	Returns for the last 1 years	39.38%	35.06%	41.62%	35.06%
	Returns for the last 3 years	19.68%	18.08%	21.69%	18.08%
	Returns for the last 5 years	17.78%	17.83%	19.81%	17.83%
	Returns since inception	14.08%	13.60%	15.66%	13.60%

Absolute Returns for each financial year for the last 5 years	■ Edelweiss Flexi-Cap Fund-Direct-Growth ■ Edelweiss Flexi-Cap Fund-Regular-Growth ■ Benchmark returns % - Nifty 500 TR Index <table><thead><tr><th>Financial Years</th><th>Edelweiss Flexi-Cap Fund-Direct-Growth</th><th>Edelweiss Flexi-Cap Fund-Regular-Growth</th><th>Benchmark returns % - Nifty 500 TR Index</th></tr></thead><tbody><tr><td>FY 19-20</td><td>-22.98%</td><td>-24.34%</td><td>-26.62%</td></tr><tr><td>FY 20-21</td><td>72.58%</td><td>69.56%</td><td>77.58%</td></tr><tr><td>FY 21-22</td><td>23.78%</td><td>21.63%</td><td>22.29%</td></tr><tr><td>FY 22-23</td><td>1.44%</td><td>-0.27%</td><td>-1.22%</td></tr><tr><td>FY 23-24</td><td>42.58%</td><td>40.31%</td><td>40.49%</td></tr></tbody></table>	Financial Years	Edelweiss Flexi-Cap Fund-Direct-Growth	Edelweiss Flexi-Cap Fund-Regular-Growth	Benchmark returns % - Nifty 500 TR Index	FY 19-20	-22.98%	-24.34%	-26.62%	FY 20-21	72.58%	69.56%	77.58%	FY 21-22	23.78%	21.63%	22.29%	FY 22-23	1.44%	-0.27%	-1.22%	FY 23-24	42.58%	40.31%	40.49%
Financial Years	Edelweiss Flexi-Cap Fund-Direct-Growth	Edelweiss Flexi-Cap Fund-Regular-Growth	Benchmark returns % - Nifty 500 TR Index																						
FY 19-20	-22.98%	-24.34%	-26.62%																						
FY 20-21	72.58%	69.56%	77.58%																						
FY 21-22	23.78%	21.63%	22.29%																						
FY 22-23	1.44%	-0.27%	-1.22%																						
FY 23-24	42.58%	40.31%	40.49%																						

H. ADDITIONAL SCHEME RELATED DISCLOSURES

Scheme's portfolio holdings (top 10 holdings by issuer and fund allocation towards various sectors) is available at <https://www.edelweissmf.com/statutory/sid-kim-sai-related-disclosure>

Portfolio Disclosure -

Monthly Portfolio - <https://www.edelweissmf.com/statutory/portfolio-of-schemes>

Half yearly Portfolio - <https://www.edelweissmf.com/statutory/financials-portfolios>

Portfolio Turnover Rate as on May 31, 2024 – 0.44 times

Aggregate investment in the Scheme by:

Sl. No.	Category of Persons	Net Value		Market Value (in Rs.)
		Units	NAV per unit	
1	Fund Manager			
	Mr. Trideep Bhattacharya	38902.361	38.8410	15,11,006.60
	Mr. Ashwani Agarwalla	65793.627	38.8410	25,55,490.27

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

Investments of AMC in the Scheme – Please visit website <https://www.edelweissmf.com/statutory>

Subject to the SEBI Regulations the AMC may invest, either directly or indirectly, in the Scheme during the on-going offer period. However, the AMC shall not charge any investment management and advisory services fee on such investments in a Scheme.

Further, as per clause sub-regulation 16 (A) of Regulation 25 of SEBI (Mutual Funds) Regulations, 1996 read along with clause 6.9 of the Master Circular for Mutual Funds dated May 19, 2023 on alignment of interest of AMC with the unit holders of Mutual Fund, the AMC will invest in the Scheme based on the risk-o-meter. Please visit website [https://www.edelweissmf.com/statutory #other Disclosure \(Investment by AMCs in each of their Mutual Fund Scheme\(s\)\)](https://www.edelweissmf.com/statutory#other%20Disclosure%20Investment%20by%20AMCs%20in%20each%20of%20their%20Mutual%20Fund%20Scheme(s))).

Part III- OTHER DETAILS

A. COMPUTATION OF NAV

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

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

NAV =

The NAV of the Scheme will be calculated and declared upto 2 decimal places & the second decimal will be rounded off higher to the next digit if the third decimal is or more than 5 i.e., if the NAV is Rs. 10.127 it will be rounded off to Rs. 10.13.

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

B. NEW FUND OFFER (NFO) EXPENSES

This is an ongoing scheme on the date of updating this document.

C. ANNUAL SCHEME RECURRING EXPENSES

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

The AMC has estimated that upto 2.25% of the daily net assets of the scheme will be charged to the scheme as expenses. The total expenses may be more or less than as specified in the table below. Details of the actual TER charged to the scheme after allotment and any change in the current expense ratios would be available on the website of the Mutual Fund on <https://www.edelweissmf.com/statutory#Total-Expense-Ratio-Of-Mutual-Fund-Scheme> and the same will be communicated to the investor via SMS / e-mail 3 working days prior to the effective date of change.

Expense Head	% of daily Net Assets * (Estimated p.a.)T
Investment Management and Advisory Fees	Upto 2.25%
Audit fees/fees and expenses of trustee	
Custodial fees	
Registrar & Transfer Agent Fees including cost of providing account statements / IDCW / redemption cheques/ warrants	
Marketing & Selling Expenses including Agents Commission and statutory advertisement	
Costs related to investor communications	
Costs of fund transfer from location to location	
Cost towards investor education & awareness	
Brokerage & transaction cost pertaining to distribution of units	
Goods & Services Tax on expenses other than investment and advisory fees	
Goods & Services Tax on brokerage and transaction cost	
Other Expenses (to be specified as per Reg 52 of SEBI MF Regulations)*	
Maximum total expense ratio (TER) permissible under Regulation 52 (6) (b)	Upto 2.25%
Additional expenses for gross new inflows from specified cities under Regulation 52 (6A) (b)	Upto 0.30%
Additional Expenses under Regulation 52 (6A) (c)	Upto 0.05%
*Subject to the Regulations and as permitted under Regulation 52 of SEBI (MF) Regulations, 1996, any other expenses which are directly attributable to the Scheme may be charged with the approval of the Trustee within the overall limits as specified in the Regulations.	

under 52 (6): The **Expenses Regulation** recurring

expenses which will be charged to the Scheme (including the Investment Management and Advisory Fees) under Regulation 52(6) are as follows:

- On the first R500 crores of the daily net assets - 2.25%
- On the next R250 crores of the daily assets - 2.00%
- On the next R1,250 crores of the daily net assets – 1.75%
- On the next R3,000 crores of the daily net assets – 1.60%
- On the next R5,000 crores of the daily net assets – 1.50%
- On the next R 40,000 crores of the daily net assets – total expense ratio reduction of 0.05% for every increase of R 5,000 crores of daily net assets or part thereof
- On the balance of the assets - 1.05%

Additional Expenses under Regulation 52 (6A):

1. The AMC may charge additional expenses, incurred towards different heads mentioned under regulations 52(2) and 52(4), not exceeding 0.05 per cent of daily net assets of the Scheme. However, such additional expenses will not be charged if exit load is not levied/ not applicable to the Scheme.
2. To improve the geographical reach of the Fund in smaller cities/towns as may be specified by SEBI from time to time, expenses not exceeding of 0.30 % p.a. of daily net assets, if the new inflows from such cities (i.e. beyond Top 30 cities*) are at least:
 - (i) 30 % of gross new inflows in the Scheme, or;
 - (ii) 15 % of the average assets under management (year to date) of the Scheme, whichever is higher:

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

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

^ As per paragraph 10.1.3 of the Master Circular for Mutual Funds dated May 19, 2023, inflows of amount upto Rs 2,00,000/- per transaction, by individual investors shall be considered as inflows from "retail investor".

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

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

Brokerage and transactions costs incurred for the purpose of execution of trades and are included in the cost of investments shall be charged to the Scheme in addition to the limits on total expenses prescribed under Regulation 52(6) and will not exceed 0.12% in case of cash market transactions and 0.05% for derivatives transactions.

As per clause 10.1.14 of the Master Circular for Mutual Funds dated May 19, 2023, the brokerage and transaction cost incurred for the purpose of execution of trade shall be charged to the Scheme as provided in Regulation 52(6A) (a) up to 0.12% for cash market transactions and 0.05% for derivatives transactions. Any payment towards brokerage and transaction cost, over and above the said 0.12% for cash market transactions and 0.05% for derivatives transactions may be charged to the scheme within the maximum limit of TER as prescribed under Regulation 52.

Goods and Services Tax (GST):

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

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

Notes:

- a. The Direct Plan and Options thereunder shall have a lower expense ratio excluding distribution expenses, commission, etc. and no commission for distribution of Units will be paid / charged under Direct Plan of the Scheme.
- b. Maximum Permissible expense: The maximum Total Expense Ratio (TER) that can be charged to the Scheme will be subject to such limits as prescribed under the SEBI (MF) Regulations. The said maximum TER shall either be apportioned under various expense heads as enumerated in the table above, without any sub limit or allocated to any of the said expense head(s) at the discretion of AMC. Also, the types of expenses charged shall be as per the SEBI (MF) Regulations.
- c. Investor Education and Awareness initiatives: As per Para F of the SEBI Circular No. CIR/IMD/DF/21/2012 dated September 13, 2012, the AMC shall annually set apart at least 2 basis points p.a. (i.e. 0.02% p.a.) on daily net assets of the Scheme within the limits of total expenses prescribed under Regulation 52 of SEBI (MF) Regulations for investor education and awareness initiatives undertaken by the Fund.

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

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

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

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

Expense Ratio (Impact in R)							Expense Ratio (Impact in %age)				
Year	8% Gain	0.50%	1.00%	1.50%	2.00%	2.50%	0.50%	1.00%	1.50%	2.00%	2.50%
0	10,000	10,000	10,000	10,000	10,000	10,000	–	–	–	–	–
1	10,800	10,750	10,700	10,650	10,600	10,550	7.50	7.00	6.50	6.00	5.50
2	11,664	11,556	11,448	11,340	11,232	11,124	15.56	14.48	13.40	12.32	11.24
3	12,597	12,422	12,247	12,072	11,897	11,722	24.22	22.47	20.72	18.97	17.22

TER for the Segregated Portfolio, please refer SAI.

D. LOAD STRUCTURE

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

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

Applicable Load Structure

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

Particulars	Load chargeable (as % of NAV)
Exit Load	• If the units are redeemed / switched out on or before 12 months from the date of allotment – 1.00% • If the units are redeemed / switched out after 12 months from the date of allotment – Nil

A switch-out or a withdrawal under SWP shall also attract an Exit Load like any Redemption.

Exit Load (net of Goods and Service Tax) charged, if any, shall be credited to the Scheme.

Investors wishing to transfer their accumulated unit balance held under Regular Plan (through lumpsum / systematic investments made without Distributor code) to Direct Plan can switch / redeem their investments without any Exit Load.

Investors wishing to transfer their accumulated unit balance held under Regular Plan (through lumpsum / systematic investments made with Distributor code) to Direct Plan can switch /redeem their investments (subject to applicable Exit Load, if any).

No load shall be charged for switching units from Direct Plan to Regular Plan.

Credit of Exit Load to Scheme:

- The exit load charged, if any, net of Goods and Service Tax shall be credited to the respective Scheme.
- A switch-out or a withdrawal under SWP may also attract an Exit Load like any Redemption.
- No load for units allotted under IDCW - Reinvestment option.
- No Exit Loads will be chargeable in case of switches made between different options of the Scheme.
- Subject to the Regulations, the Trustee retains the right to change / impose an Exit Load.

Please Note that:

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

* For any change in load structure, the AMC will issue an addendum and display it on the website/Investor Service Centres.

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

Changing the Load Structure:

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

Section II

I. Introduction

A. Definitions/interpretation

For detailed description please refer [Definition_04062024_022447_PM.pdf \(edelweissmf.com\)](#)

RISK FACTORS

Apart from the risk factors mentioned in SAI, following are some of the additional risk factors which investors are advised to go through before investing:

1. Standard risk factors

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

2. Scheme Specific risk factors

a) Risks associated with investing in Equities and Equity related Securities

- The value of the Scheme's 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 of the Scheme 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 Scheme 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 [outlined in Section III-B 'Restrictions on Redemptions'].
- Settlement periods may be extended significantly by unforeseen circumstances. The inability of the Scheme to make intended Securities purchases, due to settlement problems, could cause the Scheme to miss certain investment opportunities. Similarly, the inability to sell Securities held in the Scheme's portfolio could result, at times, in potential losses to the Scheme, should there be a subsequent decline in the value of Securities held in the Scheme's portfolio.
- Investments in equity and equity related Securities involve a degree of risk and investors should not invest in the Scheme unless they can afford to take the risk of losing their investment.

- The liquidity and valuation of the Scheme's investments due to its holdings of unlisted Securities may be affected if they have to be sold prior to the target date for disinvestment.
 - Securities which are not quoted on the stock exchanges are inherently illiquid in nature and carry a larger liquidity risk in comparison with Securities that are listed on the exchanges or offer other exit options to the investors, including put options. The AMC may choose to invest in unlisted Securities that offer attractive yields within the regulatory limit. This may however increase the risk of the portfolio.
- b) Risks associated with investing in money market instruments**
- Investments in money market instruments would involve a moderate credit risk, i.e. risk of an issuer's inability to meet the principal payments.
 - Money market instruments may also be subject to price volatility due to factors such as changes in interest rates, general level of market liquidity and market perception of credit worthiness of the issuer of such instruments.
 - The NAV of the Scheme's Units, to the extent that the Scheme is invested in money market instruments, will be affected by changes in the level of interest rates. When interest rates in the market rise, the value of a portfolio of money market instruments can be expected to decline.
- c) Risks associated with investing in Bonds**
- The NAV of the Scheme, to the extent invested in Debt Securities, will be affected by changes in the general level of interest rates. The NAV of the Scheme is expected to increase from a fall in interest rates while it would be adversely affected by an increase in the level of interest rates.
 - Debt Securities, while fairly liquid, lack a well-developed secondary market, which may restrict the selling ability of the Scheme and may lead to the Scheme incurring losses till the security is sold.
 - Debt Securities are subject to the risk of the issuer's inability to meet interest and principal payments on its obligations and market perception of the creditworthiness of the issuer.
 - The AMC may, considering the overall level of risk of the portfolio, invest in lower rated / unrated Securities offering higher yields.
 - The liquidity of investments made in the Scheme may be restricted by trading volumes and settlement periods. Different segments of the Indian financial markets have different settlement periods and such periods may be extended significantly by unforeseen circumstances. The Trustee has the right, in its sole discretion to limit Redemptions (including suspending Redemption) in certain circumstances [outlined in Section III-B 'Restrictions on Redemptions']. There may be temporary periods when the monies of the Scheme are un-invested and no return is earned thereon. The inability of the Scheme to make intended Securities purchases, due to settlement problems, could cause the Scheme to miss certain investment opportunities. By the same token, the inability to sell Securities held in the Scheme's portfolio due to the absence of a well developed and liquid secondary market for Debt Securities could result, at times, in potential losses to the Scheme, should there be a subsequent decline in the value of the Securities held in the Scheme's portfolio.
 - The liquidity and valuation of the Scheme's investments due to its holdings of unlisted Securities may be affected if they have to be sold prior to their target date of divestment.
 - Debt Securities, which are not quoted on the stock exchanges, are inherently illiquid in nature and carry a larger amount of liquidity risk, in comparison to Debt Securities that are listed on the exchanges or offer other exit options to the investor, including a put option. The AMC may choose to invest in unlisted Debt Securities that offer attractive yields within regulatory limits. This may however increase the risk of the portfolio. Additionally, the liquidity and valuation of the Scheme's investment due to its holdings of the unlisted Securities may be affected if they have to be sold prior to the target date of investment.
 - While Debt Securities that are listed on the stock exchange carry lower liquidity risk, the ability to sell these investments is limited by the overall trading volume on the stock exchanges. Money market Securities, while fairly liquid, lacks a well-developed secondary market, which may restrict the selling ability of the Scheme and may lead to the Scheme incurring losses till the Security is finally sold.
 - Money market Securities and debt Securities are subject to the risk of an issuer's inability to meet interest and principal payments on its debt obligations (credit risk). These Securities may also be subject to price volatility due to factors such as changes in interest rates, general level of market liquidity and market perception of the creditworthiness of the issuer, among others (market risk). The AMC will endeavour to manage credit risk through in-house credit analysis. The Scheme may also, but is not obliged to, use various hedging products from time to time, as are available and permitted by SEBI, to attempt to reduce the impact of undue market volatility on the Scheme's portfolio. There is no guarantee that hedging techniques will achieve the desired result.
 - The investments made by the Scheme are subject to reinvestment risk. This risk refers to the interest rate levels at which cash flows received from the Securities in the Scheme are reinvested. The additional income from reinvestment is the "interest on interest" component. The risk is that the rate at which interim cash flows can be reinvested may be lower than that originally assumed.
 - The NAV of the Scheme's Units, to the extent that the Scheme is invested in fixed income Securities, will be affected by changes in the general level of interest rates. When interest rates decline, the value of a portfolio of fixed income Securities can be expected to rise. Conversely, when interest rates rise, the value of a portfolio of fixed income Securities can be expected to decline.
 - To the extent the Scheme's investments are in floating rate debt instruments or fixed debt instruments swapped for floating rate

return, they will be affected by interest rate movement (basis risk)

- coupon rates on floating rate securities are reset periodically in line with the benchmark index movement. Normally, the interest rate risk inherent in a floating rate instrument is limited compared to a fixed rate instrument. Changes in the prevailing level of interest rates will likely affect the value of the Scheme's holdings until the next reset date and thus the value of the Scheme's Units. The value of Securities held by the Scheme generally will vary inversely with changes in prevailing interest rates. The Mutual Fund could be exposed to interest rate risk:

(i) due to the time gap in the resetting of the benchmark rates, and

- to the extent the benchmark index fails to capture interest rate changes appropriately (spread risk): though the basis (i.e. benchmark) gets readjusted on a regular basis, the spread (i.e. markup) over benchmark remains constant. This can result in some volatility to the holding period return of floating rate instruments. Settlement Risk (counterparty Risk): Specific floating rate assets may also be created by swapping a fixed return into a floating rate return. In such a swap, there is the risk that the counterparty (who will pay floating rate return and receive fixed rate return) may default;
- Liquidity Risk: The market for floating rate Securities is still in its evolutionary stage and therefore may render the market illiquid from time to time, for such Securities that the Scheme is invested in.
- Prepayment Risk: The borrower / issuer of security may prepay the receivables prior to their respective due dates. This may result in change in the yield and tenor for the Scheme.
- Different types of Securities in which the Scheme may invest as given in the SID carry different levels and types of risk. Accordingly the Scheme's risk may increase or decrease depending upon its investment pattern. E.g. corporate bonds carry a higher amount of risk than government Securities. Further even among corporate bonds, bonds which are rated AAA are comparatively less risky than bonds which are AA rated.

d) Risks associated with Derivatives

- The Scheme may invest in derivative products in accordance with and to the extent permitted under the Regulations. The use of derivatives requires an understanding of the underlying instruments and the derivatives themselves. The risk of investments in derivatives includes mispricing or improper valuation and the inability of derivatives to correlate perfectly with underlying assets, rates and indices.
- Trading in derivatives carries a high degree of risk although they are traded at a relatively small amount of margin which provides the possibility of great profit or loss in comparison with the principal investment amount.
- The Scheme may find it difficult or impossible to execute derivative transactions in certain circumstances. For example, when there are insufficient bids or suspension of trading due to price limits or circuit breakers, the Scheme may face a liquidity issue.
- The option buyer's risk is limited to the premium paid, while the risk of an option writer is unlimited. However, the gains of an option writer are limited to the premiums earned. Since in case of the Scheme all option positions will have underlying assets, all losses due to price-movement beyond the strike price will actually be an opportunity loss.
- The relevant stock exchange may impose restrictions on exercise of options and may also restrict the exercise of options at certain times in specified circumstances. The writer of a put option bears the risk of loss if the value of the underlying asset declines below the exercise price. The writer of a call option bears a risk of loss if the value of the underlying asset increases above the exercise price.
- Investments in index futures face the same risk as investments in a portfolio of shares representing an index. The extent of loss is the same as in the underlying stocks.
- The Scheme bears a risk that it may not be able to correctly forecast future market trends or the value of assets, indexes or other financial or economic factors in establishing derivative positions for the Scheme.
- The risk of loss in trading futures contracts can be substantial, because of the low margin deposits required, the extremely high degree of leverage involved in futures pricing and the potential high volatility of the futures markets.
 - Derivative products are leveraged instruments and can provide disproportionate gains as well as disproportionate losses to the investor. Execution of such strategies depends on the ability of the fund manager to identify such opportunities. Identification and execution of the strategies to be pursued by the fund manager involves uncertainty and the decision of fund manager may not always be profitable. No assurance can be given that the fund manager will be able to identify or execute such strategies.
 - The risks associated with the use of derivatives are different from or possibly greater than, the risks associated with investing directly in securities and other traditional investments.

As and when the Scheme trades in derivative products, there are risk factors and issues concerning the use of derivatives that investors should understand. Derivatives require the maintenance of adequate controls to monitor such transactions and the embedded market risks that a derivative adds to the portfolio.

Besides the price of the underlying asset, the volatility, tenor and interest rates affect the pricing of derivatives. Other risks in using derivatives include but are not limited to:

- (a) Credit Risk: This occurs when a counterparty defaults on a transaction before settlement and therefore, the Scheme is compelled to negotiate with another counterparty at the then prevailing (possibly unfavorable) market price, in order to

maintain the validity of the hedge.

- (b) **Market Liquidity Risk:** This is where the derivatives cannot be sold at prices that reflect the underlying assets, rates and indices.
- (c) **Model Risk:** This is the risk of mis-pricing or improper valuation of derivatives.
- (d) **Basis Risk:** This is when the instrument used as a hedge does not match the movement in the instrument / underlying asset being hedged. The risks may be inter-related also; for e.g. interest rate movements can affect equity prices, which could influence specific issuer / industry assets.

e) **Risk associated with investment strategy of schemes involving cyclical stocks**

Scheme will invest in securities with focus on riding economic cycles through dynamic allocation between various sectors and stocks at different stages of economic activity. It is possible that such an economic cycle may get impacted by factors like inflation or monsoon or global factors or macro conditions. Identifying the stage of economic cycle is critical to the relative performance in the equity markets as sector performance across the cycle is not homogeneous with different sectors providing true representation of the economic situation at different points of the cycle. As a result, different sectors assume market leadership across different economic phases. Since, the NAV of the scheme is linked to the share price performance of such companies; they may outperform or underperform the benchmark index and / or the constituents of the said benchmark index.

- f) **Risk Associated with Securitized Debt:** Securitized debt may suffer credit losses in the event of the delinquencies and credit losses in the underlying pool exceeding the credit enhancement provided. As compared to the normal corporate or sovereign debt, securitized debt is normally exposed to a higher level of reinvestment risk. For further details please refer SAI.

g) **Investment in Securitized Debt:**

A securitization transaction involves true sale of cash generating assets & receivables by the originator (a bank, non-banking finance company, housing finance company, or a manufacturing/service company) to a Special Purpose Vehicle (SPV), typically set up in the form of a trust. Investors are issued rated Pass Through Certificates (PTCs), the proceeds of which are paid as consideration to the originator. In this manner, the originator, by transferring his cash generating asset(s) to an SPV, receives consideration from investors upfront. Investors get paid from the periodic distribution of cash generated by the underlying asset(s). Typically, the transaction is provided with some sort of credit enhancement (as stipulated by the rating agency for a target rating). This mechanism attempts to protect investors against potential delay in cash flows from assets as well as potential defaults by tranching risks by structuring cash flows in different forms.

Generally available asset classes for securitization in India are:

- Commercial vehicles
- Auto and two wheeler pools
- Mortgage pools (residential housing loans)
- Personal loans
- Corporate loans/receivables
- Commercial Mortgage-backed securities

h) **Investment / Risk Mitigation Strategy:**

i. **Risk profile of securitized debt vis-à-vis risk appetite of the Scheme(s) :**

The risk profile of securitized debt is generally slightly better than the risk profile of other debt securities at the same level of credit rating due to presence of credit-enhancing mechanism. Moreover, PTCs generally offer additional income (spread) over a debt security of similar rating and maturity, which enables the scheme to optimize its income without taking any additional credit risk. Securitised debt is generally less liquid, however, investment in securitized debt is made to maintain a diversified portfolio of debt securities that optimizes return without increasing the overall risk profile of the Scheme(s).

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

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

Track record:

The investment in securitised debt is done based on the evaluation of the origination & underwriting process and capabilities of the originator, overview of corporate structure, group to which they belong, experience of the company in the business & longevity, processes, financial condition of the company, credit rating, past performance of similar pools by the originator, etc.

Willingness to pay through credit enhancement facilities etc: Credit enhancement is provided by the originator, as indicated by rating agencies, so as to adequately cover delinquencies and defaults and acts as a risk mitigation measure. The size of the credit enhancement as indicated by rating agency depends on the originator's track record, past delinquencies, pattern of the portfolio & characteristics of the pool vis-a-vis of the portfolio, nature of the asset class.

Ability to pay:

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

Business Risk Assessment:

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

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

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

- Default track record/ frequent alteration of redemption conditions / covenants
 - High leverage ratios of the ultimate borrower (for singlesell downs) - both on a standalone basis as well on a consolidated level/ group level
 - Higher proportion of reschedulement of underlying assets of the pool or loan, as the case may be
 - Higher proportion of overdue assets of the pool or the underlying loan, as the case may be
 - Poor reputation in market
 - Insufficient track record of servicing of the pool or the loan, as the case may be.
3. Risk mitigation strategies for investments with each kind of originator:

Investments are based on assessment of following parameters, so as to mitigate risk associated with such investment:

- a. Credit quality, size and reach of the originator
 - b. Nature of receivables/asset category i.e. cars, construction equipment, commercial vehicles, personal loans etc.
 - c. Collection process, infrastructure and follow-up mechanism
 - d. Quality of MIS
 - e. Credit cum liquidity enhancement
 - f. Credit appraisal norms of originator
 - g. Asset Quality - portfolio delinquency levels
 - h. Past performance of rated pools
 - i. Pool Characteristics - seasoning, Loan-to-value ratios, geographic diversity etc.
4. The level of diversification with respect to the underlying assets, and risk mitigation measures for less diversified investments:

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

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

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

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

Average Loan to Value Ratio	NA	80-95%	70-90%	70-95%	NA	NA
Average seasoning of the Pool	NA	3-8 months	3-8 months	2-5 months	NA	NA
Maximum single exposure range	NA	3-7%	NA (Retail pool)	NA Retail Pool)	NA	NA
Average single exposure range %	NA	1-5%	0-1%	0-1%	NA	NA

NA - Not Applicable Information in the table above is based on current scenario and is subject to change depending upon the change in related factors.

Notes:

- A. In case of securitised debt with underlying being single loan, the investment limit applicable to the underlying borrower is considered.
- B. Other investment will be decided on a case to case basis. In case of asset backed pools (ABS), evaluation of the pool assets is done considering the following factors: (Refer the table above which illustrates the averages of parameters considered while selecting the pool)
- Size of the loan
 - Average original maturity of the pool
 - Loan to Value Ratio\
 - Average seasoning of the pool
 - Default rate distribution
 - Geographical Distribution
 - Credit enhancement facility
 - Liquid facility
 - Structure of the pool

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

The illustrative average seasoning of the debt by originator prior to securitisation is given above in table (Refer Point 4). Minimum retention period of the debt by originator prior to securitisation in the case of asset pools is in the form of seasoning of loans to various asset classes (cars, commercial vehicles, etc.) and generally varies from one month to six months depending on the nature of asset.

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

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

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

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

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

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

a) Investments in the Schemes of Mutual Fund

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

b) Derivative Instrument like Interest Rate Swaps, Forward Rate Agreement and such other derivative instruments as may be permitted under the Regulations.

c) Any other domestic equity and equity related instruments / debt securities as permitted by RBI/SEBI/ such other Regulatory Authority from time to time.

The above-mentioned securities could be listed, unlisted, secured, unsecured, rated or unrated and may be acquired through Primary, secondary market offerings, private placements, rights offer etc. Further, investments in debentures, bonds and other fixed income securities will usually be in instruments, which have been assigned investment grade ratings by an approved rating agency. In cases where the debt instrument is unrated, specific approval from the Board of the Asset Management Company and the Board of Trustees shall be obtained. However, the same shall be subject to limitations as contained in clause 1 and 1A, of Schedule VII to SEBI (Mutual Funds) Regulations, 1996.

i) Risks Associated With Stock Lending & Short Selling:

i) 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 into between the

lender of securities i.e. the Scheme 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 setback and become unable to honour its commitments. This, along with a simultaneous fall in value of collateral would render potential loss to the Scheme. Besides, there can be temporary illiquidity of the securities that are lent out and the Scheme will not be able to sell such lent out securities until they are returned. There is also a possibility of Opportunity loss.

- ii) Risks associated with short selling: Scheme may enter into short selling transactions, subject to SEBI and RBI regulations in the matter. This will be done if the fund management team is of the view that there exists an opportunity to make trading gains. Calls for short selling will be taken after considering the liquidity, price movement & volatility of the security by the fund management team. There can be a loss in such a transaction if the price of the security goes up instead of falling down.

j) Risk factors associated with investment in ADRs/GDRs and Foreign Securities:

Subject to necessary regulatory approvals and within the investment objectives of the Scheme, the Scheme may invest in overseas markets which carry risks related to fluctuations in the foreign exchange rates, the nature of the securities market of the country, repatriation of capital due to exchange controls and political circumstances. It is AMC's belief that investment in foreign securities offer new investment and portfolio diversification opportunities into multi-market and multicurrency products. However, such investments also entail additional risks. Such investment opportunities may be pursued by AMC provided they are considered appropriate in terms of the overall investment objectives of the Scheme. Since the Scheme may invest only partially in foreign securities, there may not be readily available and widely accepted benchmarks to measure performance of the Scheme.

Similar to domestic debt securities, investment in overseas debt instruments is subject to Market Risk, Credit Risk, Interest Rate risk and liquidity risk. In addition to those, investments in foreign debt securities may carry the following risk factors:

- To the extent that the assets of the Scheme will be invested in securities denominated in foreign currencies, the Indian Rupee equivalent of the net assets, distributions and income may be adversely affected by changes in the value of certain foreign currencies relative to the Indian Rupee.
- Nature of the securities market of the country
- Uncertain political circumstances in the country in which the Scheme has foreign securities exposure leading to repatriation of capital and exchange controls

To manage risks associated with foreign currency and interest rate exposure, the Fund may use derivatives for efficient portfolio management including hedging and in accordance with conditions as may be stipulated by the Regulations/RBI. Depending on the fund manager's view and the investment strategy undertaken, the Scheme may decide to cover the currency risk fully or partly or may even let it remain uncovered.

Currency Risk is a form of risk that arises from the change in price of one currency against another. The exchange risk associated with a foreign denominated instrument is a key element in foreign investment. This risk flows from differential monetary policy and growth in real productivity, which results in differential inflation rates. The risk arises because currencies may move in relation to each other.

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

Lending transactions:

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

Borrowing transactions:

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

Restrictions on Redemptions:

As outlined in Section III-B – 'Restrictions on Redemptions' the Trustee and the AMC may impose restrictions on redemptions when there are circumstances leading to a systemic crisis or event that severely constricts market liquidity or the efficient functioning of markets.

Accordingly, such restriction may affect the liquidity of the Scheme and there may be a delay in investors receiving part of their

redemption proceeds.

l) Risks associated with Segregated Portfolio:

- 1) Unit holder holding units of Segregated Portfolio may not be able to liquidate their holdings till the recovery of money from the issuer.
- 2) Portfolio comprising of Segregated Portfolio may not realise any value or may have to be written down.
- 3) Listing of units of Segregated Portfolio in recognised stock exchange does not necessarily guarantee their liquidity. There may not be active trading of units in the stock market. Further trading price of units on the stock market may be significantly lower than the prevailing NAV.

4) Illustration of Segregated Portfolio: Portfolio Date : 1/7/2020

NAV : 12.0000

Credit Event Date : 2/7/2020

Credit Event : Credit Rating Downgrade of secured NCD issued by Company "C Limited" from AA+ to D

Sector of affected Security: Infrastructure

Valuation Impact : Affected asset to be valued at
50% of the face value

Accrued interest has to be valued at 50%

Portfolio of Affected Scheme before the Credit Event:

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

Affected Security:

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

Old NAV of Main Portfolio prior to Segregation : ₹12.0000

New NAV of Main Portfolio post Segregation : ₹10.8098

Main Portfolio:

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

Segregated Portfolio:

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

NAV of Segregated Portfolio: €0.5951

Net Impact on Investor:

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

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

Risk & Description specific to Equities	Risk Mitigants / Management Strategy
Quality risk Risk of investing in unsustainable / weak companies	The stock selection process is an important part of the idea generation stage, as it provides the greater part of added value to the investments. Underpinning the stock selection process is the rigorous research conducted by dedicated country specialists. The approach to stock selection is largely country specific, which means that these investment professionals have the responsibility to design and refine their stock selection process to cope with the dynamic local factors and market conditions. Quality analysis based investment approach: - Management - Capital structure - Sustainability of competitive advantage - Return on equity - Industry attractiveness In general, there are three primary sources of investment return which the investment professionals normally focus on and they form the basic premise of the stock selection process: - Growth – companies that exhibit sustainable earnings growth in excess of the market through an economic cycle. - Valuations – quantitative analysis in evaluating the value and profitability of the company. - IDCW yield – an additional source of return, over and above capital appreciation.
Price Risk Risk of overpaying for a company	During company visits, qualitative assessments of the relative growth prospects of the companies concerned are made and strategies are decided to create shareholder value. Industries in which companies operate are analysed along with the competitive landscape as well as the management strategy to enhance competitive advantage and returns. As part of the process, meetings are organised not only with companies that fall within the core stock coverage, but also with their competitors, distributors, suppliers and other stakeholders in order to obtain a complete picture of the industry / company and other investment opportunities. In the process, a clear understanding of the business is arrived at, enabling the identification of future long-

	term winners at an early stage.
Liquidity Risk High impact costs	Dealing in volatile, often illiquid markets imposes a cost on an active investment manager. The responsibility for minimizing the performance drag lies with the Central Dealing team whose focus is to minimize market impact and transaction costs. The competitive advantages in achieving this objective are: ■ A specialist experienced team; ■ State of the art systems and on-going investment in trading technology; ■ Analysis of historical transactions and associated impact costs used to determine trading strategies; ■ Low commission rates paid to brokers, reducing direct costs per trade; and ■ Significant overall commission payout ensuring premium service from investment banks and brokerage firms. The dealing team's success can be measured by comparing each execution to the Volume Weighted Average Price ("VWAP") and on-line through the independent Best Execution Comparison Service ("BECS") which compares transaction costs with those of the competition. Effectiveness of the dealing team is measured on an ongoing basis.
Volatility Price volatility due to company or portfolio specific factors Event Risk Price volatility due to company or portfolio specific events	As explained above, the volatility arising out of portfolio specific factors are being mitigated using a combination of various methods.

In view of the above and as per investment objective, investment in the Scheme should be regarded as long term in nature. The Scheme is, therefore, only suitable for investors who can afford the risks involved.

For further details please refer SAI.

Information about the scheme:

A. Where will the scheme invest?

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

- Equity and equity-related Securities including but not limited to derivatives (stock futures/ index futures and other such permitted derivative instruments including options), equity warrants and convertible instruments.
- Money Market Instruments includes Commercial Papers, Commercial Bills / BRDS, Treasury Bills, Government Securities having unexpired maturity up to one year, Call or notice money, Certificate of Deposits, Usance bills, Repo (with approved government & corporate debt securities as collateral and Any other like instruments as specified by the RBI from time to time
 - Debt instruments securities issued by central and state governments, municipal corporations, Banks, Public Sector Undertakings (PSU), public Financial Institutions (PFI) and Private Sector Entities, supra-national entities, foreign securities and other securities as permitted by SEBI & RBI from time to time.
 - Domestic securitized debt, pass through obligations, various types of securitization issuances, including but not limited to asset backed securitization, mortgage backed securitization, and personal loan backed securitization.
 - Deposits with domestic banks and other corporate bodies as may be permitted by SEBI from time to time.
 - Foreign securities as permitted by SEBI from time to time
 - Units of mutual fund scheme.

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

The above-mentioned securities could be listed, unlisted, secured, unsecured, rated or unrated and may be acquired through Primary, secondary market offerings, private placements, rights offer etc. Further, investments in debentures, bonds and other fixed income securities will usually be in instruments, which have been assigned investment grade ratings by an approved rating agency. In cases where the debt instrument is unrated, specific approval from the Board of the Asset Management Company and the Board of Trustees shall be obtained. However, the same shall be subject to limitations as contained in clause 1 and 1A, of Schedule VII to SEBI (Mutual Funds) Regulations, 1996.

1. In accordance with paragraph 12.21 of the Master Circular for Mutual Funds dated May 19, 2023 and amendments thereto from time to time, the Scheme may invest in units of Infrastructure Investment Trusts (InvITs) and Real Estate Investment Trusts (REITs) within the stipulated investment limits.

INVESTMENT STRATEGY & APPROACH

The Scheme will be a diversified equity fund which will invest predominantly in equity and equity related securities through allocation in companies across different market capitalisation that is Large Cap, Mid Cap and Small Cap.

The investment approach will be bottom-up stock picking - where investments will be selected primarily on the basis of specific criteria relevant to the company in question rather than general macroeconomic considerations. There will be no particular bias towards any market cap size or any sector. The Scheme will endeavour to remain fully invested in equity and equity related instruments at all times.

An exposure to various derivatives instruments is likely - for the purposes of hedging, portfolio balancing and optimising returns.

Portfolio Turnover:

The fund manager normally will buy stocks which he believes will deliver superior earnings growth over a one to two-year period and hence the portfolio turnover is not expected to be very high. However, during volatile market conditions portfolio turnover could be expected to be high.

Portfolio turnover is defined as the aggregate value of investment and divestment in equity / equity related Securities (other than those caused by the Purchases and Redemptions by Unit Holders) as a percentage of the average corpus of the Scheme during a specified period of time.

The Scheme has no specific target relating to portfolio turnover. Portfolio turnover will exclude:

4. the turnover caused on account of investing the initial corpus;
5. the turnover caused on account of investing in money market Securities; and

6. the turnover caused on account of Purchases and / or Redemptions by Unit Holders.

Investments made by the Scheme would also be in accordance with prevailing provisions of the SEBI Regulations

B. What are the investment restrictions?

- i) *The investment policy of the Scheme complies with the rules, regulations and guidelines laid out in SEBI (Mutual Funds) Regulations, 1996. As per the Regulations, specifically the Seventh Schedule, the following investment limitations are currently applicable: Disclosure and investment restrictions*

All investments by the Scheme will be made in accordance with the investment objective of the Scheme, investment strategy and investment restrictions.

However the following investment restrictions in accordance with the SEBI Regulations shall apply to the Scheme at the time of making investments:

1. A mutual fund scheme shall not invest more than 10% of its NAV in debt instruments comprising money market instruments and non-money market instruments issued by a single issuer which are rated not below investment grade by a credit rating agency authorised to carry out such activity under the Act. Such investment limit may be extended to 12% of the NAV of the scheme with the prior approval of the Board of Trustees and Board of Directors of the asset management company.

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.

2. The Scheme shall not invest in unlisted debt instruments including commercial papers, except (a) Government Securities, (b) other money market instruments and (c) derivative products such as Interest Rate Swaps (IRS), Interest Rate Futures (IRF), etc. which are used by mutual funds for hedging:

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

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

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

Provided further, the Scheme may invest in unlisted non- convertible debentures (NCDs) not exceeding 10% of the debt portfolio of the scheme 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, investment in unrated debt and money market instruments, other than government securities, treasury bills, derivative products such as Interest Rate Swaps (IRS), Interest Rate Futures (IRF), etc. by mutual fund schemes shall be subject to the following:

- a. Investments should only be made in such instruments, including bills re-discounting, usance bills, etc., that are generally not rated and for which separate investment norms or limits are not provided in SEBI (Mutual Fund) Regulations, 1996 and various circulars issued thereunder.
 - b. Exposure of the Scheme in such instruments, shall not exceed 5% of the net assets of the Scheme.
 - c. All such investments shall be made with the prior approval of the Board of AMC and the Board of Trustees.
3. Investment by the Scheme in the following instruments shall not exceed 10% of the debt portfolio of the Scheme and the group exposure in such instruments shall not exceed 5% of the debt portfolio of the Scheme:

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.

For the purpose of this provision, 'Group' shall have the same meaning as defined in paragraph B(3)(b) of SEBI Circular No. SEBI/HO/IMD/DF2/CIR/P/2016/35 dated February 15, 2016.

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

Investment in debt instruments, having credit enhancements backed by equity shares directly or indirectly, shall have a

minimum cover of 4 times considering the market value of such shares.

4. The Scheme shall not invest more than 10% of its NAV in unrated debt instruments (irrespective of residual maturity) issued by a single issuer and the total investment in such instruments shall not exceed 25% of the NAV of the Scheme. All such investments shall be made with the prior approval of the Board of the Trustee and the Board of the AMC.
5. The Mutual Fund under all its schemes shall not own more than 10% of any company's paid-up capital carrying voting rights.
6. Transfers of investments from one scheme to another scheme in the Mutual Fund shall be made only if:
 - (a) such transfers are done at the prevailing market price for quoted instruments on spot basis. (Explanation: "spot basis" shall have the same meaning as specified by stock exchange for spot transactions.)
 - (b) the Securities so transferred shall be in conformity with the investment objective of the scheme to which such transfer has been made.
7. The Scheme may invest in other schemes managed by the same AMC or by the asset management company of any other mutual fund without charging any fees, provided that aggregate inter-scheme investment made in all schemes under the same management or in schemes under the management of any such other asset management company shall not exceed 5% of the net asset value of the Fund.
8. The Scheme shall buy and sell Securities on the basis of deliveries and shall in all cases of purchases, take delivery of relative Securities and in all cases of sale, deliver the Securities.

Provided that the Fund may enter into derivatives transactions on a recognised stock exchange subject to such guidelines as may be specified by SEBI.

Provided further that sale of government security already contracted for purchase shall be permitted in accordance with the guidelines issued by the Reserve Bank of India in this regard.
9. The Mutual Fund shall get the Securities purchased or transferred in the name of the Mutual Fund on account of the Scheme wherever investments are intended to be of a long term nature.
10. Pending deployment of funds of the Scheme in securities in terms of the investment objectives of the Scheme, the Scheme may invest the funds of the Scheme in short term deposits of scheduled commercial banks or in like instruments subject to such Guidelines as may be specified by SEBI. Further, the AMC shall not charge investment management and advisory fees for parking of funds in short term deposits of scheduled commercial banks.
11. The Scheme shall not make any investment in:
 - (a) any unlisted security of an associate or group company of the Sponsor; or
 - (b) any security issued by way of private placement by an associate or group company of the Sponsor; or
 - (c) the listed Securities of group companies of the Sponsor which are in excess of 25% of the net assets.
12. The Scheme shall not make any investment in any fund of funds scheme.
13. The Scheme shall not invest more than 10% of its NAV in the equity shares or equity-related instruments of any company.

For the purpose of determining the above limit, a combination of positions of the underlying securities and stock derivatives, will be considered.
14. The Scheme shall not invest more than 5% of its NAV in unlisted equity shares or equity-related instruments.
15. No loans would be made by the Mutual Fund except as provided in the SEBI Regulations.
16. The Scheme shall not have total exposure in a particular sector (excluding investments in Bank CDs, Tri-party Repo, G-Secs, TBills, short term deposits of scheduled commercial banks and AAA rated securities issued by Public Financial Institutions and Public Sector Banks) shall not exceed 25% of the net assets of the scheme;

Provided that an additional exposure to financial services sector (over and above the limit of 25%) not exceeding 10% of the net assets of the scheme shall be allowed only by way of increase in exposure to Housing Finance Companies (HFCs);

Provided further that the additional exposure to such securities issued by HFCs are rated AA and above and these HFCs are registered with National Housing Bank (NHB) and the total investment/ exposure in HFCs shall not exceed 25% of the net assets of the scheme.

 - a) The Scheme shall not have total exposure in a group (excluding investments in securities issued by Public Sector Units, Public Financial Institutions and Public Sector Banks) exceeding 20% of the net assets of the scheme. Such investment limit may be extended to 25% of the net assets of the scheme with the prior approval of the Board of Trustees.
 - b) For this purpose, a group means a group as defined under regulation 2 (mm) of SEBI (Mutual Funds) Regulations, 1996 (Regulations) and shall include an entity, its subsidiaries, fellow subsidiaries, its holding company and its associates.

ii) *Guidelines Governing Investment in Debt Securities*

The AMC will follow a policy where, before any investment is made in any debt instrument, a research report will be prepared by the fund manager / Research Analyst which will analyze the debt instruments. The research report shall be reviewed at least on a half yearly basis. The recommendations of the research report shall not be binding on the Fund Manager.

Any purchase which is made against the recommendations of the research recommendation shall be backed by the reasons for the same by the concerned fund manager. For investment into companies for which there is a pre existing research report that is not dated more than six months from the day of the proposed investment, the investment can be made by the fund manager directly. However, if the research report is dated more than six months without any subsequent update then a fresh report will be required.

The investment philosophy of the AMC shall be directed towards providing stable returns with a low risk strategy and capital appreciation / accretion through investment in debt instruments and related Securities besides preservation of capital. The Scheme shall invest only in debt Securities with credit rating of AA- and above.

iii) *Guidelines Governing Investment in Govt Securities*

As per the Regulations and investment restriction guidelines issued by SEBI, the AMC will follow a policy wherein each decision of purchase / sale of government Securities and money market instruments shall be recorded. A weekly report relating to the portfolio of the Scheme will be reviewed by the Investment Committee of the AMC.

Investment and security selection of all kind of debt instruments including Govt Securities, State Government Securities, and Government guaranteed debt is delegated to the fund manager with the responsibility on the fund manager to ensure conformity with the specified minimum credit rating standards for position credit risk and portfolio credit risk. All investments in Govt Securities shall be done in accordance with SEBI / RBI guidelines.

iv) *Investment of subscription money*

The AMC shall make investments of the NFO proceeds only after the closure of the NFO Period. Alternatively, it may maintain the amounts received as subscription in term deposits with banks in accordance with the SEBI Regulations and more particularly SEBI Circular No. SEBI/IMD/Cir No. 1/91171/07 dated 16 April 2007 and SEBI-IMD-CIR No. 8-107311-07 dated 26 October 2007 as amended or updated from time to time. The income earned from such investments/deposits will be merged with assets under management to form part of the assets of the Scheme on completion of the allotment of the Units.

v) *Investment restrictions pertaining to Derivatives*

In accordance with paragraph 7.5 and 12.25 of the Master Circular for Mutual Funds dated May 19, 2023, respectively, the following conditions shall apply to the Scheme's participation in the derivatives market.

Please note that the investment restrictions applicable to the Scheme's participation in the derivatives market will be as prescribed or varied by SEBI or by the Trustees subject to SEBI requirements from time to time.

1. Position limit for the Scheme in index options contracts The position limit for the Scheme in index options contracts shall be as follows:
 - (a) The Scheme's position limit in all index options contracts on a particular underlying index shall be R 500 Crores or 15% of the total open interest of the market in index options, whichever is higher, per the relevant stock exchange.
 - (b) This limit would be applicable on open positions in all options contracts on a particular underlying index.
2. Position limit for the Scheme in index futures contracts The position limit for the Scheme in index futures contracts shall be as follows:
 - (a) The Scheme's position limit in all index futures contracts on a particular underlying index shall be R 500 Crores or 15% of the total open interest of the market in index futures, whichever is higher, per the relevant stock exchange.
 - (b) This limit would be applicable on open positions in all futures contracts on a particular underlying index.
 - (c) Additional position limit for hedging for the Scheme.

In addition to the position limits as set out in point 1 and 2 above, the Scheme may take exposure in equity index derivatives subject to the following limits:

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

3. Position limit for the Scheme for stock based derivative contracts

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

- (a) For stocks having applicable market-wise position limit (MWPL) of R 500 Crores or more, the combined futures and options position limit shall be 20% of applicable MWPL or R 300 Crores, whichever is lower and within which stock futures position cannot exceed 10% of applicable MWPL or R150 Crores, whichever is lower.
- (b) For stocks having applicable market-wise position limit (MWPL) less than R 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 R50 Crores which ever is lower.

4. Position limit for the Scheme

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

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

1% of the free float market 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).

- (a) This position limit shall be applicable on the combined position in all derivative contracts on an underlying stock at a stock exchange.
- (b) For index based contracts, the Scheme shall disclose the total open interest held by its scheme or all schemes put together in a particular underlying index, if such open interest equals to or exceeds 15% of the open interest of all derivative contracts on that underlying index.

Exposure Limits based on paragraph 12.25 of the Master Circular for Mutual Funds dated May 19, 2023:

1. The cumulative gross exposure through equity, debt and derivative positions should not exceed 100% of the net assets of the Scheme.
2. Mutual Funds shall not write options or purchase instruments with embedded written options.
3. The total exposure related to option premium paid must not exceed 20% of the net assets of the Scheme.

These investment limitations / parameters as expressed (linked to the net asset / net asset value / capital) shall, in the ordinary course, apply as at the date of the most recent transaction or commitment to invest and changes do not have to be effected merely because, owing to appreciation or depreciation in value or by reason of the receipt of any rights, bonuses or benefits in the nature of capital or of any scheme of arrangement or for amalgamation, reconstruction or exchange, or at any repayment or redemption or other reason outside the control of the Trustee / AMC, any such limits would thereby be breached.

Apart from the investment restrictions prescribed under the Regulations, internal risk parameters for limiting exposure to a particular scrip or sector may be prescribed from time to time to respond to the dynamic market conditions and market opportunities.

Following additional restriction shall also be applicable:

■ Investment in Foreign Securities:

In accordance with series of SEBI circulars SEBI/IMD/CIR No. 7/104753/07 dated September 26, 2007, SEBI/IMD/CIR No.2/122577/08 dated April 8, 2008 and SEBI/HO/IMD/DF3/ CIR/P/2020/225 dated November 5, 2020, the following conditions shall apply to the Scheme's participation in the overseas investments. Please note that the investment restrictions applicable to the Scheme's participation in overseas investments will be as prescribed or varied by SEBI or by the Trustees (subject to SEBI requirements) from time to time. The regulations pertaining to investment in ADRs/GDRs/Foreign Securities and Overseas ETFs by Mutual Funds are currently as under: The aggregate ceiling for overseas investments are now been enhanced from US \$ 5 billion to US \$7 billion as per the Circular SEBI/IMD/CIR No. 2/122577/08 dated April 8 2008. Within the overall limit of US \$ 7 billion, Mutual Funds can make overseas investments subject to a maximum of US \$600 million per Mutual Fund. Further, Mutual Funds can make investments in overseas Exchange Traded Fund (ETF(s)) subject to a maximum of US \$ 200 million per Mutual Fund, within the overall industry limit of US \$ 1 billion. The permissible investments Mutual Funds can invest in:

1. ADRs/ GDRs issued by Indian or foreign companies
2. Equity of overseas companies listed on recognized stock exchanges overseas
3. Initial and follow on public offerings for listing at recognized stock exchanges overseas
4. 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
5. Money market instruments rated not below investment grade
6. Repos in the form of investment, where the counterparty is rated not below investment grade; repos should not however, involve any borrowing of funds by Mutual Funds
7. Government securities where the countries are rated not below investment grade

8. Derivatives traded on recognized stock exchanges overseas only for hedging and portfolio rebalancing
9. Short term deposits with banks overseas where the issuer is rated not below investment grade
10. Units/securities issued by overseas Mutual Funds or unit trusts registered with overseas regulators and investing in (a) aforesaid securities, (b) Real Estate Investment Trusts (REITs) listed in recognized stock exchanges overseas or (c) unlisted overseas securities (not exceeding 10% of the net assets).
11. The Limits for Investment in Overseas Exchange Traded Funds (ETFs): The overall ceiling for investment in overseas ETFs that invest in securities is US \$1 billion subject to a maximum of US \$ 50 million per Mutual Fund.

The Regulatory restriction on the investments in Mutual Fund units upto 5% of net assets of the Fund and prohibiting charging of fees, shall not be applicable to investments in Mutual Funds in foreign countries made in accordance with SEBI Guidelines. However, the management fees and other expenses charged by the Mutual Fund in foreign countries along with the management fee and recurring expenses charged to the domestic Mutual Fund Scheme shall not exceed the total limits on expenses as prescribed under Regulation 52(6). Where the Scheme is investing only a part of the net assets in the foreign Mutual Fund(s), the same principle shall be applicable for that part of investment. The overseas securities markets offer new investment and portfolio diversification opportunities by enabling investments in the overseas markets. However, such investments also entail additional risks. Such investment opportunities may be pursued by the Mutual Fund provided they are considered appropriate in terms of the overall investment objectives of the Scheme. The Scheme may then, appoint a Dedicated Fund Manager to manage the Overseas Investments & if necessary, seek applicable permission from SEBI and RBI to invest abroad in accordance with the investment objectives of the Scheme and in accordance with any guidelines issued by SEBI/RBI from time to time. These investments shall be made subject to any/all approvals, conditions thereof as may be stipulated by SEBI/RBI and provided such investments do not result in expenses to the Scheme in excess of the ceiling, if any, on expenses prescribed by SEBI for offshore investment, and if no such ceiling is prescribed by SEBI, the expenses to the Scheme shall be limited to the level which, in the opinion of the Trustee, is reasonable and consistent with costs and expenses attendant to international investing. The Scheme may, where necessary, appoint other specialized agencies and service providers associated with such investments such as advisors, custodian/sub-custodians, brokers, etc., of adequate expertise, in order to enable the AMC to administer such investments. The appointment of such intermediaries shall be in accordance with the applicable requirements of SEBI and within the permissible ceilings of expenses. The fees and expenses would illustratively include, besides custody fees and costs, fees of appointed overseas advisors, transaction costs and overseas regulatory costs.

- **Stock Lending:** Subject to the SEBI Regulations as applicable from time to time, the Fund may, engage in Stock Lending. Stock Lending means the lending of securities to another person or entity for a fixed period of time at a negotiated compensation in order to enhance returns of the portfolio. The securities lent will be returned by the borrower on the expiry of the stipulated period. The AMC will adhere to strict limits should it engage in Stock Lending. Collateral would always be obtained by the approved intermediary from such borrower. Collateral value would always be more than the value of the security lent. Collateral can be in form of cash, bank guarantee, and government securities, as may be agreed upon with the approved intermediary. Not more than 20% of the net assets of the Scheme can generally be deployed in stock lending and not more than 5% of the Net Assets of the Scheme can be deployed in Stock lending to any single counterparty. For detailed understanding on the same, investors are requested to refer SAI.

All provisions are subject to SEBI Regulations.

The Trustee / AMC may alter these above stated limitations from time to time (as also the provisions of the Trust Deed) to the extent the Regulations change so as to permit the Scheme to make its investments in the full spectrum of permitted investments in order to achieve its investment objective.

K. HOW HAS THE SCHEME PERFORMED?

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

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

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 Schemes of arrangement or for amalgamation, reconstruction or exchange, or at any repayment or redemption or other reason outside

the control of the Fund, any such limits would thereby be breached. If these limits are exceeded for reasons beyond its control, 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, 1996 change, so as to permit the Schemes 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 Schemes will be made in accordance with SEBI (Mutual Funds) Regulations, 1996, including Schedule VII thereof.

C. Fundamental Attributes

Following are the Fundamental Attributes of the scheme, in terms of paragraph 1.14 of SEBI Master Circular for Mutual Funds dated May 19, 2023:

(i) Type of a scheme - An open ended dynamic equity scheme investing across large cap, mid cap, small cap stocks

(ii) Investment Objective

Main Objective: Long term capital appreciation.

(iii) Investment Pattern – The investment pattern is as set out in Section II of this SID with an option to alter the asset allocation for a short term period on defensive considerations and with the intention of protecting the interests of the Unit Holders.

(iv) Terms of Issue

- Liquidity: The Scheme is open ended, with Purchase and Redemption of Units at NAV on any Business Day on an ongoing basis within 5 (five) Business Days of allotment. The Scheme being open ended; the Units are not proposed to be listed on any stock exchange. The procedures for Purchase / Redemption of Units on an ongoing basis are set out in Paragraph B under Section III of this SID. The Mutual Fund will endeavour to dispatch the Redemption proceeds within 3 Business Days from the acceptance of the Redemption request. However, in certain circumstances [outlined in Section III-B 'Restrictions on Redemptions'] restrictions on redemptions may be imposed.
- The AMC does not offer any safety net or guarantee to the investors with regard to the performance of the scheme.
- The aggregate fee and expenses to be charged to the Scheme is detailed in Section I - Part III(C) of this document

Changes in Fundamental Attributes:

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

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

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

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

F. Floors and ceiling within a range of 5% of the intended allocation against each sub class of asset, as per clause 13.6.2 of SEBI master circular for mutual funds dated May 19, 2023 (only for close ended debt schemes) – Not Applicable

G. Other Scheme Specific Disclosures:

Listing and transfer of units	Units of the Scheme, which are held in dematerialized (demat) form, are freely transferable under the depository system in accordance with the provisions of SEBI (Depositories and Participants) Regulations, 1996. However, for Units of the Scheme held on physical form the AMC shall, on production of instrument of transfer together with relevant unit certificates, register the transfer and return the unit certificate to the transferee within 30 days from the date of such production. The cost of stamp duty paid for issuing the unit certificate in case of a transfer or otherwise will form part of the annual on-going expenses and/or may be recovered from the unit holder(s).
Dematerialization of units	The Unit holders will have an Option to hold the units by way of an Account Statement or in Dematerialized ('Demat') form. Unit holders opting to hold the units in Demat form must provide their Demat Account details in the specified section of the application form. The Applicant intending to hold the units in Demat form are required to have a beneficiary account with a Depository Participant (DP) registered with NSDL / CDSL and will be required to indicate in the application the DP's name, DP ID Number and the Beneficiary Account Number of the applicant held with the DP at the time of purchasing Units. Unitholders are requested to note that 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 scheme within two working days of the receipt of request from the unit holder.
Minimum Target amount	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. Record date shall be 2 working days from the issue of notice.

The Trusteeship Company reserves the right to declare IDCW on a regular basis. The Fund does not guarantee or assure declaration or payment of IDCW. Although the Trustees have intention to declare IDCW under IDCW Option, such declaration of IDCW if any, is subject to Scheme's performance & the availability & adequacy of distributable surplus in the Scheme at the time of declaration of such IDCW.

Investors should note that, when the Mutual Fund declares a IDCW under the Scheme, the Income distribution shall be dispatched within 15 days of the record date. The requirement of giving notice & the above laid procedure shall not be compulsory for Scheme/plan/option having frequency of IDCW distribution from daily upto monthly IDCW.

Further, investors are requested to note that the amounts can be distributed out of the investor's capital (Equilization Reserve), which is part of sales price that represents realized gains.

- **Effect of IDCWs:**

When IDCWs are declared and paid under the Scheme, the net assets attributable to Unit holders in the IDCW Option will stand reduced by the IDCW amount subject to TDS and statutory levy if any. The NAV of the Unit holders in the Growth Option will remain unaffected by the payment of IDCW.

Even though the asset portfolio will be un-segregated, the NAVs of the Growth Option and IDCW Option will be distinctly different after declaration of the first IDCW to the extent of distributed income, tax and statutory levy paid thereon, where applicable, and expenses relating to the distribution of IDCWs.

- **Mode of Payment of IDCWs:**

The Scheme proposes to pay IDCW by Direct Credit or through RTGS or NEFT or any other EFT means.

RBI offers the facility of EFT for facilitating better customer service by direct credit of IDCW amount to a Unit holder's bank account through electronic credit which avoids loss of IDCW in transit or fraudulent encashment. The Mutual Fund will endeavour to offer this facility for payment of IDCW/repurchase proceeds to the Unit holders residing in any of the cities where such a Bank facility is available.

The Fund is arranging with selected bankers to enable direct credits into the bank accounts of the investors at these banks. If an investor has an account with a bank with which the Fund will tie up for direct credit, the IDCW amount will be credited directly to the bank account, under intimation to the Unit holder by email/SMS/post. The Mutual Fund, on a best effort basis, and after scrutinising the names of the banks where Unit holders have their accounts, will enable direct credit/RTGS/NEFT/ to the Unit holders' bank accounts.

	While the preferred mode of payment is through EFT route, the AMC is at the sole discretion to pay IDCW by any other means (including at par cheques and demand drafts, where the EFT facility is not available in a particular city or Bank or as the Trusteeship Company or the AMC deems fit in the interest of investors.) All the IDCW payments shall be in accordance and compliance with SEBI Regulations, as amended from time to time. If Unit holders have opted for IDCW Payout Option, if the IDCW amount payable to such Unit holders (net of tax deducted at source, wherever applicable) is less than or equal to Rs. 250, following treatment shall be: a. Where the option to payout IDCW is available in electronic mode: The IDCW amount shall be paid to the Unit holders. However, if the payment through electronic mode is unsuccessful, the AMC shall issue IDCW warrant for such amount; and Where the option to payout IDCW is not available in electronic mode: The IDCW shall be mandatorily reinvested in the respective Scheme/Plan by issuing additional Units at the applicable ex-IDCW NAV.
Allotment	For investors who opt to hold Units in Physical Form (Non-demat form): - On receipt of valid application for subscription/transaction request, an Allotment Confirmation will be sent by way of SMS and/or email within 5 Business Days from the date of receipt of application/transaction request to the Unit holder's registered mobile number and/or email address. Unit holders who have not registered their email address/mobile number with the Fund will receive a physical Account Statement giving details of the transaction. - A Consolidated Account Statement (CAS) for each calendar month to the Unit holder(s) in whose folio(s) transaction(s) has/have taken place during the month on or before 15th of the succeeding month shall be sent by mail/email. - The Unit holder may request for a physical Account Statement by writing/calling the AMC/ISC/R&T. The Mutual Fund/ AMC shall dispatch an Account Statement within 5 Business Days from the date of the receipt of request from the Unit holder. - In the event the account has more than one registered holder, the first named Unit holder shall receive the CAS/ Account Statement. - The transactions viz. purchase, redemption, switch, IDCW payout, etc., carried out by the Unit holders shall be reflected in the CAS on the basis of Permanent Account Number (PAN). - The CAS shall not be received by the Unit holders for the folio(s) not updated with PAN details. The Unit holders are therefore requested to ensure that the folio(s) are updated with their PAN. - For folios not included in CAS (due to non availability of PAN), EAML shall issue Account Statement to such Unit holders on a monthly basis, pursuant to any financial transaction in their folios, on or before tenth day of succeeding month by way of email to the registered email address and if the same is not available with EAML, a physical statement will be sent. - Unit holders who receive Account Statements by e-mail may download the documents after receiving the same from the Fund. Should the Unit holder experience any difficulty in accessing the electronically delivered documents, the Unit holder shall promptly advise the Fund to enable the Fund to make the delivery through alternate means. It is deemed that the Unit holder is aware of all security risks including possible third party interception of the

	documents and contents of the documents becoming known to third parties. For Investors who opt to hold Units in Demat Form: The AMC shall issue units in dematerialized form to a unit holder in a scheme within two working days of the receipt of request from the unit holder. In order to enable a single consolidated view of all the investments of an investor in Mutual Fund and securities held in demat form with Depositories, SEBI vide its circular no. CIR/MRD/DP/31/2014 dated November 12, 2014 had advised to generate and dispatch a single Consolidated Account Statement for investors having Mutual Fund investments and holding demat accounts. Accordingly, • Investors shall receive a single CAS from the Depository. • Consolidation of account statement shall be done on the basis of Permanent Account Number (PAN). In case of multiple holding, it shall be PAN of the first holder and pattern of holding. • In case an investor has multiple accounts across two Depositories, the Depository with whom the account has been opened earlier will be the default Depository. • The CAS shall be generated on a monthly basis. • If there is any transaction in any of the Demat accounts of the investor or in any of his Mutual Fund folios, Depositories shall send the CAS within fifteen days from the month end. In case there is no transaction in any of the mutual fund folios and demat accounts then CAS with holding details shall be sent to the investor on half yearly basis. • In case of demat accounts with nil balance and no transactions in securities and in Mutual Fund folios, the Depository shall send holding statement in terms of regulations applicable to the Depositories. • For Unit holders who have provided an e-mail address to the Fund or have updated the same in KYC records, CAS will be sent to such Unit holders by e-mail. However, where an investor does not wish to receive CAS through e-mail, option shall be given to such investor to receive the CAS in physical form at the address registered with the Depository. • Investors who do not wish to receive CAS sent by Depositories have an option to indicate their negative consent. Such investors may contact the Depositories to opt out. The dispatch of CAS by the Depositories would constitute compliance by the AMC/the Fund with the requirement under Regulation 36(4) of SEBI (Mutual Funds) Regulations, 1996. Half Yearly Consolidated Account Statement: • A consolidated account statement detailing holding across all Schemes at the end of every six months (i.e. September/March), on or before 21st day of succeeding month, to all such Unit holders in whose folios no transaction has taken place during that period shall be sent by mail/email. • The half yearly CAS will be sent by e-mail to the Unit holders whose e-mail address is registered with the Fund, unless a specific request is made to receive in physical. Unit holders who receive account statements by e-mail may download the documents after receiving e-mail from the Fund. Should the Unit holder experience any difficulty in accessing the electronically delivered documents, the Unit holder shall promptly advise the Fund to enable the Fund to make the delivery through alternate means. It is deemed that the Unit holder is aware of all security risks including possible third-party interception of the documents and contents of the documents becoming known to third parties.
Refund	Not Applicable

Who can invest This is an indicative list and investors shall consult their financial advisor to ascertain whether the scheme is suitable to their risk profile.	The following persons are eligible and may apply for subscription to the Units of the Scheme of the Fund (subject, wherever relevant, to purchase of units of Mutual Funds being permitted and duly authorised under their respective constitutions, charter documents, corporate / other authorisations and relevant statutory provisions, etc): 1. Resident adult Indian individuals either singly or jointly (not exceeding three), or on an Anyone or Survivor basis; 2. Karta of Hindu Undivided Family (HUF in the name of Karta); 3. Partnership Firms in the name of any one of the partner (constituted under the Indian partnership law) & Limited Liability Partnerships (LLP); 4. Minors (Resident or NRI) through parent / legal guardian; 5. Schemes of Mutual Funds registered with SEBI, including schemes of Edelweiss Mutual Fund, subject to the conditions and limits prescribed by SEBI Regulations and the respective Scheme Information Documents; 6. Companies, Bodies Corporate, Public-Sector Undertakings (PSU), Association of Persons (AOP) or bodies of individuals (BOI) and societies registered under the Societies Registration Act, 1860 (so long as the purchase of units is permitted under the respective constitutions); 7. Banks, including Scheduled Bank, Regional Rural Bank, Co-Operative Bank etc. & Financial Institutions; 8. Special Purpose Vehicles (SPV) approved by appropriate authority; 9. Religious and Charitable Trusts, Wakfs or endowments of private trusts and Private trusts (subject to receipt of necessary approvals as required & who are authorised to invest in Mutual Fund schemes under their trust deeds); 10. Non-Resident Indians (NRIs) / Persons of Indian origin residing abroad (PIO) on repatriation or non-repatriation basis; 11. Foreign Institutional Investors (FIIs) registered with SEBI on fully repatriation basis; 12. Foreign Portfolio Investors (FPIs) subject to the applicable Regulations 13. Provident / Pension / Gratuity / superannuation, such other retirement and employee benefit and such other funds to the extent they are permitted to invest; 14. Army, Air Force, Navy and other para-military units and bodies created by such institutions; 15. Scientific and Industrial Research Organisations; 16. Multilateral Funding Agencies / Bodies Corporate incorporated outside India with the permission of Government of India / Reserve Bank of India; 17. Trustee, the AMC, their Shareholders or Sponsor, their associates, affiliates, group companies may subscribe to Units under the Scheme; 18. 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.
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19. 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
20. Any other category of individuals / institutions / body corporate etc., so long as wherever applicable they are in conformity with SEBI Regulations/other applicable Regulations/the constituent documents of the applicants.

Notes:

1. Returned cheques are not liable to be presented again for collection, and the accompanying application forms are liable to be rejected. In case the returned cheques are presented again, the necessary charges, if any, are liable to be debited to the investor.
2. It is expressly understood that at the time of investment, the investor/Unit holder has the express authority to invest in Units of the Scheme and AMC / Trustees / Mutual Fund will not be responsible if such investment is ultravires the relevant constitution. Subject to the Regulations, the Trustee may reject any application received in case the application is found invalid/ incomplete or for any other reason in the Trustee's sole discretion.
3. Non-Resident Indians (NRIs) and Persons of Indian Origin (PIOs) residing abroad/ Overseas Citizens of India (OCI) / Foreign Portfolio Investors (FPIs) have been granted a general permission by Reserve Bank of India under Schedule 5 of the Foreign Exchange Management (Transfer or Issue of Security by a Person Resident Outside India) Regulations, 2000 for investing in / redeeming units of the mutual funds subject to conditions set out in the aforesaid regulations. If a person who is a resident Indian at the time of subscription becomes a resident outside India subsequently, he/she shall have the option to either be paid repurchase value of Units or continue into the Scheme if he/she so desires and is otherwise eligible.

However, the AMC shall not be liable to pay interest or any compensation, arising on account of taxation law or otherwise, on redemption, IDCW or otherwise, to such a person during the period it takes for the Fund to record change in residential status, bank mandates, and change in address due to change in tax status on account of change in residential status.

Notwithstanding the aforesaid, the Trustee reserves the right to close the Unit holder's account and to pay the repurchase value of Units, subsequent to his becoming a person resident outside India, should the reasons of cost, interest of other Unit holders and any other circumstances make it necessary for the Fund to do so.

4. Investors desiring to invest / transact in the Scheme are required to comply with the KYC norms applicable from time to time. Under the KYC norms, Investors are required to provide prescribed documents for establishing their identity and address such as copy of the Passport/PAN Card/Memorandum and Articles of Association/bye-laws/Trust Deed/Partnership Deed/ Certificate of Registration along

	with the proof of authorization to invest, as applicable, to the KYC Registration Agency (KRA) registered with SEBI. 5. The Government of India has authorized the Central Registry of Securitization and Asset Reconstruction and Security Interest of India (CERSAI, an independent body), to perform the function of Central KYC Records including receiving, storing, safeguarding and retrieving KYC records in digital form. Accordingly, in line with SEBI circular nos. CIR/MIRSD/66/2016 dated July 21, 2016 and CIR/MIRSD/120/2016 dated November 10, 2016 on Operationalisation of Central KYC (CKYC), read with AMFI Best Practice Guidelines circular no. 68/2016-17 dated December 22, 2016, new individual investors investing into the Fund are requested to comply with the CKYC norms. 6. It is compulsory for investors to give certain mandatory disclosures while applying in the Scheme like bank details & PAN/PEKRN copy etc. For details please refer SAI. 7. The Trustee may also periodically add and review the persons eligible for making application for purchase of Units under the Scheme. 8. The Fund / AMC / Trustees / other intermediaries will rely on the declarations/affirmations provided by the Investor(s) in the Application/ Transaction Form(s) and the documents furnished to the KRA that the Investor(s) is permitted/ authorised by the constitution document/ their Board of Directors etc. to make the investment / transact. Further, the Investor shall be liable to indemnify the Fund / AMC / Trustee / other intermediaries in case of any dispute regarding the eligibility, validity and authorization of the transactions and / or the applicant who has applied on behalf of the Investors. The Fund / AMC / Trustee reserves the right to call for such other information and documents as may be required by it in connection with the investments made by the investor. Investors are requested to view full details on eligibility /non-eligibility for investment in the Scheme mentioned in the SAI under the head “Who Can Invest” & also note that this is an indicative list and you are requested to consult your financial advisor to ascertain whether the Scheme is suitable to your risk profile. Foreign Account Tax Compliance Act (commonly known as “FATCA”): The Foreign Account Tax Compliance Act is a United States (US) federal law, aimed at prevention of tax evasion by US Citizens and Residents (“US Persons”) through use of offshore accounts. The Government of India and the US have reached an agreement in substance on the terms of an Inter-Governmental Agreement (“IGA”) to implement the FATCA provisions, which have become globally applicable from July 1, 2014. Edelweiss Mutual Fund (“the Fund”)/ Edelweiss Asset Management Limited (“the AMC”) is classified as a FFI under the FATCA provisions, in which case the Fund / AMC is required, from time to time, to:
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	(i) undertake necessary due diligence process by collecting information/documentary evidence of the US/non-US status of the investors; (ii) disclose/report information as far as may be legally permitted about the holdings/investment returns pertaining to reportable accounts to the US Internal Revenue Service and/or such Indian authorities as may be specified under FATCA or other applicable laws and (iii) carry out such other activities as prescribed under the FATCA provisions, as amended from time to time. FATCA due diligence will have to be directed at each investor/unit holder (including joint investors) and on being identified as a reportable person/specified US person, all the folios will be reported. Further, in case of folio with joint investors, the entire account value of investment portfolio will be attributable under each such reportable person. Investors/Unit holders would therefore be required to furnish such information to the Fund/AMC, from time to time, in order to comply with the reporting requirements stated in the IGA and or circulars/guidelines issued by SEBI/AMFI in this regard. The impact of FATCA is relevant not only at the point of on-boarding of the investors but also throughout the life cycle of the investor account / folio with the Fund. Hence investor(s) should immediately intimate the Fund/AMC, in case of any change in the FATCA related information provided by them at the time of initial subscription. The Fund/AMC reserves the right to reject any application or compulsorily redeem the units held directly or beneficially in case the applicant/investor fails to furnish the relevant information and/or documentation or is found to be holding units in contravention of the FATCA provisions. Further, in accordance with the regulatory requirements relating to FATCA/CRS read along with SEBI Circular no. CIR/MIRSD/2/2015 dated August 26, 2015 and AMFI Best practices guidelines circular no. 63/2015-16 dated September 18, 2015 regarding uniform implementation of FATCA/CRS requirements, investors are requested to ensure the following: • With effect from November 1, 2015 all investors have to mandatorily provide the details and declaration pertaining to FATCA/CRS for all new accounts opened, failing which the application shall be liable to be rejected. • For accounts opened between July 1, 2014 and October 31, 2015 and certain pre - existing accounts opened till June 30, 2014, the AMC shall reach out to the investors to seek the requisite information/declaration which has to be submitted by the investors before December 31, 2015. In case the information/declaration is not received from the investor on or before December 31, 2015, the account shall be treated as reportable account.
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	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 Units of the Scheme held in electronic (demat) mode are freely transferable. In case of units held in physical form, additions / deletions of names will be allowed in case a person (i.e. a transferee) becomes a holder of the Units by operation of law or upon enforcement of pledge, then the AMC shall, subject to production of such satisfactory evidence and submission of such documents, proceed to effect the transfer, if the intended transferee is otherwise eligible to hold the Units of the Scheme. The cost of stamp duty paid for issuing the unit certificate in case of a transfer or otherwise will form part of the annual on-going expenses and will be recovered from the unit holder(s). In Clause 1.12 of the SEBI Master Circular dated May 19, 2023 for Mutual Funds, SEBI has laid down the following conditions, in case the AMC wish to impose restrictions on redemption: - Restrictions may be imposed when there are circumstances leading to a systematic crisis or event that severely constricts market liquidity or the efficient functioning of market such as: - Liquidity issues - Market failures, exchange closure - Operational issues - Restriction on redemption may be imposed for a specified period of time not exceeding 10 working days in any 90 days period. - Any imposition of restriction would require specific approval of Board of AMCs and Trustee and the same should be informed to SEBI immediately. - When restriction on redemption is imposed, the following procedure shall be applied: - No redemption request upto INR 2 lakh shall be subject to such restriction. - When redemption request are above INR 2 lakhs, AMCs shall redeem the first INR 2 lakh without such restriction and remaining part over and above INR 2 lakh shall be subject to such restriction. For details, please refer to paragraph on “Right to limit redemption, “suspension of purchase and / or redemption of Units” & paragraph on “Lien & pledge” under SAI.
How to Apply and Other details	1. Application form shall be available from either the Investor Service Centers (ISCs)/Official Points of Acceptance (OPAs) of AMC or may be downloaded from the website of AMC (www.edelweissmf.com)

	2. List of official points of acceptance, collecting banker details etc. shall be available at List of ISCs, OPAs & Collecting Banker details 04062024 031225 PM.pdf (edelweissmf.com) 3. Details of the Registrar and Transfer Agent (R&T), official points of acceptance, collecting banker details etc. are available on back cover page. Investors are required to note that it is mandatory to mention their bank account numbers in their applications/requests for redemption.
The policy regarding reissue of repurchased units, including the maximum extent, the manner of reissue, the entity (the scheme or the AMC) involved in the same.	Not Applicable
Restrictions, if any, on the right to freely retain or dispose of units being offered	The Units of the Scheme held in electronic (demat) mode are freely transferable. In case of units held in physical form, additions / deletions of names will be allowed in case a person (i.e. a transferee) becomes a holder of the Units by operation of law or upon enforcement of pledge, then the AMC shall, subject to production of such satisfactory evidence and submission of such documents, proceed to effect the transfer, if the intended transferee is otherwise eligible to hold the Units of the Scheme. The cost of stamp duty paid for issuing the unit certificate in case of a transfer or otherwise will form part of the annual on-going expenses and will be recovered from the unit holder(s). In Clause 1.12 of the SEBI Master Circular dated May 19, 2023 for Mutual Funds, SEBI has laid down the following conditions, in case the AMC wish to impose restrictions on redemption: e. 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: iv. Liquidity issues v. Market failures, exchange closure vi. Operational issues f. Restriction on redemption may be imposed for a specified period of time not exceeding 10 working days in any 90 days period. g. Any imposition of restriction would require specific approval of Board of AMCs and Trustee and the same should be informed to SEBI immediately. h. When restriction on redemption is imposed, the following procedure shall be applied: iii. No redemption request upto INR 2 lakh shall be subject to such restriction. iv. When redemption request are above INR 2 lakhs, AMCs shall redeem the first INR 2 lakh without such restriction and remaining part over and above INR 2 lakh shall be subject to such restriction. For details, please refer to paragraph on “Right to limit redemption, “suspension of purchase and / or redemption of Units” & paragraph on “Lien & pledge” under SAI.
Cut off timing for subscriptions/ redemptions/ switches This is the time before which your application (complete in all	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

respects) should reach the official points of acceptance	at the Designated Investor Service Center subject to its being complete in all respects and received prior to the cut-off timings on that Business Day. The AMC will calculate on every Business Day and the same will be declared/disclosed and uploaded on the AMFI website i.e., www.amfiindia.com and on Edelweiss Mutual Fund's website i.e. www.edelweissmf.com by 10.00 a.m. on the following calendar day. For Purchase of any amount: ▪ In respect of valid applications received upto 3.00 p.m. and where the funds for the entire amount are available for utilization before the cut-off time i.e. 3.00 p.m. - the closing NAV of the day shall be applicable. ▪ In respect of valid applications received after 3.00 p.m. and where the funds for the entire amount are available for utilization on the same day or before the cut-off time of the next business day - the closing NAV of the next Business Day shall be applicable. Irrespective of the time of receipt of application, where the funds for the entire amount are available for utilization before the cut-off time on any subsequent Business Day - the closing NAV of such subsequent Business Day shall be applicable. For Redemption: a. Where the application is received up to 3.00 p.m. on a Business Day - Closing NAV of the day of receipt of application; and b. Where the application is received after 3.00 p.m. on a Business Day - Closing NAV of the next Business Day. Note: In case of applications received on a Non-Business Day the closing NAV of the next Business Day shall be applicable. For Switches: Valid applications for 'Switch-out' shall be treated as applications for Redemption and valid applications for 'Switch-in' shall be treated as applications for Purchase, and the provisions of the cut-off time and the Applicable NAV mentioned above as applicable to purchase and redemption shall be applied respectively to the 'Switch-in' and 'Switch-out' applications. For Switch-ins of any amount: In case of switch from one scheme to another scheme received before cut-off i.e. upto 3 p.m. having business day for both the schemes, closing NAV of the Business Day shall be applicable for switch-out scheme and for Switch-in scheme, the closing NAV of the Business Day shall be applicable, on which funds are available for utilization in the switch-in scheme (allocation shall be in line with the redemption payout). To clarify, for investments through systematic investment systematic investment and trigger routes such as Systematic Investment Plans (SIP), Systematic Transfer Plans (STP), IDCW Transfer, Power SIP, Power STP,
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	Multi SIP, Combo SIP, STeP Facility, Gain Switch Mechanism, Switch on Arbitrage etc. the units will be allotted as per the closing NAV of the day on which the funds are available for utilization by the Target Scheme irrespective of the installment date of the SIP, STP or record date of IDCW etc. The NAV of the Scheme will be calculated and declared by the Fund on every Business Day. The information on NAV may be obtained by the Unit holders, on any day from the office of AMC / the office of the Registrar or any of the other Designated Investor Service Centres or from www.edelweissmf.com & www.amfiindia.com. Investors may also call our Toll-free number 1800 425 0090. Callers outside India, mobile users, other landline users may dial. +91-040-23001181. The Toll-Free Number and the Non-Toll-Free Number will be available between 9.00 am to 7.00 pm from Monday to Saturday. For details, please visit AMC website (www.edelweissmf.com)
Minimum amount for purchase/redemption/switches (mention the provisions for ETFs, as may be applicable, for direct subscription/redemption with AMC.	Minimum Purchase Amount: Rs. 100/- per application & in multiples of Re. 1/- thereafter. Minimum additional purchase amount: Rs. 100/- per application & in multiples of Re. 1/- thereafter. Minimum Redemption Amount: Minimum Redemption Amount of Re. 1/- and in multiple of Re. 1/- thereafter. There will be no minimum redemption criterion for Unit based redemption. The Redemption / Switch-out would be permitted to the extent of credit balance in the Unit holder's account of the Plan(s) / Option(s) of the Scheme(s) (subject to completion of Lock-in period or release of pledge / lien or other encumbrances). For demat transactions, minimum redemption would be mandatorily 50 units. The AMC may revise the minimum / maximum amounts and the methodology for new/additional subscriptions, as and when necessary. Such change may be brought about after taking into account the cost structure for a transaction/account and /or Market practices and/or the interest of existing Unit holders. Further, such changes shall only be applicable to transactions from the date of such a change, on a prospective basis. <u>NOTE:</u> * Investors can purchase Units under the Scheme at the purchase price. The Unit holder can request for purchase of Units by amount or by number of Units. For details on how the Purchase Price is calculated, investors are requested to view SAI under the heading "Purchase Price". Allotment of Units for purchases by NRIs / FIIs / PIOs shall be in accordance with RBI rules in force.
Accounts Statements	The AMC shall send an allotment confirmation specifying the units allotted by way of email and/or SMS within 5 working days of receipt of valid application/transaction to the Unit holders registered e-mail address and/ or mobile number (whether units are held in demat mode or in account statement form).

	A Consolidated Account Statement (CAS) detailing all the transactions across all mutual funds (including transaction charges paid to the distributor) and holding at the end of the month shall be sent to the Unit holders in whose folio(s) transaction(s) have taken place during the month by mail or email on or before 15th of the succeeding month. Half-yearly CAS shall be issued at the end of every six months (i.e. September/ March) on or before 21st day of succeeding month, to all investors providing the prescribed details across all schemes of mutual funds and securities held in dematerialized form across demat accounts, if applicable For further details, refer SAI.
Dividend/ IDCW	The payment of dividend/IDCW to the unitholders shall be made within 7 working days from the record date.
Redemption	The redemption or repurchase proceeds shall be dispatched to the unitholders within 3 working days from the date of redemption or repurchase. For list of exceptional circumstances refer para 14.1.3 of SEBI Master Circular for Mutual Funds dated May 19, 2023.
Bank Mandate	The payment of dividend/IDCW to the unitholders shall be made within 7 working days from the record date. The redemption or repurchase proceeds shall be dispatched to the unitholders within 3 working days from the date of redemption or repurchase. For list of exceptional circumstances refer para 14.1.3 of SEBI Master Circular for Mutual Funds dated May 19, 2023. It is mandatory for every applicant to provide the name of the bank, branch, address, account type and number as per requirements laid down by SEBI and any other requirements stated in the Application Form. Applications without these details will be treated as incomplete. Such incomplete applications will be rejected. The Registrar/AMC may ask the investor to provide a blank cancelled cheque or its photocopy for the purpose of verifying the bank account number. Multiple Bank Account Registration The Mutual Fund offers a facility to register multiple bank accounts for pay-in & payout purposes and designate one of the registered bank accounts as “Default Bank Account”. Individuals, HUFs, Sole proprietor firms can register upto five bank accounts and a non-individual investor can register upto ten bank accounts in a folio. This facility can be availed by using a designated “Bank Accounts Registration Form” available at Investor Service Centers and Registrar and Transfer Agent’s offices. In case of new investors, the bank account mentioned on the purchase application form, used for opening the folio, will be treated as default bank account till the investor gives a separate request to register multiple bank accounts and change the default bank account to any of other registered bank account. Registered bank accounts may also be used for verification of pay-ins (i.e. receiving of subscription funds) to ensure that a third party payment is not used for mutual fund subscription. Default Bank Account will be used for all IDCW and redemption payouts unless

	investor specifies one of the existing registered bank account in the redemption request for receiving redemption proceeds. However, in case a Unit holder does not specify the default account, the Mutual Fund reserves the right to designate any of the registered bank accounts as default bank account. Consequent to introduction of “Multiple Bank Accounts Facility”, registering a new bank account will require a cooling period of not more than 10 days from the date of receipt of request. In the interim, in case of any IDCW/ redemption/ maturity payout, the same would be credited in the existing registered bank account. Change in Bank Mandate Change in Bank Mandate: Pursuant to AMFI communication no. 135/BP/26/11-12 dated March 21, 2012, following process changes will be carried out in relation to change in bank mandate: 1. In case of standalone change of bank details, documents as enlisted in the SAI should be submitted as a proof of new bank account details. 2. In case of standalone change of bank details, documents as enlisted below should be submitted as a proof of new bank account details: 3. Investors/Unit holders are advised to register multiple bank accounts and choose any of such registered bank accounts for receipt of redemption proceeds; 4. Any unregistered bank account or new bank account forming part of redemption request shall not be entertained or processed; Any change of Bank Mandate request received/processed few days prior to submission of a redemption request or on the same day as a standalone change request or received along with the redemption request, Edelweiss Asset Management Ltd will continue to follow cooling period of 10 calendar days for validation and registration of new bank account and dispatch/credit of redemption proceeds shall be completed in 10 working days from the date of redemption.
Delay in payment of redemption / repurchase proceeds/dividend	The AMC shall be liable to pay interest to the unitholders at rate as specified (presently @ 15% per annum) vide clause 14.2 of SEBI Master Circular for Mutual Funds dated May 19, 2023 by SEBI for the period of such delay.
Unclaimed Redemption and Income Distribution cum Capital Withdrawal Amount	In terms of Clause 14.3 of the SEBI Master Circular dated May 19, 2023 for Mutual Funds, the unclaimed redemption amount and IDCW amounts (the funds) may be deployed by the Mutual Fund in money market instruments and separate plan of liquid scheme / Money Market Mutual Fund scheme floated by Mutual Funds specifically for deployment of the unclaimed amounts only. Investors who claim the unclaimed amounts during a period of three years from the due date shall be paid an initial unclaimed amount along-with the income earned on its deployment. Investors who claim these amounts after 3 years, shall be paid initial unclaimed amount along-with the income earned on its deployment till the end of the third year. After the third year, the income earned on such unclaimed amounts shall be used for the purpose of investor education.

	The details of such unclaimed redemption/IDCW amounts are made available to investors upon them providing proper credentials, on website of Mutual Funds and AMFI along with the information on the process of claiming the unclaimed amount and the necessary forms / documents required for the same.
Disclosure w.r.t investment by minors	The minor unitholder, on attaining majority, shall inform the same to AMC / Mutual Fund / Registrar and submit following documents to change the status of the account (folio) from 'minor' to 'major' to allow him/her to operate the account in his/her own right viz., (a) Duly filled request form for changing the status of the account (folio) from 'minor' to 'major'; (b) updated bank account details including cancelled original cheque leaf of the new account; (c) Signature attestation of the major by a bank manager of Scheduled bank / Bank certificate or Bank letter; (d) KYC acknowledgement letter of major. The guardian cannot undertake (financial/ non-financial transaction including existing Systematic Investment Plan (SIP), Systematic Transfer Plan (STP), Systematic Withdrawal Plan (SWP) after the date of minor attaining majority) till the time the change in the status from 'minor' to 'major' is registered in the account (folio) by the AMC/ Mutual Fund. The AMC/RTA will execute standing instructions like SIP, STP, SWP etc. in a folio of minor only upto the date of minor attaining majority though the instruction may be for the period beyond that date. The above provisions are in line with the Paragraph 18.5 of SEBI Master Circular dated May 19, 2023. 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 SEBI circular no. SEBI/HO/IMD/POD-II/CIR/P/2023/0069 dated May 12, 2023.

III. Other Details

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

B. Periodic Disclosures

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

	physical or electronic copy of the of the scheme wise annual report or abridged summary thereof.
Scheme Summary Document (SSD)	In accordance with Paragraph 1.2 of SEBI Master on Mutual Funds dated May 19, 2023, Scheme summary document for all schemes of Mutual Fund in the requisite format (pdf, spreadsheet and machine readable format) shall be uploaded on a monthly basis i.e. 15th of every month or within 5 Business days from the date of any change or modification in the scheme information on the website of the AMC i.e. https://www.edelweissmf.com/downloads/scheme-summary-document and AMFI i.e. www.amfiindia.com and Registered Stock Exchanges i.e. National Stock Exchange of India Limited and BSE Limited.
Risk-o-meter	In accordance with circular no. SEBI/HO/IMD/DF3/CIR/P/2020/197 dated October 5, 2020 the risk-o-meter will be disclosed along with monthly portfolio and on annual basis on the website of the AMC and AMFI. Further, the same will also be disclosed in the Annual Report in the format specified in the circular. Further in accordance with SEBI circular no. SEBI/HO/IMD/IMD-II DOF3/P/CIR/2021/555 dated April 29, 2021 and circular no. SEBI/HO/IMD/IMD-II DOF3/P/CIR /2021/621 dated August 31, 2021 the risk-o-meter of the scheme, name of the benchmark and risk-o-meter of the scheme shall be disclosed alongwith the monthly and half yearly portfolios sent via email to the investors. In addition to the above, the AMC shall disclose the following in all disclosures, including promotional material or that stipulated by SEBI: a. risk-o-meter of the scheme wherever the performance of the scheme is disclosed b. risk-o-meter of the scheme and benchmark wherever the performance of the scheme vis-à-vis that of the benchmark is disclosed.

B. Transparency/NAV Disclosure

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

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.

The AMC will disclose portfolios (along with ISIN) in user friendly and downloadable spreadsheet format, as on the last day of the month/half year for all their schemes on its website (www.edelweissmf.com) and on the website of AMFI www.amfiindia.com within 10 days from the close of each month/half year.

In case of unitholders whose email addresses are registered, the AMC will send via email both the monthly and half yearly statement of scheme portfolio within 15/21 days from the close of each month /half year respectively.

The AMC will publish an advertisement every half-year, in the all India edition of at least two daily newspapers, one each in English and Hindi, disclosing the hosting of the half yearly statement of the schemes portfolio on the AMC's website (www.edelweissmf.com) and on the website of AMFI (www.amfiindia.com) and the modes such as SMS, telephone, email or written request (letter) through which a unitholder can submit a request for a physical or electronic copy of the statement of scheme portfolio. The AMC will provide physical copy of the statement of scheme portfolio without any cost, on specific request received from a unitholder.

The AMC will make available the Annual Report of the Scheme within four months of the end of the financial year.

C. Transaction charges and stamp duty-

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

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

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

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

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

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

Stamp Duty:

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

For further details, please refer to SAI.

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

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

TAX STATUS FOR EQUITY ORIENTED FUND			
Units of mutual fund being equity-oriented fund shall be a short-term capital asset if the period of holding is less than 12 months.			
Tax on Capital Gains :	Resident Individuals & HUF	FII's/ financial Organisations	Overseas Mutual Fund
Long Term	10%*	10%*	Nil
Short term	15%	15%	Nil
	Partnership Firms	Non-resident Indians	
Long Term	10%*	10%*	Nil
Short term	15%	15%	Nil
	Indian Companies	Foreign Companies	
Long Term	10%*	10%*	Nil
Short term	15%	15%	Nil

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

H. List of official points of acceptance:

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

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

Please visit the website:
https://www.edelweissmf.com/Files/SID%20/%20KIM%20/%20SAI%20related%20Disclosure/published/Pending%20Litigation_04062024_123721_PM.pdf

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

- This Scheme Information Document is an updated version of the same in line with the current laws / regulations and other developments. Further, any amendments / replacement / re-enactment of the regulations subsequent to the date of the Document shall prevail over those specified in this Document.
- 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.
- Any dispute arising out of this issue shall be subject to the exclusive jurisdiction of the Courts in India.

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

For and on behalf of the Board of Directors of

Edelweiss Asset Management Limited

Sd/-

Place: Mumbai

Radhika Gupta

Date: June 30, 2024

Managing Director & CEO

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

EDELWEISS ASSET MANAGEMENT LIMITED - ISC / OPA

Ahmedabad : 404, Ten-11 4th Floor, Next to Maradia Plaza, Opp. Yes Bank, CG Road, Ahmedabad - 380006. Tel No.: 7400099633/9004461340
Bengaluru : Unit No.803 & 804, 8th Floor, Prestige Meridian-II, No.20, MG Road, Bangalore - 560001. Tel No.: 080-41103389/41272294
Bhubaneswar : 202, GBP Business Centre, Plot no-191/A, Kharvela Nagar, Unit-3, Bhubaneswar - 751001. Tel No.: +91 6743153963
Borivali : 102, 1st floor Aditya Hari Smruti CHS, Near Chamunda Circle, Borivali West, Mumbai - 400092. Tel No.: +91 8433743458
Chandigarh : SCO. 2467-68, 1st Floor, Sector 22-C, Himalaya Marg, Chandigarh - 160022. Tel. No.: 9136945897
Chennai : 2nd floor, Sheriff Towers, G. N. Chetty Road, T. Nagar, Chennai - 600017. Tamilnadu. Tel No.: 044 40164707 / 044 40164708
Guwahati : 1st floor, Royal Centre, New H.P. Pump, Opp. S.B. Deorah College Bora Service, G.S. road, Guwahati, Assam - 781005. Tel No.: +91 8828033458
Hyderabad : No. 6-3-1085/D/303, 3rd Floor, Dega Towers, Rajbhavan Road, Somajiguda, Hyderabad - 500 082. Mobile: +91 8297033388
Jaipur : Office No. 429, 4th floor, Lakshmi Complex, Subhash Marg, C- Scheme, Jaipur, Rajasthan - 302001. Tel No.: 8976764901
Kanpur : Office No. 202, 203, IInd Floor, Kan Chambers, 14/113, Civil Lines, Kanpur - 208001. Tel No.: 7304590658, 7304470500
Kolkata : Srishti Building, 3B, 3rd Floor, 12, ho-chiminh Sarani, Kolkata - 700071. Tel.: 033 40902456/57
Lucknow : 1st Floor, Halwasiya House, MG Road, Hazratganj, Lucknow - 226001. Tel No. : 0522-4331067
Mumbai : Edelweiss House, Off. C.S.T Road, Kalina, Mumbai - 400 098, Maharashtra. Tel No. : 022 4097 9737
New Delhi : 1st floor, Third Hall, Front Block, 56 Janpath, New Delhi-110001. Tel No.: 7718880946/011-42145152
Pune : “Kalpavishwa”, 502-A, 5th Floor, CTS No. 1194/7, Final Plot No. 551 & 552, Near ICICI Bank, Ghole Road, Pune - 411005. Tel No.: 9028058348
Patna : 204, 2nd Floor, Kashi Place, Beside Maurya Lok, New Dakbunglow Road, Patna - 800 001. Tel No.: +91 6206502765
Ranchi : 402, 4th floor, Panchratna Galleria, Above V2 Mall, Sarjana Chowk, Main Road Ranchi - 834001. Tel No.: +91 95340 09910
Surat : Ikoverk 01, Silver Palm, Above ICICI Bank, Timaliyawad, Nanpura, Surat - 395001. Tel No.: +91 8655959708
Thane : Shop No 1, Ground Floor, Jainam Apartment, Off Ghantali Road, Naupada, Thane, Maharashtra - 400602. Tel No. : 8976712130
Vadodara : 1st Floor, Kplex Grand workspaces, Above Spencer's Mall, Near Genda Circle, Alkapuri, Vadodara-390007. Tel No. : +91 7777027224

KFIN TECHNOLOGIES LIMITED - ISC / OPA

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

Agra : House No. 17/2/4, 2nd Floor, Deepak Wasan Plaza, Behind Hotel Holiday INN, Sanjay Place, Agra - 282002. Tel.: 7518801801, 0562-2526663. • **Agartala** : OLS RMS Chowmuhani, Mantri Bari Road, 1st Floor, Near Jana Sevak Saloon Building, Traffic Point, Tripura West, Agartala 799001. • **Ahmedabad** : Office No. 401, on 4th Floor, ABC-I, Off. C.G. Road, Ahmedabad - 380009. Tel.: 9081903021, 9081903022 • **Ahmednagar** : Shop no. 2, Plot No. 17, S.no 322, Near Ganesh Colony, Savedi, Ahmednagar - 414001, Maharashtra. Tel.: 9890003215 • **Ajmer** : 302, 3rd Floor, Ajmer Auto Building, Opposite City Power House, Jaipur Road, Ajmer - 305001. Tel.: 0145-5120725 • **Aligarh** : Sebti Complex Centre Point, Sebti Complex Centre Point, Aligarh - 202001. Tel.: 7518801802, 0571-3297766, 68 • **Allahabad** : RSA Towers, 2nd Floor, Above Sony Tv Showroom, 57 S P Marg Civil Lines, Allahabad - 211001. Tel.: 7518801803, 0532-2260291 • **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 Show Room, Grid Char Rasta, Anand - 380001. Tel.: 9081903038 • **Andheri** : Office No 103, 1st Floor, MTR Cabin-1, Vertex, Navkar Complex, M.V. Road, Andheri East, Opp. Andheri Court, Mumbai - 400069. Tel.: 022-46733669 • **Asansol** : 112/N G. T. Road Bhanga Pachil, G.T Road, Paschim Bardhaman, West Bengal, Asansol - 713303. Tel.: 0341-2220077 • **Aurangabad** : Ramkunj Niwas, Railway Station Road, Near Osmanpura Circle, Aurangabad - 431005. Tel.: 0240-2343414 • **Balasore** : 1-B, 1st Floor, Kalinga Hotel Lane, Baleshwar, Baleshwar Sadar, Balasore - 756001. Tel.: 06782-260503 • **Bangalore** : No 35, Puttanna Road, Basavanagudi, Bangalore - 560004. Tel.: 080-26602852, 080-26609625 • **Bareilly** : 1st Floor, Near Sidea -Square Building, 54-Civil Lines, Ayub Khan Chauraha, Bareilly - 243001. Tel.: 7518801806 • **Baroda** : 1st Floor 125 Kanha Capital, Opp. Express Hotel, R C Dutt Road, Alkapuri Vadodara 390007. Tel.: 0265-2353506, 0265-2353507 • **Begusarai** : Sri Ram Market, Kali Asthan Chowk, Matihani Road, Begusarai, Bihar - 851101. Tel.: 7518801807/9693344717 • **Belgaum** : Cts No 3939/ A2 A1, Above Raymonds Show Room, Beside Harsha Appliances, Club Road, Belgaum - 590001. Tel.: 0831-2402544 • **Berhampur (Or)** : Opp. Divya Nandan Kalyan Mandap, 3rd Lane Dharam Nagar, Near Lohiya Motor, Berhampur (Or) 760001. Tel.: 0680-2228106 • **Bhagalpur** : 2nd Floor, Chandralok Complex, Ghantaghar, Radha Rani Sinha Road, Bhagalpur - 812001. Tel.: 7518801808 • **Bharuch** : 123 Nexus business Hub, Near Gangotri Hotel, B/s Rajeshwari Petroleum, Makampur Road, Bharuch - 392001. Tel.: 9081903042 • **Bhatinda** : Mcb-Z-3-01043, 2nd Floor, Goniana Road, Opposite Nippon India Mutual Fund, Gt Road, Near Hanuman Chowk, Bhatinda - 151001. Tel.: 0164-5006725 • **Bhavnagar** : 303 Sterling Point, Waghawadi Road, Bhavnagar - 364001. Tel.: 278-3003149 • **Bhilai** : Office No. 2, 1st Floor, Plot No. 9/6, Nehru Nagar [East], Bhilai - 490020. Tel.: 0788-2289499/2295332 • **Bhopal** : Gurukripa Plaza, Plot No. 48A, Opposite City Hospital, Zone-2, M P nagar, Bhopal - 462011. Tel.: 0755-4092712, 0755-4092715 • **Bhubaneswar** : A/181 Back Side Of Shivam Honda Show Room, Saheed Nagar, Bhubaneswar - 751007. Tel.: 0674-2548981, 0674-2360334 • **Bokaro** : B-1, 1st Floor City Centre, Sector- 4, Near Sona Chandi Jewellers, Bokaro - 827004. Tel.: 7542979444, 06542-335616 • **Borivali** : Gomati Smuti, Ground Floor, Jambli Gully, Near Railway Station, Borivali, Mumbai - 400092. Tel.: 022- 28916319 • **Burdwan** : Saluja Complex, 846, Laxmipur, G T Road, Burdwan, PS: BURDWAN & DIST: BURDWAN-EAST PIN: 713101. Tel.: 0342-2665140, 0342-2550840 • **Calicut** : Second Floor, Manimuriyil Centre, Bank Road, Kasaba Village, Calicut - 673001. Tel.: 0495-4022480 • **Chandigarh** : First floor, SCO 2469-70, Sec. 22-C, Chandigarh - 160022. Tel.: 1725101342 • **Chandrapur** : Global Financial Services, 2nd Floor, Raghuwanshi Complex, Near Azad Garden, Chandrapur - 442002, Maharashtra. Tel.: 07172-466593 • **Chennai** : 9th Floor, Capital Towers, 180, Kodambakkam High Road, Nungambakkam, Chennai - 600 034 Tel.: 044 - 42028512 / 42028513 • **Chinsurah** : No : 96, PO: Chinsurah, Doctors Lane, Chinsurah-712101. • **Cochin** : Door No:61/2784, Second floor, Sreelakshmi Tower, Chittoor Road, Ravipuram, Ernakulam-Kerala-682015. Tel.: 0484-4025059 • **Coimbatore** : 3rd Floor Jaya Enclave, 1057 Avinashi Road, Coimbatore - 641018. Tel.: 0422-4388011/012/013/014, 0422-4388451 • **Cuttack** : Shop No. 45, 2nd Floor, Netaji Subas Bose Arcade, (Big Bazar Building) Adjusent To Reliance Trends, Dargha Bazar, Cuttack - 753001. Tel.: 0671-2203077 • **Davangere** : D.No 162/6, 1st Floor, 3rd Main, P J Extension, Davangere taluk, Davangere Manda, Davangere 577002 • **Dehradun** : Shop No-809/799 , Street No-2 A, Rajendra Nagar, Near Sheesha Lounge, Kaulagarh Road, Dehradun-248001 Tel.: 7518801810 • **Dhanbad** : 208 New Market, 2nd Floor, Bank More, Dhanbad - 826001. Tel.: 9264445981 • **Dharwad** : Adinath Complex, Beside Kamal Automobiles, Bhoovi Galli, Opp. Old Laxmi Talkies, PB Road, Dharwad - 580001. Tel.: 0836-2440200 • **Dhule** : Ground Floor, Ideal Laundry, Lane No 4, Khol Galli, Near Muthoot Finance, Opp Bhavasar General Store, Dhule - 424001, Maharashtra. Tel.: 02562-282823 • **Durgapur** : MWAV-16 Bengal Ambuja, 2nd Floor City Centre, Distt. Burdwan, Durgapur - 713216. Tel.: 0343-6512111 • **Erode** : Address No 38/1, Ground Floor, Sathy Road, (VCTV Main Road), Sorna Krishna Complex, Erode - 638003. Tel.: 0424-4021212 • **Faridabad** : A-2B 3rd Floor, Neelam Bata Road Peer ki Mazar, Nehru Groundnit, Faridabad - 121001. Tel.: 7518801812 • **Gandhidham** : Shop # 12, Shree Ambica Arcade, Plot # 300, Ward 12, Opp. CG High School, Near HDFC Bank, Gandhidham - 370201. Tel.: 9081903027 • **Gandhinagar** : 138 - Suresh Solitaire, Nr. Podar International School, Kudasan, Gandhinagar - 382421, Gujarat. Tel.: 07949237915 • **Gaya** : Property No. 711045129, Ground Floor, Hotel Skylark, Swaraipuri Road, Gaya - 823001. Tel.: 0631-2220065 • **Ghaziabad** : FF - 31, Konark Building, Rajnagar, Ghaziabad - 201001. Tel.: 7518801813 • **Ghatkopar** : 11/Platinum Mall, Jawahar Road, Ghatkopar (East), Mumbai 400077 Maharashtra. Tel.: 9004089306 • **Gorakhpur** : Above V.I.P. House adjacent, A.D. Girls College, Bank Road, Gorakhpur - 273001. Tel.: 7518801816, 0551-2333825 • **Guntur** : 2nd Shatter, 1st Floor, Hno. 6-14-48, 14/2 Lane, Arundal Pet, Guntur - 522002. Tel.: 0863-2339094 • **Gurgaon** : No: 212A, 2nd Floor, Vipul Agora, M. G. Road, Gurgaon - 122001. Tel.: 7518801817 • **Guwahati** : Ganapati Enclave, 4th Floor, Opposite Bora service, Ullubari, Guwahati, Assam 781007. Tel.: 8811036746 • **Gwalior** : City Centre, Near Axis Bank, Gwalior - 474011. Tel.: 7518801818 • **Haldwani** : Shop No. 5, KMVN Shopping Complex, Galdwani - 263139. Tel.: 7518801819 • **Hissar** : Shop No. 20, Ground Floor, R D City Centre, Railway Road, Hissar - 125001. Tel.: 7518801821 • **Hubli** : CTC No.483/A1/A2, Ground Floor, Shri Ram Palza, Behind Kotak Mahindra Bank, Club Road, Hubli - 580029. Tel.: 0836-2252444 • **Hyderabad** : No:303, Vamsee Estates, Opp: Bigbazaar, Ameerpet, Hyderabad - 500016. Tel.: 040-44857874 / 75 / 76 • **Hyderabad (Gachibowli)** : Selenium Plot No: 31 & 32, Tower B Survey No.115/22

115/24 115/25, Financial District Gachibowli Nanakramguda Serilingampally Mandal, Hyderabad - 500032. Tel.: 040-33215122 • **Indore** : 19/1 New Palasia Balaji Corporate 203-204-205, Above ICICI bank 19/1 New Palasia, Near Curewell Hospital Janjeerwala Square Indore, Indore - 452001. Tel.: 0731-4266828/4218902 • **Jabalpur** : 2nd Floor, 290/1 (615-New), Near Bhavartal Garden, Jabalpur - 482001. Tel.: 0761-4923303 • **Jaipur** : Office No 101, 1st Floor, Okay Plus Tower, Next To Kalyan Jewellers, Government Hostel Circle, Ajmer Road, Jaipur 302001. Tel no - 0141-4167715/17 • **Jalandhar** : Office No. 7, 3rd Floor, City Square building, E-H197 Civil Lines, Jalandhar - 144001. Tel.: 0181-5094410 • **Jalgaon** : 269 Jaee Vishwa 1st Floor, Baliram Peth Above United Bank Of India, Near Kishor Agencies, Jalgaon - 425001. Tel.: 9421521406 • **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 Piazza, Opp SBI Bank, Nr Lal Bunglow, Jamnagar - 361008. Tel.: 0288 3065810, 0288-2558887 • **Jamshedpur** : Madhukunj, 3rd Floor, Q Road, Sakchi, Bistupur, East Singhbhum, Jamshedpur - 831001. Tel.: 0657-6655003/ 6655004/ 6655005/ 6655006/ 6655007 • **Jhansi** : 1st Floor, Puja Tower, Near 48 Chambers, ELITE Crossing, Jhansi - 284001. Tel.: 7518801823 • **Jodhpur** : Shop No. 6, Ground Floor, Gang Tower, Opposite Arora Moter Service Centre, Near Bombay Moter Circle, Jodhpur - 342003, Tel.: 7737014590 • **Junagadh** : Shop No. 201, 2nd Floor, V-ARCADE Complex, Near vanzari chowk, M.G. Road, Junagadh, 362001, Gujarat. Tel.: 0285 2652220 • **Kalyan** : Seasons Business Centre, 104 / 1st Floor, Shivaji Chowk, Opposite KDMC (Kalyan Dombivali Mahanagar Corporation), Kalyan - 421301 Maharashtra. Tel.: 9619553105 • **Kalyani** : Ground Floor, H No B-7/275, Kalyani, Kalyani HO, Nadia, West Bengal - 741235. Tel.: 9883018948 • **Kanpur** : 15/46 B Ground Floor, Opp : Muir Mills, Civil Lines, Kanpur - 208001. Tel.: 7518801824 • **Karur** : No 88/11, BB plaza, NRMP street, K S Mess Back side, Karur - 639001. Tel.: 8004324-241755 • **Kharagpur** : Holding No 254/220, SBI Building, Malancha Road, Ward No.16, PO: Kharagpur, PS: Kharagpur, Dist: Paschim Medinipur, Kharagpur - 721304. Tel.: 3222253380 • **Kolhapur** : 605/1/4 E, Ward Shahupuri, 2nd Lane, Laxmi Niwas, Near Sultane Chambers, Kolhapur - 416001. Tel.: 0231 2653656 • **Kolkata** : 2/1 Russel Street, 4th Floor, Kankaria Centre, Kolkata 700071, WB. Tel.: 033 66285900 • **Kollam** : Ground Floor, Narayanan Shopping Complex, Kausthubhsree Block, Kadapakada, Kollam - 691008. Tel.: 474-2747055 • **Kota** : D-8, Shri Ram Complex, Opposite Multi Purpose School, Gumanpur, Kota - 324007. Tel.: 0744-5100964 • **Kottayam** : 1st Floor, Csiascension Square, Railway Station Road, Collectorate P O, Kottayam - 686002. Tel.: 0481-2300868/2302420 • **Lucknow** : 1st Floor, A. A. Complex, 5 Park Road, Hazratganj Thaper House, Lucknow - 226001. Tel.: 0522-4061893 • **Ludhiana** : SCO 122, Second floor, Above Hdfe Mutual Fund, Feroze Gandhi Market, Ludhiana - 141001. Tel.: 0161-4670278 • **Madurai** : G-16/17, AR Plaza, 1st floor, North Veli Street, Madurai - 625001. Tel.: 0452-2605856 • **Malda** : Ram Krishna Pally; Ground Floor, English Bazar, Malda - 732101. Tel.: 03512-223763 • **Mangalore** : Shop No - 305, Marian Paradise Plaza, 3rd Floor, Bunts Hostel Road, Mangalore - 575003, Dakshina Kannada, Karnataka. Tel.: 0824-2496289 • **Margao** : Shop No 21, Osia Mall, 1st Floor, Near KTC Bus Stand, SGDPA Market Complex, Margao - 403601 Tel.: 0832-2731823 • **Mathura** : Shop No. 9, Ground Floor, Vihari Lal Plaza, Opposite Brijwasi Centrum, Near New Bus Stand, Mathura - 281001. Tel.: 7518801834 • **Meerut** : Shop No:- 111, First Floor, Shivam Plaza, Near Canara Bank, Opposite Eves Petrol Pump, Meerut-25001, Uttar Pradesh, India. Tel.: 0121-4330878 • **Mehsana** : FF-21 Someshwar Shopping Mall, Modhera Char Rasta, Mehsana - 384002. Tel.: 02762-242950 • **Moradabad** : Chadha Complex, G. M. D. Road, Near Tadi Khana Chowk, Moradabad - 244001. Tel.: 7518801837 • **Mumbai** : 6/8 Ground Floor, Crossely House, Near BSE (Bombay Stock Exchange), Next Union Bank, Fort, Mumbai - 400 001 Tel.: 022-66235353 • **Muzaffarpur** : First Floor, Saroj Complex, Diwam Road, Near Kalyani Chowk, Muzaffarpur - 842001. Tel.: 7518801839 • **Mysore** : No 2924, 2nd Floor, 1st Main, 5th Cross, Saraswathi Puram, Mysore 570009. Tel.: 0821-2438006 • **Nadiad** : 311-3rd Floor City Center, Near Paras Circle, Nadiad - 387001. Tel.: 0268-2563245 • **Nagpur** : Plot No. 2, Block No. B / 1 & 2, Shree Apratment Khare Town, Mata Mandir Road, Dharampeth, Nagpur 440010. Tel.: 0712-3513750 • **Nasik** : S-9 Second Floor, Suyojit Sankul, Sharanpur Road, Nasik - 422002. Tel.: 0253-6608999, 0755-3010732 • **Navsari** : 103, 1st Floor, Landmark Mall, Near Sayaji Library, Navsari - 396445, Gujarat. Tel.: 9081903040 • **New Delhi** : 305 New Delhi House, 27 Barakhamba Road, New Delhi - 110001. Tel.: 011- 43681700 • **Noida** : 405 4th Floor, Vishal Chamber, Plot No.1, Sector-18, Noida - 201301. Tel.: 7518801840 • **Panipat** : Shop No. 20, 1st Floor BMK Market, Behind HIVE Hotel, G.T. Road, Panipat-132103, Haryana. Tel.: 0180-4067174 • **Panjim** : H. No: T-9, T-10, Affran plaza, 3rd Floor, Near Don Bosco High School, Panjim Goa, 403001. Tel.: 0832-2426874 • **Patiala** : B-17/423 Opp Modi College, Lower Mall, Patiala - 147001. Tel.: 0175-5004349 • **Patna** : Flat No.- 102, 2BHK Maa Bhawani Shardalay, Exhibition Road, Patna-800001. Tel.: 0612-4149382 • **Pondicherry** : Building No:7, 1st Floor, Thiagaraja Street, Pondicherry - 605001. Tel.: 0413-45490253 • **Pune** : Office # 207-210, Second floor, Kamla Arcade, JM Road, Opposite Balgandharva, Shivaji Nagar, Pune - 411005. Tel.: 020-66210449, 9833067872 • **Raipur** : Office No S-13 Second Floor Reheja Tower, Fafadih Chowk, Jail Road, Raipur - 492001. Tel.: 0771-4912611 • **Rajahmundry** : D. No: 6-7-7, Sri Venkata Satya Nilayam, 1st Floor, Vadrevu Vari Veedhi, T-Nagar, Rajahmundry - 533101, Andhra Pradesh. Tel No: 0883-2442539 • **Rajkot** : 302 Metro Plaza, Near Moti Tanki Chowk, Rajkot, Gujarat - 360001. Tel.: 9081903025 • **Ranchi** : Room no 103, 1st Floor, Commerce Tower, Beside Mahabir Tower, Main Road, Ranchi -834001. Tel.: 0651- 2330160 • **Ratlam** : 106 Rajaswa Colony, Near Sailana Bus Stand, Ratlam, Madhya Pradesh - 457001. Tel.: 09907908155 • **Rohtak** : Office No:- 61, First Floor, Ashoka Plaza, Delhi Road, Rohtak 124001. Tel.: 75188-101844 • **Rourkela** : 2nd Floor, Main Road, Udit Nagar, Sundargarh, Rourekla - 769012. Tel.: 0661-2500005 • **Saharanpur** : 1st Floor, Krishna Complex, Opp. Hathi Gate, Court Road, Saharanpur, Uttar Pradesh - 247001. Tel No: 0132-2990945 • **Salem** : No.6 NS Complex, Omalur Main Road, Salem 636009 Tel.: 0427-4020300 • **Sambalpur** : First Floor, Shop No. 219, Sahej Plaza, Golebazar, Sambalpur - 768001. Tel.: 0663-2533437 • **Satara** : G7, 465 A, Govind Park Satar Bazaar, Satara - 415001, Maharashtra. Tel.: 9890003215 • **Shillong** : Annex Mani Bhawan, Lower Thana Road, Near R K M Lp School, Shillong - 793001. Tel.: 0364 - 2506106 • **Shimla** : 1st Floor, Hills View Complex, Near Tara Hall, Shimla - 171001. Tel.: 7518801849 • **Shimoga** : Jayarama Nilaya, 2nd Corss, Mission Compound, Shimoga 577201. Tel.: 08182 295491 • **Silchar** : N.N. Dutta Road, Chowchakra Complex, Premtala, Silchar - 788001. Tel.: 3842261714 • **Siliguri** : Nanak Complex, 2nd Floor, Sevoke Road, Siliguri - 734001. Tel.: 0353-2522579 • **Sonepat** : Shop No. 205 PP Tower, Opp Income Tax Office, Subhash Chowk, Sonepat - 131001. Tel.: 7518801853 • **Srikakulam** : D No 158, Shop No. 3, Kaki Street, Opp Tulasi Das Hospital, CB Road, Srikakulam Andhra Pradesh - 532001. Tel.: 08942358563 • **Surat** : Office no: 516, 5th Floor Empire State building, Near Udhna Darwaja, Ring Road, Surat - 395002. Tel.: 9081903041, 9081903035 • **Thane** : Room No. 302, 3rd Floor, Ganga Prasad, Near RBL Bank Ltd, Ram Maruti Cross Road, Naupada, Thane - West - 400602. Tel.: 022-25303013 • **Tirupati** : H.No:10-13-425, 1st Floor Tilak Road, Opp: Sridevi Complex, Tirupathi -517501. • **Tirunelveli** : 55/18 Jeney Building, 2nd Floor, S N Road, Near Aravind Eye Hospital, Tirunelveli - 627001. Tel.: 0462-4001416 • **Tirupur** : No 669A, Kamaraj Road, Near old collector office, Tirupur - 641604. Tel.: 0421-2214221, 0421-2214319 • **Trichur** : 2nd Floor, Brothers Complex, Naikkanal Junction, Shornur Road, Near Dhanalakshmi Bank H O, Thrissur - 680001. Tel.: 0487-6999987, 9074053268 • **Trichy** : No 23C/1 E V R road, Near Vekkaliannan Kalyana Mandapam, Putthur, Trichy - 620017. Tel.: 0431-4020227 • **Trivandrum** : 3rd Floor, No- 3B TC-82/3417, Capitol Center, Opp. Secretariat, MG Road, Trivandrum- 695001, Kerala. Tel No: 9400495021. Tel.: 0471 - 2725728 • **Udaipur** : Shop No. 202, 2nd Floor business Centre, 1C Madhuvan, Opp G P O Chetak Circle, Udaipur - 313001. Tel.: 0294 2429370 • **Vadodara** : 1st Floor, Kplex Grand workspaces, Above Spencer's Mall, Near Genda Circle, Alkapuri, Vadodara-390007. Tel.: +91 7777027224 • **Valsad** : 406 Dreamland Arcade, Opp Jade Blue, Tithal Road, Valsad - 396001. Tel.: 02632-258481 • **Vapi** : A-8 First Floor, Solitaire Business Centre, Opp Dcb Bank, Gidc Char Rasta, Silvassa Road, Vapi - 396191. Tel.: 9081903028 • **Varanasi** : D. 64/52, G - 4 Arihant Complex, Second Floor, Madhopur, Shivpurva Siga, Near Petrol Pump, Varanasi-221010, Uttar Pradesh.. Tel.: 7518801856 • **Vashi** : Vashi Plaza, Shop no. 324, C Wing, 1st Floor, Sector 17, Vashi, Navi Mumbai - 400705. Tel.: 022 27802684 • **Vellore** : No 2/19, 1st floor, Vellore city centre, Anna salai, Vellore 632001. Tel.: 0416 4200381 • **Vijayawada** : H No 26-23, 1st Floor, Sundaramma street, Gandhi Nagar, Krishna, Vijayawada - 520010. Tel.: 0866-6604032/39/40 • **Visakhapatnam** : Door No: 48-8-7, Dwaraka Diamond, Ground Floor, Srinagar, Visakhapatnam - 530016. Tel.: 0891-2714125 • **Warangal** : Shop No. 22, Ground Floor, Warangal City Center, 15-1-237, Mulugu Road Junction, Warangal - 506002. Tel.: 0870-2441513

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

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