

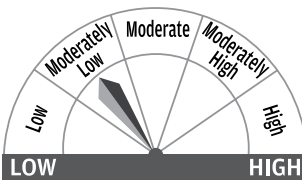
Edelweiss Low Duration Fund

An open ended low duration debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 6 months and 12 months

(Please refer page no. 14 of the SID)

Key Information Memorandum (KIM) and Application Form

Continuous offer of Units of ₹ 1000 per Unit at Net Asset Value (NAV) based prices, subject to applicable loads thereafter.

This product is suitable for investors who are seeking*:	Riskometer
<ul style="list-style-type: none"> Optimal returns over short term Investments primarily in a mix of short term debt and money market instruments 	
* Investors should consult their financial advisers if in doubt about whether the product is suitable for them.	Investors understand that their principal will be at Moderately Low risk

NAME OF MUTUAL FUND

Edelweiss Mutual Fund

801, 802 & 803, 8th Floor, Windsor,
Off C.S.T. Road, Kalina,
Santacruz (E), Mumbai 400 098
www.edelweissmf.com

TRUSTEE:

Edelweiss Trusteeship Company Limited

(CIN: U67100MH2007PLC173779)
Registered Office: Edelweiss House,
Off. C.S.T Road, Kalina, Mumbai 400 098

Corporate Office: 801, 802 & 803,
8th Floor, Windsor, Off C.S.T. Road,
Kalina, Santacruz (E), Mumbai 400098

SPONSOR:

Edelweiss Financial Services Limited

Edelweiss House, Off. C.S.T Road,
Kalina, Mumbai - 400 098
www.edelweissfin.com

INVESTMENT MANAGER:

Edelweiss Asset Management Limited

(CIN: U65991MH2007PLC173409)
Registered Office: Edelweiss House,
Off. C.S.T Road, Kalina, Mumbai 400098

Corporate Office: 801, 802 & 803,
8th Floor, Windsor, Off C.S.T. Road,
Kalina, Santacruz (E), Mumbai 400098
www.edelweissmf.com

REGISTRAR:

Karvy Computershare Private Limited

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

INVESTORS SHOULD NOTE THAT:

This Key Information Memorandum (KIM) sets forth the information, which a prospective investor ought to know before investing. For further details of the Scheme/Mutual, due diligence certificate by the AMC, Key Personnel, investors' rights & services, risk factors, penalties & pending litigations etc. investors should, before investment, refer to the Scheme Information Document and Statement or Additional Information available free of cost at any of the Investor Service Centers or distributors or from the website www.edelweissmf.com

The Scheme particulars have been prepared in accordance with Securities and Exchange Board of India (Mutual Funds) Regulations 1996, as amended till date, and filed with Securities and Exchange Board of India (SEBI). The units being offered for public subscription have not been approved or disapproved by SEBI, nor has SEBI certified the accuracy or adequacy of this KIM

This KIM is dated March 28, 2018.



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Edelweiss Low Duration Fund

Investment Objective

The investment objective of the Scheme is to generate returns commensurate with risks of investing in a low duration portfolio of money market instruments, debt securities, InvITs, REITs and other permissible securities.

However, there can be no assurance that the investment objective of the scheme will be realized.

Asset Allocation

Under normal circumstances, it is anticipated that the asset allocation shall be as follows:

Asset Class Allocation	Indicative Allocations (% of Total Assets)	Risk Profile
Debt Securities and Money Market Instruments including Securitized Debt & Interest Rate Derivatives	0%-100%	Low to Medium
Units of InvITs/REITs	0%-10%	Medium to High

Macaulay Duration of the scheme portfolio will be between 6 months and 12 months under normal market conditions.

Debt securities include government securities (G-Sec), debt issued by states (SDL & UDAY) & municipal corporations, debt issued by PSU, PFI and private entities, securitized debt, interest rate derivatives and other permissible debt securities.

Money market instruments include Commercial Papers, Commercial Bills, Treasury Bills, Collateralized Borrowing & Lending Obligations (CBLO), 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.

Floating rate debt securities are securities with coupon rate generally linked to an external benchmark. The coupon rate is generally reset periodically.

Further,

- The Scheme may invest in units of Infrastructure Investment Trusts (InvITs) and Real Estate Investment Trusts (REITs). The Scheme will not invest more than 10% of the net assets the Scheme in InvITs and REITs and not more than 5% of the net assets of the Scheme in InvITs and REITs of any single issuer.
- Securitized debt will be up to 50% of net assets at the time of investment. The scheme shall not invest in foreign securitized debt.
- The Scheme can invest up to 50% of its net assets in foreign debt securities.
- The Scheme shall not engage in stock lending.
- The Scheme may take exposure into fixed income derivatives up to 50% for hedging and portfolio rebalancing purpose.
- The cumulative gross exposure through debt, derivative, REITs and InvITs positions will 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.

Risk Profile of the Scheme

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.
- Mutual funds and securities investments are subject to market risks and there is no assurance or guarantee against loss in the Scheme or that the Scheme's objective will be achieved.
- As the price/value/interest rate of the Securities in which the Scheme invests fluctuates, the value of a Unit Holder's investment in the Scheme may go up or down.
- 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.
- Past performance of the Sponsor / AMC / Mutual Fund does not indicate the future performance of the Scheme.
- Investors in the Scheme are not being offered a guaranteed or assured rate of return.
- Edelweiss Low Duration Fund is the name of the Scheme, and does not in any manner indicate the quality of the Scheme or its future prospects and returns.
- The Sponsor is not responsible or liable for any loss resulting from the operation of the Scheme beyond the initial contribution of ₹ 1,00,000/- (One Lakh Rupees only) made by it towards setting up the Mutual Fund.

Scheme Specific Risk Factors:

Risk associated with investing in Bonds and Debt Securities

- 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 would be 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 investment by the Scheme and may lead to the Scheme incurring losses until the Security is sold.
- The AMC may, considering the overall level of risk of the portfolio, invest in lower rated Debt Securities offering higher yields.
- The liquidity of investments made by 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 '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 Debt 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 Debt Securities held in the Scheme's portfolio.
- The liquidity and valuation of a Scheme's investments due to its respective holdings of unlisted Debt 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. Within the regulatory limits, the AMC may choose to invest in unlisted Debt Securities that offer attractive yields.
- While Debt Securities that are listed on a 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 Instruments, while fairly liquid, lacks a well-developed secondary market, which may restrict the selling ability of a Scheme and may lead to the Scheme incurring losses till the Security is finally sold.

- Debt Securities, as well as Money Market Instruments, are subject to the risk of an issuer's inability to meet interest and principal payments on its debt obligations (credit risk) and market perception of the creditworthiness of the issuer of instruments. Credit risk or default risk refers to the risk which may arise due to default on the part of the issuer of the fixed income security (i.e., the issuer will be unable to make timely principal and interest payments on the security). Because of this risk debentures are sold at a yield spread above those offered on treasury securities, which are sovereign obligations and generally considered to carry less risk. Normally, the value of a fixed income security will fluctuate depending upon the actual changes in the perceived level of credit risk as well as the actual event of default. These securities may also be subject to price volatility due to factors such as, amongst others, changes in interest rates, general level of market liquidity and market perception of the creditworthiness of the issuer (market risk). The liquidity risk refers to the ease at which a security can be sold at or near its true value. The primary measure of liquidity risk is the spread between the bid price and the offer price quoted by a dealer. Liquidity risk is characteristic of the Indian fixed income market. The AMC will endeavor 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 a 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 Debt 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 risk refers to the fall in the rate for reinvestment of interim cash flows.
- 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 a Scheme's holdings until the next reset date and thus the value of the Units of such Scheme. The value of Debt Securities held by a Scheme generally will vary inversely with changes in prevailing interest rates. Scheme could be exposed to interest rate risk:
 - (i) due to the time gap in the resetting of the benchmark rates, and
 - (ii) 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 the floating rate return and receive the 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, in relation to 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 investments of the Scheme.
- Different types of Securities in which the Scheme may invest as described in this 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 of India Securities. Further even among corporate bonds, bonds which are rated AAA are comparatively less risky than bonds which are AA rated.

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 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.

Risks associated with investing in Derivatives

The Scheme may use derivatives in connection with its investment strategies.

- Derivatives products are leveraged instruments and can provide disproportionate gains as well as disproportionate losses to the investor. Execution of such strategies depends upon the ability of the fund manager to identify such opportunities. Identification and execution of the strategies to be pursued by the Fund Manager involve uncertainty and decisions of a 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 unfavourable) market price, in order to maintain the validity of the hedge
- (b) **Market Liquidity Risk:** This is where the derivatives cannot be sold (unwound) 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.

Risks associated with Short Selling and Securities 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 the agreement entered into between the lender of Securities, i.e. the Scheme, and the approved intermediary. Such failure to comply can result in a 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. The Scheme may not be able to sell such Securities and this can lead to temporary illiquidity.

Risks associated with investing in Securitized Debt

Generally available asset classes for securitization in India:

- Commercial vehicles
- Auto and two wheeler pools
- Mortgage pools (residential housing loans)
- Personal loan, credit card and other retail loans
- Corporate loans / receivables

In terms of specific risks attached to securitization, each asset class would have different underlying risks, however, residential mortgages typically have lower default rates as an asset class. On the other hand, repossession and subsequent recovery of commercial vehicles and other auto assets is normally easier and better compared to mortgages. Some of the asset classes such as personal loans, credit card receivables etc., being unsecured credits in nature, may witness higher default rates. As regards corporate loans / receivables, depending upon the nature of the underlying security for the loan or the nature of the receivable the risks would correspondingly fluctuate. However, the credit enhancement stipulated by rating agencies for such asset class pools is typically much higher and hence their overall risks are comparable to other AAA or equivalent rated asset classes.

Some of the factors, which are typically analyzed for any pool, are as follows:

Size of the loan: this generally indicates the kind of assets financed with loans. Also indicates whether there is excessive reliance on very small ticket size, which may result in difficult and costly recoveries. To illustrate, the ticket size of housing loans is generally higher than that of personal loans. Hence in the construction of a housing loan asset pool for say ₹ 1,00,00,000/- (One Crore Rupees) it may be easier to construct a pool with just 10 housing loans of ₹ 10,00,000/- (Ten Lakh Rupees) each rather than to construct a pool of personal loans as the ticket size of personal loans may rarely exceed ₹ ,00,000/- (Five Lakh Rupees) per individual.

Average original maturity of the pool: this indicates the original repayment period and whether the loan tenors are in line with industry averages and borrower's repayment capacity. To illustrate, in a car pool consisting of 60 month contracts, the original maturity and the residual maturity of the pool viz. number of remaining installments to be paid gives a better idea of the risk of default of the pool itself. If in a pool of 100 car loans having original maturity of 60 months, more than 70% of the contracts have paid more than 50% of the monthly installments and if no default has been observed in such contracts, this pool should have a lower probability of default than a similar car loan pool where 80% of the contracts have not yet paid 5 installments.

LTV: indicates how much of the value of the asset is financed by borrower's own equity. The lower the LTV, the better it is. This ratio stems from the principle that where the borrower's own contribution of the asset cost is high, the chances of default are lower. To illustrate: for a truck costing ₹ 20 lakhs, if the borrower has himself contributed ₹ 10 lakhs and has taken ₹ 10 lakhs as a loan, he is going to have lesser propensity to default as he would lose an asset worth ₹ 20 lakhs if he defaults in repaying an installment. This is as against a borrower who may meet only ₹ 2 lakhs out of his own equity for a truck costing ₹ 20 lakhs. Between the two scenarios given above, as the borrower's own equity is lower in the latter case, it would typically have a higher risk of default than the former.

Average seasoning of the pool: this indicates whether borrowers have already displayed repayment discipline. To illustrate, in the case of a pool of personal loans, if a pool of assets consist of borrowers who have already repaid 80% of the installments without default, the probability of default is lower than for a pool where only 10% of installments have been repaid.

Default rate distribution: this indicates how much % of the pool and overall portfolio of the originator is current, how much is in 0-30 DPD (days past due), 30-60 DPD, 60-90 DPD and so on. The rationale here is that, as against 0-30 DPD, the 60-90 DPD is a higher risk category. Unlike in plain vanilla instruments, in securitization transactions it is possible to work towards a target credit rating, which could be much higher than the originator's own credit rating.

In the Indian scenario, also, more than 95% of issuances have been AAA or equivalent rated issuances indicating the strength of the underlying assets as well as adequacy of credit enhancement.

Investment exposure of the Scheme with reference to Securitized Debt

- The Scheme will predominantly invest only in those securitization issuances which have AAA or equivalent rating indicating the highest level of safety from credit risk point of view at the time of making an investment. The Scheme will not invest in foreign securitized debt.
- The Scheme may invest in various types of securitization issuances, including but not limited to asset backed securitization, mortgage backed securitization, personal loan backed securitization, collateralized loan obligation / collateralized bond obligation and so on.
- The Scheme does not propose to limit its exposure to only one asset class or to have asset class based sub-limits as it will primarily look towards the AAA or equivalent rating of the offering.
- The Scheme will conduct an independent due diligence on the cash margins, collateralization, guarantees and other credit enhancements and the portfolio characteristic of the securitization to ensure that the issuance fits into the overall objective of the investment in high investment grade offerings irrespective of underlying asset class.

Risks associated with investing in Securitized Papers

- Types of securitized debt vary and carry different levels and types of risks. Credit risk on securitized bonds depends upon the originator and varies depending on whether they are issued with recourse to the originator or otherwise. Even within securitized debt, AAA or equivalent rated securitized debt offers lesser risk of default than AA rated securitized debt. A structure with recourse will have a lower credit risk than a structure without recourse.
- As underlying assets in securitized debt may assume different forms and the general types of receivables include auto finance, credit cards, home loans or any such receipts, credit risks relating to these types of receivables depend upon various factors including macro economic factors of these industries and economies. Specific factors like nature and adequacy of property mortgaged against these borrowings, nature of loan agreement / mortgage deed in case of home loan, adequacy of documentation in case of auto finance and home loans, capacity of borrower to meet its obligation on borrowings in case of credit cards and the intention of the borrower influence the risks relating to the asset borrowings underlying the securitized debt.
- Changes in market interest rates and pre-payments may not change the absolute amount of receivables for the investors, but may have an impact on the reinvestment of the periodic cash flows that the investor receives in the securitized paper.

Limited Liquidity & Price Risk

Presently, the secondary market for securitized papers is not very liquid. There is no assurance that a deep secondary market will develop for such securities. This could limit the ability of the Scheme to resell them. Even if a secondary market develops and sales were to take place, these secondary transactions may be at a discount to the initial issue price due to changes in the interest rate structure.

Risks due to possible prepayments: Weighted Tenor / Yield

Asset securitization is a process whereby commercial or consumer credits are packaged and sold in the form of financial instruments. Full prepayment of underlying loan contract may arise under any of the following circumstances:

- obligor pays the receivable due from him at any time prior to the scheduled maturity date of that receivable; or
- receivable is required to be repurchased by the seller consequent to its inability to rectify a material misrepresentation with respect to that receivable; or
- the servicer recognizing a contract as a defaulted contract and hence repossessing the underlying asset and selling the same.
- In the event of prepayments, investors may be exposed to changes in tenor and yield.

Bankruptcy of the originator or seller

If the originator becomes subject to bankruptcy proceedings and the court in the bankruptcy proceedings concludes that the sale from originator to the trust created for the purposes of securitization process, was not a sale then the Scheme could experience losses or delays in the payments due. All possible care is generally taken in structuring the transaction so as to minimize the risk of the sale to the trust created for the purposes of securitization process, not being construed as a "True Sale". Legal opinion is normally obtained to the effect that the assignment of receivables to the trust created for the purposes of securitization process for the benefit of the investors, as envisaged herein, would constitute a true sale.

Bankruptcy of the investor's agent

If an investor's agent becomes subject to bankruptcy proceedings and the court in the bankruptcy proceedings concludes that the recourse of the investor's agent to the assets / receivables is not in its capacity as agent / bankruptcy trustee but in his personal capacity, then an investor could experience losses or delays in the payments due under the swap agreement. All possible care is normally taken in structuring the transaction and drafting the underlying documents so as to provide that the assets / receivables if and when held by an investor's agent is held as agent and in trust for the investors and shall not form part of the personal assets of the investor's agent. Legal opinion is normally obtained to the effect that the investors agent's recourse to assets / receivables is restricted in his capacity as agent and trustee and not in its personal capacity.

Credit Rating of the Transaction / Certificate

The credit rating is not a recommendation to purchase, hold or sell the certificate evidencing title to the securitized debt in as much as the ratings do not comment on the market price of the certificate or its suitability to a particular investor. There is no assurance by the rating agency either that the rating will remain at the same level for any given period of time or that the rating will not be lowered or withdrawn entirely by the rating agency.

Risk of Co-mingling

The servicers normally deposit all payments received from the obligors into the collection account. However, there could be a time gap between collection by a servicer and depositing the same into the collection account especially considering that some of the collections may be in the form of cash. In this interim period, collections from the loan agreements may not be segregated from other funds of the servicer. If the servicer fails to remit such funds belonging to the investors, the investors may be exposed to a potential loss. Due care is normally taken to ensure that the servicer enjoys the highest credit rating on a standalone basis to minimize co-mingling risk.

Currency Risk

The foreign securities are issued and traded in foreign currencies. As a result, their values may be affected by changes in the exchange rates between foreign currencies and the Indian Rupees as well as between currencies of countries other than India. Restrictions on currency trading that may be imposed by developing market countries will have an adverse effect on the value of the securities of companies that trade or operate in such countries.

Risks associated with Overseas Investment

Subject to necessary 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, restrictions on repatriation of capital due to exchange controls and the political environment. Further the repatriation of capital to India may also be hampered by and changes in Regulations or political circumstances. In addition, country risks would include events such as introduction of extraordinary exchange controls, economic deterioration, bi-lateral conflict leading to immobilization of overseas financial assets and the prevalent tax laws of the respective jurisdiction for the execution of trades or otherwise.

Other Risks

Investments in the Scheme made in foreign currency by a Unit Holder are subject to the risk of fluctuation in the value of Indian Rupee.

Risk Factors Associated with Investments in REITs and InvITs:

Market Risk: REITs and InvITs are volatile and prone to price fluctuations on a daily basis owing to market movements. Investors may note that AMC/Fund Manager's investment decisions may not always be profitable, as actual market movements may be at variance with the anticipated trends. The NAV of the Scheme is vulnerable to movements in the prices of securities invested by the Scheme, due to various market related factors like changes in the general market conditions, factors and forces affecting capital market, level of interest rates, trading volumes, settlement periods and transfer procedures.

Liquidity Risk: As the liquidity of the investments made by the Scheme could, at times, be restricted by trading volumes and settlement periods, the time taken by the Mutual Fund for liquidating the investments in the Scheme may be high in the event of immediate redemption requirement. Investment in such securities may lead to increase in the scheme portfolio risk.

Reinvestment Risk: Investments in REITs & InvITs may carry reinvestment risk as there could be repatriation of funds by the Trusts in form of buyback of units or dividend pay-outs, etc. Consequently, the proceeds may get invested in assets providing lower returns.

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

Restrictions on Redemptions:

After obtaining board approval the Trustee and the AMC may restrict redemptions in the Scheme when there are circumstances leading to a systemic crisis or event that severely constricts market liquidity or the efficient functioning of markets such as:

- (a) **Liquidity issues** - when the market at large becomes illiquid affecting almost all securities rather than any issuer specific security.
- (b) **Market failures, exchange closures** - when markets are affected by unexpected events which impact the functioning of exchanges or the regular course of transactions. Such unexpected events could also be related to political, economic, military, monetary or other emergencies.
- (c) **Operational issues** - when exceptional circumstances are caused by force majeure, unpredictable operational problems and technical failures (eg a black out).

In the event redemptions are restricted, such restriction may be imposed for a specific period of time not exceeding 10 working days in any 90 day period and the restriction on redemption shall not apply to redemption requests up to 2 lakh. Where redemption requests are above 2 lakh, the AMC shall redeem the first 2 lakh without such restriction and remaining part over and above 2 lakh shall be subject to such restriction.

As per SEBI circular no. SEBI/HO/IMD/DF2/CIR/P/2016/57 dated May 31, 2016 such restriction on redemption will be applicable to the Scheme with effect from July 1, 2016.

Scheme Plans and Options

With effect from January 1, 2013, as required by SEBI Circular No. CIR/IMD/DF/21/2012 dated September 13, 2012, direct investments by investors, viz. where the investment is not routed through distributors but made directly by the investors, will have a separate plan (i.e. Direct Plan) and a separate NAV. Expenses such as distribution expenses, brokerage or commission payable to distributors will not be charged to the investment made via direct investment and hence the Direct Plan will have a lower expense ratio.

Based on the above, the Scheme offers a choice of two plans:

1. Super Institutional Plan; and
2. Direct plan

The investment portfolio shall be common for both the Plans.

Scheme Options

Each Plan under the Scheme offers a choice of three options :-

- Growth option
- Dividend Reinvestment option
- Dividend Payout option
- Daily, Weekly, Fortnightly, Monthly & Annual Dividend reinvestment option
- Weekly, Fortnightly, Monthly & Annual Dividend Payout option

Under the Growth option, no dividend will be declared.

The AMC shall dispatch to the Unit Holders, the dividend warrants within 30 (thirty) days of the date of declaration of dividend. The dividend distribution procedure shall be in accordance with the Regulations.

Under the Dividend option, a dividend may be declared by the Trustee, at its discretion, from time to time (subject to the availability of distributable surplus as calculated in accordance with the SEBI Regulations).

If Unit holders have opted for Dividend Payout Option, if the dividend 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 applicable with effect from January 22, 2018:

- a) Where the option to payout dividend is available in electronic mode: The dividend amount shall be paid to the Unit holders. However, if the payment through electronic mode is unsuccessful, the AMC shall issue dividend warrant for such amount; and
- b) Where the option to payout dividend is not available in electronic mode: The dividend shall be mandatorily reinvested in the respective Scheme/Plan by issuing additional Units at the applicable ex-dividend NAV.

Applicable NAV

The Cut-off time for the Scheme is 3.00 p.m. and the Applicable NAV will be as under:

For Purchase:

- a. Where the application is received up to 3.00 pm on a Business Day with a local cheque or demand draft payable at par at the place where it is received, with amount less than ₹ 2 Lakhs (Two Lakh Rupees) - Closing NAV of the day of receipt of application;
- b. Where the application is received after 3.00 pm on a Business Day with a local cheque or demand draft payable at par at the place where it is received, with amount less than ₹ 2 Lakhs (Two Lakh Rupees) - Closing NAV of the next Business Day;
- c. Where the application is received with a local cheque or demand draft payable at par at the place where it is received, with amount equal to or more than ₹ 2 Lakhs (Two Lakh Rupees) irrespective of the time of receipt of application, the closing NAV of the day on which the funds are available for utilisation shall be applicable.

For applicability of NAV of the Scheme with an amount equal to or more than ₹ 2 Lakhs (Two Lakh Rupees) the following should be noted:

- a) For allotment of units in respect of purchase in the Scheme, the following needs to be complied with:
 - i. Application is received before the applicable cut-off time.
 - ii. Funds for the entire amount of subscription/purchase as per the application are credited to the bank account of the Scheme before the cutoff time.
 - iii. The funds are available for utilization before the cut-off time without availing any credit facility whether intraday or otherwise by the Scheme.
- b) For allotment of units in respect of switch-in to the Scheme from other schemes, the following needs to be complied with:
 - i. Application for switch-in is received before the applicable cut-off time.
 - ii. Funds for the entire amount of subscription/purchase as per the switch-in request are credited to the bank account of the Scheme before the cutoff time.
 - iii. The funds are available for utilization before the cut-off time without availing any credit facility whether intraday or otherwise, by the Scheme.

All transactions as per conditions given below are to be aggregated and closing NAV of the day on which funds are available for utilisation to be applied where the aggregated amount of the investment is ₹ 2.00 lakhs and above.

- a. All transactions received on the same day (as per Time stamping rules).
- b. Transactions shall include purchases, additional purchases, excluding Switches, SIP / STP and triggered transactions.
- c. Aggregations shall be done on the basis of investor/s PAN. In case of joint holding, transactions with similar holding structures to be aggregated.
- d. All transactions shall be aggregated where investor holding pattern is same as stated above, irrespective of whether the amount of the individual transaction is above or below ₹ 2.00 lakhs.
- e. Only transactions in the same scheme shall be clubbed. This will include transactions at option level (Dividend, Growth, Direct).
- f. Transactions in the name of minor received through guardian shall not be aggregated with the transaction in the name of same guardian.

The above will be applicable only for cheques / demand drafts / payment instruments payable locally in the city in which a Designated Collection Centre is located. No outstation cheques will be accepted.

For Redemption:

- a. Where the application is received up to 3.00 pm on a Business Day - closing NAV of the day of receipt of application; and
- b. Where the application is received after 3.00 pm 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 in the Offer Document as applicable to Purchase and Redemption shall be applied respectively to the 'switch-in' and 'switchout' applications.

Edelweiss Low Duration Fund

Minimum Amount for Application / Number of units

Minimum initial application amount	₹ 5,000 per application and in multiples of ₹ 1 thereafter.
Minimum additional application amount	₹ 1,000 per application and in multiples of ₹ 1 thereafter
Minimum redemption amount / no. of Units	₹ 1,000 or 1 Unit
Minimum SIP amount / no. of Installments	₹ 1,000 and 6 Installments

Despatch of Repurchase (Redemption) Request

Redemption proceeds will be paid by cheques, marked "A/c Payee only" and drawn in the name of the sole holder / first-named holder (as determined by the records of the Registrar).

The Mutual Fund will endeavour to despatch the Redemption proceeds within 3 Business Days from the acceptance of the Redemption request, but not beyond 10 Business Days from the date of Redemption. If the payment is not made within the period stipulated in the Regulations, the Unit Holder shall be paid interest @ 15% p.a. for the delayed period and the interest shall be borne by the AMC.

The bank name and bank account number, as specified in the Registrar's records, will be mentioned in the cheque. The cheque will be payable at par at all the cities having ISCs. If the Unit Holder resides in any other city, he will be paid by a demand draft payable at the city of his residence and the demand draft charges shall be borne by the AMC. The proceeds may be paid by way of direct credit / NEFT / RTGS / any other manner through which the investor's bank account specified in the Registrar's records may be credited with the Redemption proceeds.

Note: The Trustee, at its discretion at a later date, may choose to alter or add other modes of payment.

The Redemption proceeds will be sent by courier or (if the addressee city is not serviced by the courier) by registered post. The despatch for the purpose of delivery through the courier / postal department, as the case may be, shall be treated as delivery to the investor. The AMC / Registrar are not responsible for any delayed delivery or non-delivery or any consequences thereof, if the despatch has been made correctly as stated in this paragraph.

Liquidity

Units may be purchased or redeemed at NAV subject to applicable loads (if any) on every Business Day on an ongoing basis. The Fund will endeavour to dispatch the Redemption proceeds within 3 Business Days from the acceptance of the Redemption request.

Benchmark Index

The Benchmark index of the Scheme shall be CRISIL Liquid Fund Index.

Dividend Policy

The Trustee may decide to distribute by way of dividend, the surplus by way of realised profit, dividends and interest, net of losses, expenses and taxes, if any, to Unit Holders in the dividend option of the Scheme if such surplus is available and adequate for distribution in the opinion of the Trustee. The Trustee's decision with regard to availability and adequacy, rate, timing and frequency of distribution shall be final. The dividend will be due to only those Unit Holders whose names appear in the register of Unit Holders in the dividend option of the Scheme on the record date which will be announced in advance in accordance with MF Regulations. The Unit Holders have the option of receiving the dividend or reinvesting the same. The dividend will be reinvested at the Applicable NAV of the immediately following Business Day.

The AMC shall dispatch to the Unit Holders, the dividend warrants within 30 (thirty) days of the date of declaration of dividend. The dividend distribution procedure shall be in accordance with the Regulations

Name of the Fund Manager(s) & Tenure of Managing the Fund

Name of the Fund Manager	Tenure of managing the scheme
Mr. Gautam Kaul	Since February 1, 2017
Mr. Rahul Dedhia	Since December 11, 2017

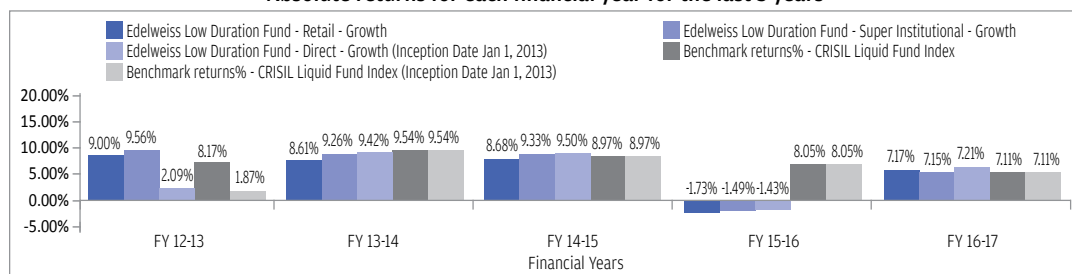
Name of the Trustee Company

Edelweiss Trusteeship Company Limited

Performance of the Scheme

Edelweiss Low Duration Fund			Returns as on February 28, 2018	
RETAIL PLAN - GROWTH OPTION :			DIRECT PLAN - GROWTH OPTION :	
Date	Scheme Returns	CRISIL Liquid Fund Index [#]	Scheme Returns	CRISIL Liquid Fund Index [#]
^Returns for the last 1 year	6.78%	6.68%	7.59%	6.68%
^Returns for the last 3 years	4.14%	7.36%	4.44%	7.36%
^Returns for the last 5 years	6.14%	8.08%	6.39%	8.08%
^Returns since inception	7.15%	7.52%	6.47%	8.08%

Absolute returns for each financial year for the last 5 years



Allotment dates : Retail Plan : 16 September, 2008, Super Institutional : 21 September, 2007, Direct Plan: 1 January, 2013

[#] Scheme Benchmark returns [^]CAGR Returns ^{**} Not Applicable

Note: Since inception returns have been calculated from the date of allotment.

Past performance may or may not be sustained in future.

Expenses of the Scheme

As per the Regulations, the following fees and expenses can be charged to the Scheme:

Load Structure

Entry Load: Nil

Exit Load: Nil

Edelweiss Low Duration Fund

Existing Investments:

- (a) Investors wishing to transfer their accumulated unit balance held under Super institutional Plan (through lumpsum / systematic investments made without Distributor code) to Direct Plan can switch / redeem their investments without any Exit Load.
- (b) Investors wishing to transfer their accumulated unit balance held under Super institutional Plan (through lumpsum / systematic investments made with Distributor code) to Direct Plan can switch / redeem their investments (subject to applicable Exit Load, if any).
- (c) Investors who have invested without Distributor code and have opted for Dividend Reinvestment facility under Regular Plan may note that the dividend will continue to be reinvested in the Regular Plan only.

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, the Registrar and Transfer Agent's fee, marketing and selling costs etc. as given in the table below:

The AMC has estimated the following recurring expenses, as given below that will be charged to the scheme as expenses. For the actual current expenses being charged, the investor should refer to the website of the Mutual Fund (www.edelweissmf.com).

Expense Head	% of daily net assets(per annum)
Investment Management and Advisory Fees	Up to 2.25%
Trustee fee	
Audit fees	
Custodian fees	
RTA Fees	
Marketing & Selling expense incl. agent commission	
Cost related to investor communications	
Cost of fund transfer from location to location	
Cost of providing account statements and dividend redemption cheques and warrants	
Costs of statutory Advertisements	
Cost towards investor education & awareness (at least 2 bps)	
Brokerage & transaction cost, over and above 12 bps and 5 bps for cash and derivative market trades resp.	
Service tax on expenses other than investment and advisory fees	
Service tax* on brokerage and transaction cost	
Other Expenses	
Maximum total expense ratio (TER) permissible under Regulation 52 (6) (c) (i) and (6) (a)	Upto 2.25%
Additional expenses under regulation 52 (6A) (c)^	Up to 0.20%
Additional expenses for gross new inflows from specified cities#	Up to 0.30%

Note: Distribution expenses, commission, will not be charged in Direct Plan and no commission shall be paid from Direct Plan.

#Expenses charged under this clause shall be utilised for distribution expenses incurred for bringing inflows from such cities.

Provided further that amount incurred as expense on account of inflows from such cities shall be credited back to the scheme in case the said inflows are redeemed within a period of one year from the date of investment.

The AMC may charge investment management and advisory fees and other expenses upto 2.25% of the daily net assets. The AMC reserves the right to change the estimates, both inter se or in total, subject to prevailing SEBI Regulations.

^The nature of expenses can be any permissible expenses including Investment Management & Advisory Fees.

The purpose of the above table is to assist in understanding the various costs and expenses that the Unit Holders in the Scheme will bear directly or indirectly.

The above estimates for recurring expenses for the Scheme are based on the corpus size of INR 1,000 million (One Thousand Million Rupees), and may change to the extent assets are lower or higher.

The AMC may incur actual expenses which may be more or less than those estimated above under any head and/or in total. The AMC will charge the Scheme such actual expenses incurred, subject to the statutory limit prescribed in the SEBI Regulations, as given below.

Maximum Recurring Expenses:

Daily net assets	As a % of daily net assets (per annum)	Additional Total Expense Ratio as per SEBI regulations 52 (6A) (c) #	Additional Total Expense Ratio as per SEBI Regulations 52 (6A) (b) #
First ₹ 100 Crores	2.25%	0.20%	0.30%
Next ₹ 300 Crores	2.00%	0.20%	0.30%
Next ₹ 300 Crores	1.75%	0.20%	0.30%
Balance of assets over and above ₹ 700 Crores	1.50%	0.20%	0.30%

In addition to the limits specified in Regulation 52 (6) of SEBI Regulations, the following costs or expenses may be charged to the Scheme:

- I. The AMC may charge additional expenses, incurred towards different heads mentioned under regulations 52(2) and 52(4), not exceeding 0.20 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.
- II. Additional expenses may be charged up to 30 basis points on daily net assets of the Scheme as per Regulation 52 of SEBI Regulations, if the new inflows from beyond top 15 cities are at least (a) 30% of gross new inflows in the Scheme or (b) 15% of the average assets under management (year to date) of the Scheme, whichever is higher.
 Provided that if inflows from such cities is less than the higher of (a) or (b) above, such additional expenses on daily net assets of the Scheme shall be charged on proportionate basis.
 Provided further that expenses charged under this clause shall be utilized for distribution expenses incurred for bringing inflows from such cities.
 Provided further that amount incurred as expense on account of inflows from such cities shall be credited back to the Scheme in case the said inflows are redeemed within a period of one year from the date of investment.

Edelweiss Low Duration Fund

III. Brokerage and transaction cost incurred for the purpose of execution of trade may be capitalized to the extent of 12bps and 5bps for cash market transactions and derivatives transactions respectively. Any payment towards brokerage and transaction cost, over and above the said 12 bps and 5bps for cash market transactions and derivatives transactions respectively may be charged to the scheme within the maximum limit of Total Expense Ratio (TER) as prescribed under regulation 52 of the SEBI (Mutual Funds) Regulations, 1996. Any expenditure in excess of the said prescribed limit (including brokerage and transaction cost, if any) shall be borne by the AMC or by the trustee or sponsors.

In addition to expenses under Regulation 52 (6) and (6A) of SEBI Regulations, AMC may charge service tax on Investment Management and Advisory Fees, expenses other than Investment Management and Advisory Fees and brokerage and transaction cost as below:

- a. Service Tax on Investment Management and Advisory Fees: AMC may charge service tax on Investment Management and Advisory Fees of the Scheme in addition to the maximum limit of TER as per the Regulation 52(6) and (6A) of SEBI Regulations.
- b. Service Tax on expenses other than Investment Management and Advisory Fees: AMC may charge service tax on expenses other than Investment Management and Advisory Fees of the Scheme, if any within the maximum limit of TER as per the Regulation under 52(6) and (6A) of SEBI Regulations.
- c. *Service Tax on brokerage and transaction cost: The service tax on brokerage and transaction costs which are incurred for the purpose of execution of trade, will be within the limit of prescribed under Regulation 52 of SEBI Regulations.

The AMC reserves the right to calculate investment management and advisory fees or recurring expenses on the basis of daily or weekly average net assets depending on the periodicity of publication of NAV. Any expenditure in excess of the SEBI regulatory limits shall be borne by the AMC or by the Trustee or the Sponsor.

Recurring expenses (Actual expenses for the month ending March 31, 2017):

Plan	Total Recurring expenses as a percentage of Daily / Weekly average net assets
Direct Plan	0.10%~
Regular Plan	0.43%~
Super institutional Plan	0.44%~

~ Excluding Service tax.

Waiver of Load for Direct Applications

Not Applicable.

Tax treatment for the Investors (Unit Holders)

Investors are advised to refer to the details in the SAI and also independently refer to his tax advisor.

For tax purposes please refer to the SID and SAI for more details.

Daily Net Asset Value (NAV) Publication

The AMC will calculate and disclose the NAV of the Scheme on every Business Day. The NAV of the Scheme will be made available at all ISCS of the AMC. The AMC shall update the NAVs on the website of the Fund (www.edelweissmf.com) and of the Association of Mutual Funds in India (www.amfi.india.com) by 9.00 p.m. on every Business Day. In case of any delay, the reasons for such delay would be explained to AMFI. If the NAVs are not available before commencement of business hours on the following Business Day due to any reason, the Fund shall issue a press release providing reasons and explaining when the Fund would be able to publish the NAV.

For Investor Grievances please contact

Name and Address of Registrar & Transfer Agent

Karvy Computershare Private Limited
Unit - Edelweiss Mutual Fund
 Karvy Selenium Tower B, Plot No 31 & 32, Gachibowli, Financial District,
 Nanakramguda, Serilingampally, Hyderabad - 500 008,
 Tel:040-4030 8000

Name and Address of AMC

Edelweiss Asset Management Limited
 801, 802 & 803, 8th Floor, Windsor,
 Off C.S.T. Road, Kalina, Santacruz (E),
 Mumbai 400 098.

Unit Holders Information

AMC shall allot Units to the applicants whose application has been accepted and also send confirmations specifying the number of Units allotted to the applicant by way of email and/or SMS's to the applicant's registered email address and/or mobile number as soon as possible but not later than 5 (Five) Business Days from the date of closure of the allotment and/or from the date of receipt of the specific request for account statement from the Unit Holders. For ongoing period, Consolidated Account Statement ("CAS") for each calendar month to the Unit Holder(s) in whose folio(s) Transaction(s) has/have taken place during that calendar month shall be sent on or before 10th of the succeeding calendar month. In case of any specific request for account statement received from a Unit Holder, the account statement would be sent to the Unit Holder within 5 (Five) Business Days from the receipt of such request.

For the purpose of sending CAS, common investors across mutual funds shall be identified by their 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.

The statement of holding of the beneficiary account holder for Units held in dematerialized form will be sent by the respective Depository Participants periodically.

The AMC shall disclose full portfolio of the Scheme (along with the ISIN) as on the last day of the month, on its website, on or before the 10th (tenth) day of the succeeding month.

The AMC will, before the expiry of one month from the close of each half year (i.e. March 31 and September 30), disclose the unaudited half yearly financial results of the Scheme on the websites of the Mutual Fund and that of AMFI. Advertisement disclosing the hosting of the financial results on the Mutual Fund's website shall be published in one national English daily newspaper having nationwide circulation and in a local daily newspaper in Mumbai. An annual report of the Scheme will be prepared as at the end of each financial year (March 31) and copies of the report or an abridged summary thereof will be mailed to all Unit Holders as soon as possible but not later than 4 (Four) months from the closure of the relevant financial year.

Investors should note that trading in the Units over the stock exchange will be permitted only in electronic form and Units cannot be traded in physical form. Also, where the investor has furnished the details of their depository accounts in the Application Form, it will be assumed that the investor has opted for allotment in electronic form and the allotment will be made only in electronic form as default.

In the general interest of the Unit Holders of the Edelweiss Low Duration Fund, Edelweiss Mutual Fund India Private Limited, the Trustee Company, has decided to limit the redemptions in the above referred two schemes effective August 28, 2015. Accordingly, the Redemptions in these two schemes will be limited ("gated") to a percentage limit not exceeding 1% of the total number of Units outstanding on any Business Day as mentioned in the Paragraph III. Units & Offer, Section B. Ongoing Offer Details 'Restrictions on Redemptions' of the Scheme Information Document of each scheme and the Trust Deed. Any Units which consequently are not redeemed on a particular Business Day will, subject to the further application of the Trustee Company's right to limit Redemption, be carried forward for Redemption to the next Business Day. Redemptions so carried forward will be priced on the basis of the Applicable NAV (subject to the prevailing Exit Load) of the Business Day on which Redemption is made.

Investors should note that Redemptions shall include Switches, STPs and SWPs also.

Top 10 holdings by issuer as on February 28, 2018

Issuer	Market Value (₹ in Crs)	% of Corpus
Edelweiss Commodities Services Ltd.	27.96	18.51%
Clearing Corporation of India Ltd.	21.39	14.16%
Small Industries Development Bk of India	12.04	7.97%
Power Finance Corporation Ltd.	10.70	7.08%
Export Import Bank of India	9.99	6.62%
The Indian Hotels Company Ltd.	9.86	6.53%
ECL Finance Ltd.	9.19	6.08%
LIC Housing Finance Ltd.	7.95	5.26%
Dewan Housing Finance Corporation Ltd.	7.94	5.25%
Other Receivables	7.79	5.16%

Fund Allocation towards various sector as on February 28, 2018

Sector	Market Value (₹ in Crs)	% of Corpus
Public Financial Institution	45.24	29.95%
Services	27.96	18.51%
Others	21.39	14.16%
NBFC	18.56	12.29%
Housing Finance	16.19	10.72%
Hotels/Resorts	9.86	6.53%
Other Receivables	7.79	5.16%
Banks	2.80	1.86%
Power- Transmission	1.26	0.83%

Note : Others includes cash and cash equivalents and investments in CBLO's.

Portfolio Turnover Ratio as on February 28, 2018: N.A

Website link to obtain scheme's latest monthly portfolio holding - www.edelweissmf.com

AMC reserves the right to reject the application in case the applicant / investor fails to submit information and / or documentation as mentioned above.

Comparison of certain fundamental features between this Scheme and our existing Income / Debt Schemes of Edelweiss Mutual Fund

Name of Existing Scheme	Investment Objective	Asset Allocation Pattern	Investment Strategy	Differentiation	Benchmark	Average AUM (in crs.) for the month of February 28, 2018	No. of Folios as on February 28, 2018
Edelweiss Liquid Fund	The investment objective of the scheme is to provide reasonable returns, commensurate with low risk while providing a high level of liquidity through a portfolio of money market and debt securities. However, there can be no assurance that the investment objective of the Scheme will be realised.	Money market instruments (including cash and reverse repo and debt instruments with maturity upto 91 days) up to 100%; Securitised debt instruments with maturity up to 91 days upto 30%..	The domestic debt markets are maturing rapidly with liquidity emerging in various debt segments through the introduction of new instruments and investors. The objective will be to allocate the assets of the Scheme between various money market and fixed income Securities with the objective of providing liquidity and achieving optimal returns.	An open ended liquid scheme aiming at low risk while providing high level of liquidity. Edelweiss Liquid Fund holds a portfolio which has a average maturity of not more than 91 days.	CRISIL Liquid Fund Index	2,208.59	4679
Edelweiss Low Duration Fund	The investment objective of the Scheme is to generate returns commensurate with risks of investing in a low duration portfolio of money market instruments, debt securities, InvITs, REITS and other permissible securities. However, there can be no assurance that the investment objective of the scheme will be realized.	Debt Securities and Money Market Instruments including Securitised Debt & Interest Rate Derivatives : 0%-100% Units of InvITs/REITs: 0%-10%	The Investment Manager of the Scheme will aim to adopt a Top-Down approach to investing. This approach involves analyzing macro-economic parameters affecting the bond market and sentiment of market participants. Some of these parameters include the government's economic and fiscal policies, stance of the monetary policy by the RBI, inflation and its trajectory in the near-term, Current Account Deficit, FII flows, INR's absolute and relative performance, RBI's foreign exchange management policy, banking system liquidity, credit cycle, demand-supply dynamics, health of the corporate sector, liquidity conditions in major economies, stance of monetary policies in the major economies, interest rate cycle in the major economies, etc. A careful analysis of these parameters may help the Investment Manager to form a view on the future direction of interest rates and credit spreads. Based on this, the Investment Manager will seek to create a portfolio of fixed income securities from the universe of approved credits which is likely to generate optimal risk-adjusted returns for investors over the medium-term. Once created, the Investment Manager will monitor the portfolio of fixed income securities on periodic basis and rebalance, if required, to ensure that the Scheme is positioned to benefit from the Investment Manager's views on interest rates. The Investment Manager will seek to evaluate the credit risk of each instrument by analyzing key factors such as outlook for the sector, reputation and track record of the management, careful analysis of recent financial, operating and credit metrics, news flows as well as external rating opinions. This will help the Investment Manager in gaining a perspective on the credit spreads and exposures.	An open ended low duration debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 6 months and 12 months	CRISIL Liquid Fund Index	144.39	1484
Edelweiss Dynamic Bond Fund	The investment objective of the Scheme is to generate optimal returns while maintaining liquidity through active management of the portfolio by investing in debt and money market instruments. However, there can be no assurance that the investment objective of the Scheme will be realised.	Money market and Debt instruments with maturity / average maturity / interest rate reset not greater than one year 10-100%; Debt instruments including government securities and corporate Debt 0-90%.	The domestic debt markets are maturing rapidly with liquidity emerging in various debt segments through the introduction of new instruments and investors. The objective will be to allocate the assets of the Scheme between various money market and fixed income Securities with the objective of providing liquidity and achieving optimal returns.	An open ended dynamic debt scheme investing across duration	CRISIL Composite Bond Fund Index	178.96	557
Edelweiss Short Term Fund	The investment objective of the Scheme is to generate returns commensurate with risks of investing in a short duration portfolio of money market instruments, debt securities, InvITs, REITS and other permissible securities. However, there can be no assurance that the investment objective of the scheme will be realised.	Debt Securities and Money Market Instruments, including Securitised Debt & Interest Rate Derivatives: 0%-100% Units of InvITs/REITs: 0%-10%	The Investment Manager of the Scheme will aim to adopt a Top-Down approach to investing. This approach involves analyzing macro-economic parameters affecting the bond market and sentiment of market participants. Some of these parameters include the government's economic and fiscal policies, stance of the monetary policy by the RBI, inflation and its trajectory in the near-term, Current Account Deficit, FII flows, INR's absolute and relative performance, RBI's foreign exchange management policy, banking system liquidity, credit cycle, demand-supply dynamics, health of the corporate sector, liquidity conditions in major economies, stance of monetary policies in the major economies, interest rate cycle in the major economies, etc. A careful analysis of these parameters may help the Investment Manager to form a view on the future direction of interest rates and credit spreads. Based on this, the Investment Manager will seek to create a portfolio of fixed income securities from the universe of approved credits which is likely to generate optimal risk-adjusted returns for investors over the medium-term. Once created, the Investment Manager will monitor the portfolio of fixed income securities on periodic basis and rebalance, if required, to ensure that the Scheme is positioned to benefit from the Investment Manager's views on interest rates. The Investment Manager will seek to evaluate the credit risk of each instrument by analyzing key factors such as outlook for the sector, reputation and track record of the management, careful analysis of recent financial, operating and credit metrics, news flows as well as external rating opinions. This will help the Investment Manager in gaining a perspective on the credit spreads and exposures.	An open ended short term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 1 year and 3 years	CRISIL Short-Term Bond Fund Index	29.30	517

Name of Existing Scheme	Investment Objective	Asset Allocation Pattern	Investment Strategy	Differentiation	Benchmark	Average AUM (in crs.) for the month of February 28, 2018	No. of Folios as on February 28, 2018
Edelweiss Banking and PSU Debt Fund	The investment objective of the Scheme is to generate returns commensurate with risks of investing in a portfolio of Debt Securities and Money Market Instruments issued by Banks, Public Sector Undertakings, Public Financial Institutions, entities majorly owned by Central and State Governments and Municipal Bonds. However, there can be no assurance that the investment objective of the scheme will be realized.	Debt Securities and Money Market Instruments issued by Banks, Public Sector Undertakings, Public Financial Institutions, entities majorly owned by Central and State Governments and Municipal Bonds: 80% - 100% Debt Securities and Money Market Instruments including Treasury Bills, CBLO, Central and State Governments Securities, Units of Debt & Liquid Mutual Fund: 0% - 20%	The Investment Manager of the Scheme will aim to adopt a Top-Down approach to investing. This approach involves analyzing macro-economic parameters affecting the bond market and sentiment of market participants. Some of these parameters include the government's economic and fiscal policies, stance of the monetary policy by the RBI, inflation and its trajectory in the near-term, Current Account Deficit, FII flows, INR's absolute and relative performance, RBI's foreign exchange management policy, banking system liquidity, credit cycle, demand-supply dynamics, health of the corporate sector, liquidity conditions in major economies, stance of monetary policies in the major economies, interest rate cycle in the major economies, etc. A careful analysis of these parameters may help the Investment Manager to form a view on the future direction of interest rates and credit spreads. Based on this, the Investment Manager will seek to create a portfolio of fixed income securities from the universe of approved credits which is likely to generate optimal risk-adjusted returns for investors over the medium-term. Once created, the Investment Manager will monitor the portfolio of fixed income securities on periodic basis and rebalance, if required, to ensure that the Scheme is positioned to benefit from the Investment Manager's views on interest rates. The Investment Manager will seek to evaluate the credit risk of each instrument by analyzing key factors such as outlook for the sector, reputation and track record of the management, careful analysis of recent financial, operating and credit metrics, news flows as well as external rating opinions. This will help the Investment Manager in gaining a perspective on the credit spreads and exposures.	An open ended debt scheme predominantly investing in Debt Instruments of Banks, Public Sector Undertakings, Public Financial Institutions and Municipal Bonds	CRISIL Short Term Bond Fund Index	290.64	260
Edelweiss Government Securities Fund	The investment objective of the Scheme is to generate income through investment in Securities of various maturities issued and/or created by the Central Government and State Governments of India. However, there can be no assurance that the investment objectives of the Scheme will be realized.	Government of India dated Securities / State Government dated Securities/Government of India Treasury Bills / Cash Management Bills of Government of India:- 80% - 100%CBLO, cash and cash equivalents and repo/ reverse repo in Central Government or State Government Securities. Units of Liquid scheme & units of schemes primarily investing in Government Securities. Debt derivatives# 0% - 20%.	The investment strategy of the Scheme is to provide income from its investment in a basket of sovereign Securities issued by the Central and/or State Government including treasury bills, across various maturities, through proactive duration management. Income may be generated through the receipt of coupon payments, the amortization of the discount on debt instruments or the purchase and sale of securities in the underlying portfolio.	An open ended debt scheme investing in government securities across maturity	CRISIL Gilt Index	376.67	334
Edelweiss Corporate Bond Fund	The investment objective of the Scheme is to generate returns commensurate with risks of investing in a portfolio comprising of AA+ and above rated Corporate Bonds across the maturity spectrum. However, there can be no assurance that the investment objectives of the Scheme will be realized.	Corporate bonds with credit rating of AA+ and above: 80%-100%, Other Debt and Money Market instruments: 0%-20%, Units of InvITs/REITs: 0%-10%	The Investment Manager of the Scheme will aim to adopt a Top-Down approach to investing. This approach involves analyzing macro-economic parameters affecting the bond market and sentiment of market participants. Some of these parameters include the government's economic and fiscal policies, stance of the monetary policy by the RBI, inflation and its trajectory in the near-term, Current Account Deficit, FII flows, INR's absolute and relative performance, RBI's foreign exchange management policy, banking system liquidity, credit cycle, demand-supply dynamics, health of the corporate sector, liquidity conditions in major economies, stance of monetary policies in the major economies, interest rate cycle in the major economies, etc. A careful analysis of these parameters may help the Investment Manager to form a view on the future direction of interest rates and credit spreads. Based on this, the Investment Manager will seek to create a portfolio of fixed income securities from the universe of approved credits which is likely to generate optimal risk-adjusted returns for investors over the medium-term. Once created, the Investment Manager will monitor the portfolio of fixed income securities on periodic basis and rebalance, if required, to ensure that the Scheme is positioned to benefit from the Investment Manager's views on interest rates. The Investment Manager will seek to evaluate the credit risk of each instrument by analyzing key factors such as outlook for the sector, reputation and track record of the management, careful analysis of recent financial, operating and credit metrics, news flows as well as external rating opinions. This will help the Investment Manager in gaining a perspective on the credit spreads and exposures.	An open-ended debt scheme predominantly investing in AA+ and above rated corporate bonds	CRISIL Short Term Bond Fund Index	312.51	418

Edelweiss Low Duration Fund

SUPER INSTITUTIONAL PLAN	ANNUAL DIVIDEND PAYOUT	INF843K01898
	ANNUAL DIVIDEND REINVESTMENT	INF843K01880
	BONUS	INF843K01906
	DIVIDEND PAYOUT	INF843K01AF2
	DIVIDEND REINVESTMENT	INF843K01AG0
	FORTNIGHTLY DIVIDEND PAYOUT	INF843K01526
	FORTNIGHTLY DIVIDEND REINVESTMENT	INF843K01278
	GROWTH	INF843K01245
	MONTHLY DIVIDEND REINVESTMENT	INF843K01286
	MONTHLY DIVIDEND PAYOUT	INF843K01534
	DAILY DIVIDEND REINVESTMENT	INF843K01252
	WEEKLY DIVIDEND PAYOUT	INF843K01518
	WEEKLY DIVIDEND REINVESTMENT	INF843K01260

DIRECT PLAN	GROWTH	INF843K01BK0
	DIVIDEND PAYOUT	INF843K01BM6
	DIVIDEND REINVESTMENT	INF843K01BL8
	DAILY DIVIDEND REINVESTMENT	INF843K01BN4
	WEEKLY DIVIDEND PAYOUT	INF843K01BS3
	WEEKLY DIVIDEND REINVESTMENT	INF843K01B02
	FORTNIGHTLY DIVIDEND REINVESTMENT	INF843K01BP9
	FORTNIGHTLY DIVIDEND PAYOUT	INF843K01BT1
	MONTHLY DIVIDEND PAYOUT	INF843K01BU9
	MONTHLY DIVIDEND REINVESTMENT	INF843K01BQ7
	BONUS	INF843K01BW5
	ANNUAL DIVIDEND PAYOUT	INF843K01BV7
	ANNUAL DIVIDEND REINVESTMENT	INF843K01BR5

APPLICATION FORM

Please read Product Labeling available on the Front Inside Cover Page and instructions before filling this form (all points marked * are mandatory)

Sponsor: Edelweiss Financial Services Limited | **Trustee Company:** Edelweiss Trusteeship Company Limited | **Investment Manager:** Edelweiss Asset Management Limited
Edelweiss Mutual Fund, 801, 802 & 803, 8th Floor, Windsor, Off C.S.T. Road, Kalina, Santacruz (E), Mumbai 400098, Maharashtra.

1 DISTRIBUTOR INFORMATION						
Name & Distributor Code	Sub-Broker Code	Sub-Broker Code	Employee Unique	E-Code	RIA CODE	APPLICATION NO.
	ARN	INTERNAL CODE	IDENTIFICATION NO. (EUIN)		ONLY FOR DIRECT INVESTMENT	

*Investors should mention the EUIN of the person who has advised the investor. If left blank, the fund will assume following declaration by the investor "I/We hereby confirm that the EUIN box has been intentionally left blank by me/us as this transaction is executed without any interaction or advice by the employee/relationship manager/sales person of the above distributor/sub broker or notwithstanding the advice of in-appropriateness, if any, provided by the employee/relationship manager/sales person of the distributor/sub broker".

Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor. For Direct investments, please mention 'Direct' in the column 'Name & Distributor Code'

SIGNATURE (s)		
SOLE / FIRST APPLICANT	SECOND APPLICANT	THIRD APPLICANT

All sections to be filled in English and in BLOCK LETTERS. Use this form if you are making a one time investment. For SIP investment use the separate SIP Form. All columns marked * are mandatory.

MAKE YOUR SELECTION BEFORE FILLING FORM (PLEASE ✓) INVEST NOW ZERO BALANCE FOLIO (Refer Instruction No.XII)

2 TRANSACTION CHARGES (PLEASE ✓) (Default option Existing Investor) (Refer Instruction No.XIII)	
<input type="checkbox"/> I am a First Time Investor in Mutual Funds	<input type="checkbox"/> I am an Existing Investor in Mutual Funds

In case the subscription amount is ₹10,000/- or more and your Distributor has opted to receive Transaction Charges, ₹150 (for first time mutual fund investor) or ₹100/- (for investor other than first time mutual fund investor) will be deducted from the subscription amount and paid to the distributor. Units will be issued against the balance amount invested.

3 EXISTING UNIT HOLDER INFORMATION / EXISTING ZERO BALANCE FOLIO NO. (If you have existing folio, please fill in section 2 and proceed to section 8.)	
FOLIO NO.	NAME OF FIRST APPLICANT

4 MANDATORY* PAN# / PEKRN# Know Your Customer (KYC)	
1ST APPLICANT/GUARDIAN	P A N N U M B E R YES (Please submit proof) YES (Please submit KYC Application form)
CKYC Key Identification Number (Refer Instruction no. XVIII)	
Aadhaar No. (UID No.) (Refer Instruction no. XIX)	

5 APPLICANT INFORMATION TO BE FILLED IN BLOCK LETTERS* APPLICANTS FROM CANADA WILL NOT BE ACCEPTED (Refer Instruction No.II)	
NAME OF SOLE /1ST APPLICANT	Mr. Ms. M/s.
DATE OF BIRTH (DOB)	DATE OF INCORPORATION (DOI)
GUARDIAN (s) NAME (In case if minor / Parent / Legal Guardian)	
RELATIONSHIP WITH MINOR / DESIGNATION	CONTACT
MAILING ADDRESS OF SOLE / 1ST APPLICANT (P.O.BOX alone may not be sufficient) Overseas Investor must provide Indian Address	
CITY	STATE
COUNTRY	PIN MOBILE
EMAIL	
RESI.	OFF. FAX

MANDATORY PROOF OF DATE OF BIRTH FOR MINORS (ANY ONE) & Relationship Proof	
<input type="checkbox"/> BIRTH CERTIFICATE	<input type="checkbox"/> MARKSHEET (HSC/ICSE/CBSE) <input type="checkbox"/> SCHOOL LEAVING CERTIFICATE <input type="checkbox"/> PASSPORT <input type="checkbox"/> OTHERS _____

OVERSEAS APPLICANT DETAILS	
ADDRESS (Mandatory for NRI/FII applicant*)	
COUNTRY	ZIP CODE For NRI applicants <input type="checkbox"/> Indian <input type="checkbox"/> Overseas

E-MAIL COMMUNICATION [Please ✓]	
I/We wish to receive the following document via email in lieu of physical document(s) Account Statement / Newsletter / Annual Report / Other Statutory Information :	<input type="checkbox"/> YES <input type="checkbox"/> NO

Email ID & Mobile No. are essential to enable us to communicate with you better

Received from: Mr. / Ms. / M/s _____ an application for allotment
Scheme _____ Plan _____ Option _____
vide Cheque No _____ Dated ____/____/____ Amount (₹) _____ Drawn on
Bank and Branch _____

Application No: _____

Collection Center's Stamp & Receipt Date and Time

Please note: All purchases are subject to realization of cheques and as per applicable load structure (please refer Scheme Information Document)

GROSS ANNUAL INCOME [Please ✓]

Below 1 Lac 1 - 5 Lacs 5 - 10 Lacs 10 - 25 Lacs 25 Lacs - 1 crore > 1 crore

Net-worth in (Mandatory for Non-Individuals) ₹ _____ as on ___/___/____ (Not older than 1 year)

Occupation* [Please ✓]

Business Service Professional Agriculturist Housewife Student Defence Bureaucrat
 Forex Dealer Unlisted Company Body Corporate Listed Company Others _____

For Individual Investor* Politically Exposed Person (PEP) YES NO Related to PEP YES NO

Legal Status* [Please ✓]

Resident Individual FII's Society/Club AOP/BOP NRI/PIO FI HUF Minor Partnership Firm
 Bank Trust Company/Body Corporate NPO Others _____

Mandatory for Non-Individual Investor

Is the entity involved/providing any of the following services YES NO [Also attach Ultimate Beneficiary Ownership form]
 • For Foreign Exchange / Money Changer Service YES NO • Gaming/Gambling/Lottery Services (e.g. casinos, betting syndicates) YES NO
 • Money Lending / Pawning YES NO

Mode of Holding* [Please ✓] Single Joint Any one or survivor (s) (Default)

NAME OF 2ND APPLICANT	Mr.	Ms.	M/s.																
CKYC Key Identification Number (Refer Instruction no. XVIII)																PAN#/PEKRN#			
Aadhaar No. (UID No.) (Refer Instruction no. XIX)																DOB			

GROSS ANNUAL INCOME [Please ✓]

Below 1 Lac 1 - 5 Lacs 5 - 10 Lacs 10 - 25 Lacs 25 Lacs - 1 crore > 1 crore

Net-worth in (Mandatory for Non-Individuals) ₹ _____ as on ___/___/____ (Not older than 1 year)

Occupation* [Please ✓]

Business Service Professional Agriculturist Housewife Student Defence Bureaucrat
 Forex Dealer Unlisted Company Body Corporate Listed Company Others _____

For Individual Investor* Politically Exposed Person (PEP) YES NO Related to PEP YES NO

Legal Status* [Please ✓]

Resident Individual FII's Society/Club AOP/BOP NRI/PIO FI HUF Minor Partnership Firm
 Bank Trust Company/Body Corporate NPO Others _____

NAME OF 3RD APPLICANT	Mr.	Ms.	M/s.																
CKYC Key Identification Number (Refer Instruction no. XVIII)																PAN#/PEKRN#			
Aadhaar No. (UID No.) (Refer Instruction no. XIX)																DOB			

GROSS ANNUAL INCOME [Please ✓]

Below 1 Lac 1 - 5 Lacs 5 - 10 Lacs 10 - 25 Lacs 25 Lacs - 1 crore > 1 crore

Net-worth in (Mandatory for Non-Individuals) ₹ _____ as on ___/___/____ (Not older than 1 year)

Occupation* [Please ✓]

Business Service Professional Agriculturist Housewife Student Defence Bureaucrat
 Forex Dealer Unlisted Company Body Corporate Listed Company Others _____

For Individual Investor* Politically Exposed Person (PEP) YES NO Related to PEP YES NO

Legal Status* [Please ✓]

Resident Individual FII's Society/Club AOP/BOP NRI/PIO FI HUF Minor Partnership Firm
 Bank Trust Company/Body Corporate NPO Others _____

CHECKLIST Please submit the following documents with your application (where applicable). All documents should be original/true copies certified by a Director/Trustee/Company Secretary /Authorised signatory / Notary Public

Documents	Individual	Companies	Societies	Partnership Firms	Investment through POA	Trusts	NRI	FIs	PIO
Resolution/ Authorisation to invest		✓	✓	✓		✓		✓	
List of authorised signatories with specimen signatures		✓	✓	✓		✓		✓	
Memorandum & Articles of Association		✓							
Trust Deed						✓			
Bye-laws			✓						
Partnership Deed				✓					
Overseas Auditor Certificate								✓	
Notarised POA					✓				
Proof of Address									✓
Copy of PAN Card / PEKRN	✓	✓	✓	✓	✓	✓	✓	✓	✓
KYC Compliance	✓	✓	✓	✓	✓	✓	✓	✓	✓
PIO Card									✓
Foreign Inward Remittance Certificate							✓		✓
Aadhaar	✓	✓	✓	✓	✓	✓			✓

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POWER OF ATTORNEY (POA) *If investment is being made by a Constitutional Attorney, please submit notarised copy of POA*

POA NAME	Mr. Ms. M/s.															PAN								
----------	--------------	--	--	--	--	--	--	--	--	--	--	--	--	--	--	-----	--	--	--	--	--	--	--	--

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FATCA/CRS/KYC ADDITIONAL DETAILS *Non Individual Investors should mandatory fill separate FATCA/CRS details form* (Refer Instruction No.XVII)

Sole / First Applicant / Guardian						2nd Applicant			<input type="checkbox"/> 3rd Applicant		<input type="checkbox"/> POA	
Place & Country of Birth : _____ / _____						Place & Country of Birth : _____ / _____			Place & Country of Birth : _____ / _____			
#Please indicate all countries, other than India, in which you are a resident for tax purpose, associated Taxpayer Identification Number & it's Identification type e.g: TIN etc.												
Country #	Tax Identification Number	Identification Types	Country #	Tax Identification Number	Identification Types	Country #	Tax Identification Number	Identification Types				
1.			1.			1.						
2.			2.			2.						
3.			3.			3.						

8

BANK ACCOUNT DETAILS (Refer Instruction No.IV)

Account No.							Account Type [Please ✓]	<input type="checkbox"/> SB	<input type="checkbox"/> Current	<input type="checkbox"/> NRO	<input type="checkbox"/> NRE	<input type="checkbox"/> FCNR
Bank Name												
Branch Add.												
Pin		IFSC CODE						MICR CODE				

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PAYMENT DETAILS

Mode of Payment [Please ✓]	<input type="checkbox"/> RTGS/NEFT	<input type="checkbox"/> Transfer Letter	<input type="checkbox"/> Cheque	Cheque No.			Date					
Gross Amount (₹)				DD Charges (₹)			Net Amount (₹)					
Bank/Branch & City												
Account No.							Account Type [Please ✓]	<input type="checkbox"/> SB	<input type="checkbox"/> Current	<input type="checkbox"/> NRO	<input type="checkbox"/> NRE	<input type="checkbox"/> FCNR

10

FOR LUMP SUM/NEW SIP-INVESTMENT DETAILS* *Choice of Scheme/Plan/Option* *For SIP Investment Auto-Debit Form is mandatory* (Refer Instruction No.VI)

Scheme/Plan/Option/Facility	Edelweiss -	Scheme	Plan	Option/Facility	
(Default Plan/Option/Facility will be adapted in case of no information, ambiguity or discrepancy)					
Dividend Sweep to Scheme	_____	Plan	_____	Option	_____

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DEMAT ACCOUNT DETAILS*

Do you want units in demat Form? [Please ✓] Yes No [Please ensure that the sequence of names as mentioned in the application form matches with that of the demat A/c. held with the depository participant]. In case unit holders do not provide their demat account details, an account statement shall be sent to them.

NATIONAL SECURITIES DEPOSITORY LTD. (NSDL) **CENTRAL DEPOSITORY SERVICES (INDIA) LTD. (CSDL)**

Depository Participant (DP) Name :												
DP ID NO.:							Beneficiary A/C No.					

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NOMINATION DETAILS*

I/We hereby nominate the under mentioned nominee to receive the amounts to my/our credit in event of my/our death. I/We also understand that all payments and settlements made to such Nominee shall be valid discharge by the AMC/Mutual Fund/Trustee Company.

Name of Nominee	Date of Birth (If Nominee is minor)	Allocation (%)	Name of Legal Guardian/Parent (If Nominee is minor)	Relationship with Nominee	Address of Nominee/ Legal Guardian

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DECLARATION AND SIGNATURE(S)

Having read and understood the contents of the Scheme Information Document of the Scheme and Statement of Additional Information and subsequent amendments thereto including the section on who cannot invest, "Prevention of Money Laundering" and "Know Your Customer", I/We hereby apply to the Trustee of Edelweiss Mutual fund for units of the Scheme as indicated above and agree to abide by the terms and conditions, rules and regulations of the Scheme. I/We further declare, I am / we are authorised to invest the amount & that the amount invested by me/us in the above mentioned Scheme(s) is derived through legitimate sources and is not held or designed for the purpose of contravention of any acts, rules, regulations or any statute or legislation or any other applicable laws or notifications, directions issued by the governmental or statutory authority from time to time. It is expressly understood that I/We have the express authority from our constitutional documents to invest in the units of the Scheme(s) and the AMC/Trustee/Fund would not be responsible if the investment is ultra vires thereto and the investment is contrary to the relevant constitutional documents. I/We agree that in case my/our investment in the Scheme(s) is equal to or more than 25% of the corpus of the Scheme, then Edelweiss Asset Management Ltd., Investment Manager to the Edelweiss Mutual Fund, has full right to refund the excess to me/us to bring my/our investment below 25%. I/We have not received nor been induced by any rebate or gifts, directly or indirectly in making this investments. I/We hereby authorise Edelweiss Mutual Fund, its Investment Manager and its agents to disclose details of my investment to my bank(s) / Edelweiss Mutual Fund's bank(s) and / or Distributor / Broker / Investment Advisor. I/We hereby authorize you to disclose, share, remit in any form, mode or manner, all / any of the information provided by me/us, including all changes, update to such information as and when provided by me/us to Edelweiss Mutual Fund/ Edelweiss Asset Management Limited to any Indian or foreign governmental or statutory or judicial authorities/ agencies, the tax/ revenue authority and other investigation agencies without obligation on advising me/ us of the same. I/We authorise Edelweiss Mutual Fund to reject the application, revert the units credited/redeem units created at applicable NAV, restrain me/us from making any further investment in any of the Schemes of the fund, recover/debit my/our folios(s) with the penal interest and take any appropriate action against me/us in case the cheque(s)/payment instrument is/are returned by my/our banker for any reason whatsoever. I/We undertake that these investments are my/our own and acknowledge that AMC reserves the right to call for such other additional information/documents as required to comply with PMLA/KYC/FATCA norms. I/We hereby, further agree that the Fund can directly credit all the dividend payouts and redemption amount to my bank details given above. I/We hereby declare that the particulars stated above are correct.

The ARN holder has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us. I/We further agree that the Fund/AMC can send us all types of SMS relating to the products offered by them.

Applicable to investors who have not opted for nomination facility. I/We hereby confirm that it is my/our informed decision not to avail the nomination facility offered by Edelweiss Mutual Fund.

I / We confirm that I am/We are not resident(s) of Canada under the laws of Canada. In case of change to this status, I / We shall notify the AMC, in which event the AMC reserves the right to redeem my/our investments in the Scheme(s).

I/We hereby provide my/our consent in accordance with Aadhar Act, 2016 and regulations made there under, for(i) collecting, storing and usage (ii) validating/authenticating and Updating my/our Aadhar number(s) in accordance with the Aadhar Act, 2016(and regulations made there under) and PMLA. I /We hereby provide my/our consent for sharing/disclosure of the Aadhar number(s) including demographic information with the asset management companies of SEBI registered mutual fund and their Registrar and Transfer Agent(RTA) for the purpose of updating the same in my/our folios with my/our PAN.

Applicable to NRI only: I/We confirm that I am / we are Non Resident of Indian Nationality/Origin and I/We hereby confirm that the funds for subscription have been remitted from abroad through approved banking channels from funds in my/our Non-Resident External/Ordinary Account/FCNR Account. Please (ü) (Including amount of Additional Purchase Transaction made in future)

Repatriation Non Repatriation

SIGNATURE (s)

SOLE / FIRST APPLICANT	SECOND APPLICANT	THIRD APPLICANT
------------------------	------------------	-----------------

DATE : ____ / ____ / ____ PLACE : _____

INSTRUCTIONS TO INVESTORS FOR FILLING UP THE COMMON APPLICATION FORM

I. GENERAL INSTRUCTIONS

1. Please read the Key Information Memorandum, Scheme Information Document (SID) and Statement of Additional Information (SAI) containing the terms of offer carefully before investing. In the SID your attention is particularly drawn to the risk factors of investing in the Scheme and also the sections "Who can't invest" and "Important note on Anti Money Laundering, KYC & investor protection".
2. Applications from residents of Canada will not be accepted.
3. All applicants are deemed to have accepted the terms subject to which the offer is being made and bind themselves to the terms upon signing the Application Form and tendering the payment.
4. Application Form should be filled legibly in ENGLISH in BLOCK letters using Black or Dark Blue ink. Incomplete application forms are liable to be rejected. Please refer to the checklist at the end of the application form to ensure that the requisite details and documents have been provided in order to avoid unnecessary delays and / or rejection of your application.
5. Please strike out any section that is not applicable. Correction/Cancellation on any of the mandatory information should be countersigned by the investor.

II. APPLICANT INFORMATION

1. Name should be given in full without any abbreviations. Preferably write exactly as it appears in your Bank Account or as it appears in the incorporation document as the case may be.
2. Name, Date of birth of the Minor, Name of Parent/Legal Guardian and relationship with minor is mandatory for investment on behalf of Minor applicant.
3. Name of the Contact Person, email and Telephone No. should be mentioned in case of investments by Company, Body Corporate, Trust, Society, FII and other non-individual applicants.
4. The signature should be in English or in any of the Indian languages. Thumb Impressions must be attested by a magistrate or a notary public or a special executive magistrate under his/her official seal. Application by minor should be signed by the guardian. In case of H.U.F., the Karta should sign on behalf of the H.U.F.
5. The designated Investor Service Center/ Collection Center will affix time stamp/manual stamp and return the acknowledgement slip from the application form, to acknowledge receipt of the Application. No separate receipt will be issued for the application money.
6. Please fill in all the fields to prevent rejection of your Application Form. Please refer to the checklist provided at the end of the Application Form to ensure that the necessary details and attachments are made available. The application complete in all respects along with the cheque/ fund transfer instructions must be submitted to the nearest designated Investor Service Center/Collection Center. Applications which are incomplete, invalid in any respect or not accompanied by cheque or fund transfer instructions for the amount payable are liable to be rejected.
7. Investors must write the Application Form number / Folio number on the reverse of the cheques accompanying the Application Form.
8. Direct application - Investors are requested to mention the correct distributor Code in the Application Form. In case, the investor is directly applying, then they should clearly mention "DIRECT" in the column mentioned Name and Distributor Code, in all such cases where applications are not routed through any distributor/agent/broker. In cases where unit holder uses a pre-printed Broker Code, unit holder should cancel the ARN No/ Broker Code, write 'DIRECT' in the said column and it should also be counter signed by the First unit holder.
9. In case of NRI investment, complete postal address should be stated. P.O. Box address alone is not sufficient. NRIs/ FIIs should necessarily state their overseas address failing which application may be rejected. In addition, Indian address should be stated for correspondence.
10. Investment through constituted Attorney should necessarily be signed by the constituted Power of Attorney holder.
11. Some additional details are required for validating your identity for certain transactions / Communications. Hence please fill the parent's name in case of first applicant and date of birth of all unit holders.
12. Please provide email ID & Mobile Number, this will help us send investment / product related communication and resolve any queries more promptly.
13. In the event the application has more than one investor and the mode of holding is not specified in the application form, the default option for holding would be considered to be "anyone or survivor". However, in all such cases, communications, proceeds of all dividend/redemption will be paid to the first named holder.

III. EMAIL COMMUNICATION

Account Statement will be sent to Unit holders by Post /Courier for NFO/1st time investment in any of the Scheme. Subsequent Account Statements/Newsletters / Annual Reports / Other statutory information (as permitted under SEBI (Mutual Funds) Regulations, 1996) will be sent to each Unit holder by e-mail. Investors are requested to provide their e-mail address for the same and this will also help us resolve your queries more promptly. Unitholders who have provided email id will be sent all communications/reports as mentioned above by email only and no physical communications will be sent. Any change in the e-mail address should be communicated to nearest designated Investor Services. EMF/Registrars are not responsible for e-mail not reaching the investor and for all consequences thereof. Should the Unit holder experience any difficulty in accessing the electronically delivered documents, the AMC will arrange for the same through physical mode on receipt of request for the same. It is deemed that the Unitholder is aware of all security risks including possible third party interception of the documents and contents of the documents becoming known to third parties.

IV. BANK ACCOUNT DETAILS

It is mandatory to attach cancelled original cheque / self certified copy of blank cheque / self certified Bank Statement / first page of the Bank Pass book (bearing account number and first unit holder name on the face of the cheque/ Bank Pass Book/ Bank Statement) is required as an incremental additional document in case of: a. Registration of the investor's Bank Mandate at the time of investment b. Subsequent change in the investor's Bank Mandate. SEBI Regulations have made it mandatory for investors to mention the Bank Name & address of branch and bank Account Number in their Investment application form in order to protect the interest of investors from fraudulent encashment of cheques. For registering multiple bank account please fill separate Form for Registering/ Adding Multiple Bank Accounts. Individuals / HUF can register upto 5 bank accounts and Non Individuals upto 10 bank accounts. For further information please refer SAI.

V. PAN DETAILS

It is mandatory for all investors to quote their Permanent Account Number (PAN) (except MICRO SIP Investments) and submit certified copy of the PAN card issued by the Income Tax

Department, irrespective of the amount of investment, while making an application for Purchase of Units. In case of joint holding, PAN details of all holders should be submitted. In case the application is on behalf of minor, PAN details of the Guardian must be submitted. Investors residing in the state of Sikkim are exempt from the mandatory requirement of PAN proof submission; however sufficient documentary evidence shall have to be submitted for verifying that they are residents of the State of Sikkim. Applications without the aforesaid details are liable to be rejected without any reference to the investors.

Investment through Systematic Investment Plans (SIPs) upto ₹50,000/- (aggregate of installments in a rolling 12 months period or in a financial year i.e. April – March) per year per investor shall be exempt from the requirement of PAN. In case of PAN Exempt cases PAN Exempt KYC Reference Number (PEKRN) is Mandatory.

VI. INVESTMENT DETAILS

Investors should indicate the Option for which the application is made. In case Investors wish to opt for both the Options, separate Application form will have to be filled. In case applications are received where option/ sub-option for investment is not selected the default option/ Sub option as prescribed in SID will be applicable. Investors have the option to sweep their dividend in any other Open-ended Scheme of the Fund at the applicable NAV based prices, irrespective of minimum application amount and eligibility requirements of the scheme in which such dividend is being invested. If the scheme name on the application form and on the payment instrument are different, the application will be processed and units allotted at applicable NAV of the scheme mentioned in the application / transaction slip duly signed by investor(s).

VII. MODE OF PAYMENT

1. As per AMFI best practice guidelines on 'Risk mitigation process against third party cheques in mutual fund subscriptions', Edelweiss Mutual Fund shall not accept applications for subscriptions with third party payment instruments with effect from November 15, 2010. For further information please refer SAI.
2. Investors may make payment by cheque payable locally in the city where the application form is submitted at AMC/Karvy ISC's or electronic mode such as RTGS/NEFT directly to Mutual Fund Collection account
3. The cheque should be drawn on any bank which is situated at and is a member/sub member of the bankers clearing house. Cheque drawn on the bank not participating in the clearing house will not be accepted.
4. Payment through Stock invest, outstation cheques and cash will not be accepted.
5. The cheque should be drawn in favor of 'Edelweiss _____ (Scheme name)' and should be crossed 'Account Payee Only'.
6. Returned cheques will not be presented again for collection and the accompanying application will be rejected.
7. Single cheque for investments in multiple Schemes and multiple cheques for investments in Single Scheme will not be accepted.
8. If the dividend amount under Dividend payout option is less than or equal to ₹ 250/-, the same will be reinvested. (Except in case of Edelweiss Long Term Equity Fund (Tax Savings) and Edelweiss Tax Advantage Fund)
9. In case of investment through electronic mode (RTGS/ Transfer Letter), you are requested to contact the nearest AMC/ Karvy ISC for the Bank Account Number to which the purchase/additional purchase amount is to be credited.
10. NRI / FII's
Repatriation basis: - Payments by NRIs/FIIs may be made by way of cheques drawn on non-resident external accounts payable at par and payable at the cities where the Investor Service Centers are located.
Non-Repatriation basis:- NRIs investing on a non repatriable basis may do so by issuing cheques drawn on Non-Resident Ordinary (NRO) account payable at the cities where the Investor Service Centers are located.
11. In case of payment through electronic mode (RTGS/NEFT or Transfer Letter), need to provide the bank acknowledgement copy along with purchase application.

VIII. PAYMENT OF REDEMPTION /DIVIDEND

Investors are requested to provide the following details along with the mandatory requirement of bank account details (bank, branch address, account type and account no.) in the application form for electronic fund transfer (EFT) of dividend / redemption amount to the unit holders bank account. AMC will automatically extend this facility to all unit holders in case the bank account as communicated by the unit holder is with any of the bank providing EFT facility.

a. The 11 digit IFSC (Indian Financial System) Code b. The 9-digit MICR (Magnetic Ink Character Recognition) number appearing next to the cheque number in the cheque leaf (Please attach copy of the cancelled cheque for verification) Based on the above information AMC will enable secure transfer of your redemption and dividend payouts via the various electronic mode of transfers (RTGS / NEFT / Direct Credit mode that are available in the banking system).

This facility of EFT is safe and fast and eliminates the potential risk of loss of instruments in transit through physical mode. The Mutual Fund, however, reserves the right to issue a cheque / demand draft to unit holders residing at locations where this facility is not available. "If the remittance is delayed or not affected for reasons of incomplete or incorrect information, AMC cannot be held responsible". For validation of IFSC/MICR code, investor to attach the cancelled cheque/copy of cheque (PSU banks account holders to provide the front page of pass book along with cheque copy). If these documents are not provided the fund will not be responsible consequent delay in receipt of payment. Fund is also not responsible for bankers delay.

IX. NOMINATION DETAILS

Applicants applying for Units singly/jointly can make a nomination at the time of initial investment or during subsequent investments.

1. The nomination can be made only by individuals applying for /holding units on their own singly or jointly. Non-individuals including society, trust (other than a religious or charitable trust), body corporate, partnership firm, Karta of Hindu Undivided Family, holder of Power of Attorney cannot nominate. W.e.f. April 1, 2011, nomination is not allowed in a folio held on behalf of a minor. All holders will have to sign request for nomination or cancellation of nomination, even if the mode of holding is not joint. Nomination cannot be signed by Power of Attorney (PoA) holders.
2. A minor can be nominated and in that event, the name and address of the guardian of the minor nominee shall be provided by the Unit Holder. Nomination can also be made in favor of the Central Government, State Government, a local authority, any person designated by virtue of his office or a religious or charitable trust.
3. A Non-Resident Indian can be a Nominee subject to the exchange control regulations in force, from time to time.
4. Nomination in respect of the units stands rescinded upon the redemption/ transfer/ transmission of units.
5. Transmission of units in favour of a Nominee shall be a valid discharge by the Asset

INSTRUCTIONS TO INVESTORS FOR FILLING UP THE COMMON APPLICATION FORM

Management Company (AMC) against the legal heir.

- The cancellation of nomination can be made only by those individuals who hold units on their own behalf singly or jointly and who made the original nomination. On cancellation of the nomination, the nomination shall stand rescinded and the AMC/ Fund/ Trustees shall not be under any obligation to transmit the units in favour of the Nominee.
- Nomination shall maintained at the folio / account level and shall be applicable for all schemes in the folio / account.

8. A Nominee cannot be a resident of Canada

X. PREVENTION OF MONEY LAUNDERING AND KNOW YOUR CUSTOMER (KYC)

According to SEBI Guidelines under 'The Prevention of Money Laundering Act, 2002', Mutual Funds are required to follow enhanced know your customer (KYC) norms. Further, SEBI has also notified SEBI (KYC Registration Agency) Regulations, 2011 on December 23, 2011 with a view to bring uniformity in KYC requirements for the securities market and to develop a mechanism for centralization of the KYC records. Accordingly the following procedures shall apply:

- SEBI has introduced a common KYC Application Form for all the SEBI registered intermediaries viz. Mutual Funds, Portfolio Managers, Depository Participants, Stock Brokers, Venture Capital Funds, Collective Investment Schemes, etc. New Investors are therefore requested to use the common KYC Application Form and carry out the KYC process including IPV with any SEBI registered intermediaries including mutual funds. The KYC Application Forms are also available on our website www.edelweissmf.com.
- The Fund shall perform the initial KYC of its new investors and may undertake enhanced KYC measures commensurate with the risk profile of its investors in line with the aforementioned circulars/circulars issued by SEBI in this regard from time to time. The Fund shall upload the details of the investors on the system of the KYC Registration Agency ("KRA"). The Registrar & Transfer Agent of the Fund viz. Karvy Computershare Private Limited ("Karvy") may also undertake the KYC of the investors on behalf of the Fund. On receipt of the KYC documents from the Fund, the KRA shall send a letter to the investor within SEBI stipulated timelines, confirming the details thereof.
- Once the investor has done KYC with a SEBI registered intermediary, the investor need not undergo the same process again with another intermediary but can submit the letter/acknowledgment issued by the KRA.
- It is mandatory for intermediaries including mutual funds to carry out IPV of its new investors. The IPV carried out by any SEBI registered intermediary can be relied upon by the Fund. Edelweiss Asset Management Limited and NISM/AMFI certified distributors who are Know Your Distributor (KYD) compliant are authorized to undertake the IPV for mutual fund investors. Further, in case of any applications received directly (i.e. without being routed through the distributors) from the investors, the Fund may rely upon the IPV (on the KYC Application Form) performed by the scheduled commercial banks.
- Existing KYC compliant investors of the Fund can continue to invest as per the current practice. However, existing investors are also urged to comply with the new KYC requirements including IPV as mandated by SEBI.
- Application Form not accompanied by KYC Application Form or letter/acknowledgment issued by KRA may be rejected by the Fund. The KYC compliance status will be validated with the records of the KRA. AMC reserves the right to call for any additional information from the investors/applicant/reject applications/subsequent application in order to fulfill the requirements of PMLA norms prescribed by SEBI/PMLA Regulation from time to time.

XI. PURCHASE/REDEMPTION OF UNITS THROUGH STOCK EXCHANGE INFRASTRUCTURE

Investors can purchase and redeem units of the following schemes on Mutual Fund Services System (MFSS) of the National Stock Exchange of India Ltd. (NSE) and on the BSE Stock Exchange Platform for Allotment and Repurchase of Mutual Funds (BSE StAR MF System) of Bombay Stock Exchange Ltd. (BSE):

- Edelweiss Arbitrage Fund
- Edelweiss Balanced Advantage Fund
- Edelweiss Large Cap Fund
- Edelweiss Long Term Equity Fund (Tax Savings)
- Edelweiss Multi - Asset Allocation Fund
- Edelweiss Large & Mid Cap Fund
- Edelweiss Equity Savings Fund
- Edelweiss Mid Cap Fund
- Edelweiss Multi-Cap Fund
- Edelweiss Tax Advantage Fund
- Edelweiss Government Securities Fund
- Edelweiss Banking and PSU Debt Fund
- Edelweiss Liquid Fund
- Edelweiss Short Term Fund
- Edelweiss Dynamic Bond Fund
- Edelweiss Corporate Bond Fund
- Edelweiss Low Duration Fund
- Edelweiss Asean Equity Offshore Fund
- Edelweiss Europe Dynamic Equity Offshore Fund
- Edelweiss Greater China Equity Offshore Fund
- Edelweiss US Value Equity Offshore Fund
- Edelweiss Emerging Markets Opportunities Equity Offshore Fund

Please refer Scheme Information Document(s) of the Scheme(s) for further details.

XII. INVESTMENTS UNDER THE ZERO BALANCE FOLIO

For Investments under the zero balance folio, signatures on the transaction slip would be required as per the mode of holding.

XIII. TRANSACTION CHARGE IN RESPECT OF APPLICATIONS ROUTED THROUGH DISTRIBUTORS/ BROKERS:

In terms of SEBI circular no. CIR/IMD/DF/13/2011 dated August 22, 2011, as amended from time to time, Transaction Charge per subscription of ₹10,000/- and above shall be charged to the investors w.e.f. November 1, 2011 and paid to the distributors/ brokers (who have opted in for transaction charges) in respect of applications relating to new subscriptions only (lumpsum and SIP), subject to the following:

- For existing mutual fund investors: ₹100/- per subscription of ₹10,000/- and above;
- For the first time mutual fund investors: ₹150/- per subscription of ₹10,000/- and above;
- In case of SIPs, transaction charge shall be applicable only if the total commitment through SIP amounts to ₹10,000/- and above. In such cases the transaction charge would be recovered in 4 installments, starting from the 2nd to 5th instalment.
- There shall be no transaction charge on subscription of below ₹10,000/-.
- There shall be no transaction charge on transactions other than purchases/ subscriptions relating to new inflows.
- There shall be no transaction charge on direct investments.
- There shall be no transaction charge on subscriptions carried out through the Stock Exchange Platform.

In accordance with SEBI circular no. CIR/IMD/DF/21/2012 dated September 13, 2012, distributors shall also have an option either to opt in or opt out of levying transaction charge based on type of the product.

The Transaction Charge as mentioned above shall be deducted by the AMC from the subscription amount of the unitholder and paid to the distributor and the balance shall be invested.

- Investors already holding a folio in Edelweiss Mutual Fund can provide their existing Folio Number and Name of applicant(s) corresponding to the said folio. It is the responsibility of the Investor to ensure correctness of such details provided. The personal details and Bank Account details as registered in the existing folio number as provided would apply to the said investment and the registered details would prevail over any conflicting information furnished in this form. Edelweiss Asset Management Limited reserves the right to assign any of the existing Folio Number of the investor against multiple applications and / or subsequent purchases under this new application form lodged, with identical mode of holding and address

and such other criterions and integrity checks as may be determined by the Edelweiss Asset Management Limited from time to time.

XV. Employee Unique Identification Number (EUID):

SEBI has made it compulsory for every employee/ relationship manager/ sales person of the distributor of Mutual Fund products to quote the EUID obtained by him/her from AMFI in the Application Form. EUID, particularly in advisory transactions, would assist in addressing any instance of mis-selling even if the employee/relationship manager/sales person later leaves the employment of the distributor. Individual ARN holders including senior citizens distributing Mutual Fund products are also required to obtain and quote EUID in the Application Form. Hence, if your investments are routed through a distributor please ensure that the EUID is correctly filled up in the Application Form.

However, if your distributor has not given you any advice pertaining to the investment, the EUID box may be left blank. In this case, you are required to provide a duly signed declaration to this effect. Distributors are advised to ensure that the sub broker affixes his/her ARN code in the column separately provided in addition to the current practice of affixing the internal code issued by the main ARN holder and the EUID of the Sales Person (if any) in the EUID space.

XVI. BENEFICIAL OWNERSHIP DETAILS:

Under the Prevention of Money Laundering Act, 2005 ("PMLA"), all intermediaries including mutual funds are required to obtain sufficient information from their clients in order to identify and verify the persons who beneficially own or control the account. SEBI circular dated January 24, 2013 on identification of Beneficial Ownership has prescribed a uniform approach to be followed for determination of beneficial owners. A 'Beneficial owner' is defined as a natural person/s who ultimately own, control or influence a client and/or persons on whose behalf a transaction is being conducted, which includes persons who exercise ultimate effective control over a legal person or arrangement.

All categories of investors except individuals, company listed on a stock exchange or majority owned subsidiary of such company, are requested to provide details about beneficial ownership in the Application Forms for all their investments. The Fund reserves the right to reject applications/restrict further investments or seek additional information from investors who have not provided the requisite information on beneficial ownership. In the event of change in beneficial ownership, investors are requested to immediately update the details with the Fund/Registrar.

XVII. FATCA DETAILS:

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 FATCA provisions were included in the HIRE Act enacted by the US legislature. FATCA is designed to increase compliance by US taxpayers and is intended to bolster efforts to prevent tax evasion by the US taxpayers with offshore investments.

As per SEBI circular no. CIR/MIRSD/2/2014 dated June 30, 2014, 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. FATCA requires enhancement of due diligence processes by the Foreign Financial Institutions ("FFI") so as to enable identification of US reportable accounts.

The Fund/ Edelweiss Asset Management Limited ("the AMC") are likely to be classified as a FFI under the FATCA provisions, in which case the Fund/ the AMC would be required, from time to time, to (i) undertake necessary due diligence process by collecting information/ documentary evidence of the US/non US status of the investors; (ii) disclose/report information as far as may be legally permitted about the holdings/investment returns pertaining to reportable accounts to the US Internal Revenue Service and/or such Indian authorities as may be specified under FATCA or other applicable laws and (iii) carry out such other activities as prescribed under the FATCA provisions, as amended from time to time.

FATCA due diligence will have to be directed at each investor/unit holder (including joint investors) and on being identified as a reportable person/specified US person, all the folios will be reported. Further, in case of folio with joint investors, the entire account value of investment portfolio will be attributable under each such reportable person. Investors/Unit holders would therefore be required to furnish such information to the Fund/AMC, from time to time, in order to comply with the reporting requirements stated in the IGA and or circulars/guidelines issued by SEBI/AMFI in this regard.

The impact of FATCA is relevant not only at the point of on-boarding of the investors but also throughout the life cycle of the investor account / folio with the Fund. Hence investor(s) should immediately intimate the Fund/AMC, in case of any change in the FATCA related information provided by them at the time of initial subscription.

The Fund/AMC reserves the right to reject any application or compulsorily redeem the units held directly or beneficially in case the applicant/investor fails to furnish the relevant information and/or documentation or is found to be holding units in contravention of the FATCA provisions.

Investors are advised to consult their tax advisors to understand the FATCA requirements and its implications in relation to their investment.

XVIII. Central KYC Records Registry (CKYCR):

The Government of India vide their Notification dated November 26, 2015 authorised the Central Registry of Securitisation Asset Reconstruction and Security Interest of India (CERSAI) to act as and to perform the functions of the Central KYC Records Registry under the said rules, including receiving, storing, safeguarding and retrieving the KYC records under the Prevention of Money Laundering Act, 2002. SEBI required all the market intermediaries to update/upload KYC details of the new customer/investors (not KYC-KRA compliant) on CERSAI's online platform. CERSAI is a centralized repository of KYC records of customers/investors in the financial sector with uniform KYC norms and inter-usability of the KYC records across the sector with an objective to reduce the burden of producing KYC documents and getting those verified every time when the customer/investors creates a new relationship with a financial entity. Central KYC (CKYCR) will store all the customer/investor information at one central server that is accessible to all the financial institutions. After opening a KYC account under the CKYCR, customer/investor will get a 14-digit identification number ("KYC Number") and that the same may be quoted by the investor wanting to invest in mutual funds. Further, the Mutual Fund/AMC is required to check whether the PAN of the investor has been updated in CKYCR. In case the PAN has not been updated, the Mutual Fund/AMC shall collect a self certified copy of the investor's PAN card and update/upload the same in CKYCR. In case the investor uses the old KRA KYC form for updating of any KYC information, such investor shall be required to provide additional/missing information only by using the supplementary CKYCR form or fill the new "CKYCR form".

XIX. Updation of Aadhaar:

In accordance with the amendment to Prevention of Money Laundering Act (PMLA) Rules, 2017 dated June 1, 2017, Mutual Funds are mandated to obtain Aadhaar Number ("Aadhaar") from their investors and link the same to his/her/their respective folios. As per the new rules linking of Aadhaar with Mutual Fund investments is mandatory, for all the Unit holders. Failing which, the folios may be made inoperative.

Accordingly, the investors are requested to note the following:

- Every individual applicant shall submit the Aadhaar number.
- Non-individual applicants, Aadhaar number(s) issued to managers, officers or employees holding an attorney to transact shall be submitted.
- The applicants intending to hold units allotted in dematerialized mode, shall update the Aadhaar details in their Demat Accounts held with depository participants.
- The purpose of collection/usage of Aadhaar including demographic information is to comply with applicable laws / rules / regulations and provision of the said data is mandatory as per applicable laws / rules / regulations. Post obtaining Aadhaar, Edelweiss AMC/Fund/RTA shall authenticate the same in accordance with the Aadhaar Act, 2016. Edelweiss AMC/Fund/RTA shall receive investor's demographic information which shall be used only to comply with applicable laws / rules / regulations.

Submission of Aadhaar details does not warrant linking of Aadhaar in the investor Folios. The request for Aadhaar updation will be subject to:

- Aadhaar details provided is correct;
- Investor name & Date of Birth to be mentioned should be identical to that appearing in Aadhaar.
- Investor details matching with details available with UIDAI;
- Authentication with UIDAI database & other required validations is successful.
- Aadhaar will be updated in ALL his / her / their folio(s) held with the Fund.

