

Edelweiss Multi-Cap Fund

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

Scheme Information Document (SID)

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

This product is suitable for investors who are seeking*:	Riskometer
<ul style="list-style-type: none"> Long-term capital growth. Investment in equity and equity-related securities of companies across various market capitalisations. 	
<p>*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.</p>	<p>Investors understand that their principal will be at Moderately High risk</p>

Investor should note that:

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

The SID sets forth concisely the information about the Scheme that a prospective investor ought to know before investing. Before investing, investors should also ascertain any further changes to this SID after the date of this document from the Mutual Fund / Investor Service Centres ("ISC") / website / distributors or brokers.

The investors are advised to refer to the Statement of Additional Information ("SAI") for details of Edelweiss Mutual Fund and tax related and legal issues. Additionally investors are also advised to log on to the website for general information concerning Edelweiss Mutual Fund: www.edelweissmf.com.

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

This SID should be read in conjunction with the SAI and not in isolation.

This SID is dated March 28, 2018.

NAME OF MUTUAL FUND

Edelweiss Mutual Fund
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 Off C.S.T. Road, Kalina,
 Santacruz (E), Mumbai 400 098
www.edelweissmf.com

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 (CIN: U67100MH2007PLC173779)
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SPONSOR:

Edelweiss Financial Services Limited
 Edelweiss House, Off. C.S.T Road,
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www.edelweissfin.com

INVESTMENT MANAGER:

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HIGHLIGHTS / SUMMARY OF THE SCHEME

Name of the Scheme	Edelweiss Multi-Cap Fund
Type of Scheme	An open ended equity scheme investing across large cap, mid cap, small cap stocks
Investment Objective	<p>The investment objective of the Scheme is to generate long-term capital appreciation from a diversified portfolio that predominantly invests in equity and equity-related securities of companies across various market capitalisation.</p> <p>However, there can be no assurance that the investment objective of the Scheme will be realised.</p>
Scheme Plans & Options	<p>In terms of 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, are required to 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.</p> <p>Based on the above, Scheme offers a choice of two plans:</p> <ol style="list-style-type: none"> 1. Direct Plan; and 2. Regular Plan <p>Investors subscribing under Direct Plan of the Scheme will have to indicate “Direct Plan” against the Scheme name in the application form i.e. “Edelweiss Multi-Cap Fund - Direct Plan”. Investors should also indicate “Direct” in the ARN column of the application form. However, in cases where the Distributor code is mentioned in the application form and “Direct Plan” is also indicated against the Scheme name, the Distributor code will be ignored and the application will be processed under Direct Plan. Further, where the application is received for an Regular Plan without the Distributor code or “Direct” mentioned in the ARN Column, the application will be processed under the Direct Plan.</p> <p>The investment portfolio shall be common for both the Plans.</p> <p>Applications received without the Distributor code or where “Direct” is mentioned in the ARN Column, shall be processed under the Direct Plan.</p> <p>Each Plan under the Scheme offers choice of two options :-</p> <ol style="list-style-type: none"> 1. Growth option 2. Dividend option (with Reinvestment and Payout options) <p>Under the Growth option, no dividend will be declared.</p> <p>Under the Dividend option, 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).</p> <p>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 the SEBI Regulations.</p> <p>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:</p> <ol style="list-style-type: none"> 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. <p>Investors must clearly indicate the option (Growth or Dividend) in the relevant space provided for in the Application Form. In the absence of such instruction, it will be assumed that the investor has opted for the default option, which is the Growth option.</p> <p>The Dividend option offers:</p> <ul style="list-style-type: none"> ▪ Payout option; or ▪ Reinvestment option; or

There can be no assurance or guarantee to Unit Holders as to the rate of dividend distribution or that the dividends will be regularly declared, though it is the intention of the Mutual Fund to make regular dividend distribution under the Dividend option. Dividend distribution is subject to availability of distributable surplus.

If the investor does not clearly specify at the time of investing, the choice of option under Dividend option, it will be treated as a Dividend Reinvestment option.

All the plans have a common portfolio. The face value of the Units is ₹ 10 each.

Benchmark for performance comparison

Nifty 500 Total Return Index

Liquidity

Units may be purchased or redeemed at NAV, subject to applicable Loads (if any), on every Business Day on an ongoing basis, commencing not later than 5 (five) Business Days from the date of allotment.

The Mutual Fund will endeavour to dispatch Redemption proceeds within 3 Business Days from the date of acceptance of Redemption request. However, in certain circumstances [outlined in Section III-B 'Restrictions on Redemptions'] restrictions on redemptions may be imposed.

Transparency / NAV Disclosure

The AMC will calculate and disclose the first NAV of the Scheme within a period of 5 (five) Business Days from the date of allotment of the Units after the close of the NFO Period. Thereafter, the NAV of the Scheme shall be calculated for each Business Day and disclosed on the same Business Day. The NAV of the Scheme shall be made available at all ISCs of the AMC. The AMC will additionally publish the NAV for each Business Day in at least two daily newspapers having nationwide circulation.

The AMC will publish the NAV for each Business Day in two daily newspapers. The AMC shall update the NAVs of the same Business Day on the website of the Mutual Fund (www.edelweissmf.com) and that of the Association of Mutual Funds in India (www.amfiindia.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 Mutual Fund shall issue a press release providing reasons and explaining when the Mutual Fund would be able to publish the NAV.

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.

Load Structure

Entry Load	Nil
Exit Load	
For each Redemption	% of Applicable NAV
Within 12 (twelve) months from the date of allotment in respect of Purchase made other than through SIP; and within 12 (twelve) months from the date of allotment in respect of each Purchase made through SIP.	1%
Beyond 12 (twelve) months from the date of allotment	NIL

A switch-out under Systematic Transfer Plan ("STP") or a withdrawal under Systematic Withdrawal Plan ("SWP") shall also attract an Exit Load like any Redemption.

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

No load for units allotted under dividend reinvestment option

No exit load will be chargeable in case of switches made between different options of the scheme.

Subject to the Regulations, the Trustees retains the right to change / impose an exit load

All Exit Loads are intended to enable the AMC to recover expenses incurred for promotion or distribution and sale of the Units of the Scheme. All Loads will be retained in the Scheme in a separate account and will be utilised to meet the distribution and marketing expenses. Any surplus amounts in this account may be credited to the Scheme whenever considered appropriate by the AMC.

The investor is requested to check the prevailing existing load structure of the scheme before investing. For up to date information on Entry / Exit Loads, unit holders are advised to contact their ISCs or the AMC at its toll-free number 1800-425-0090. Callers outside India, mobile users, other landline users may dial. +91-040-23001181. The Toll Free Number and the Non-Toll Free Number will be available between 9.00 am to 7.00 pm from Monday to Saturday.

Minimum Application / Redemption Amount of the Scheme	Initial Application Amount	₹ 5,000/- (Five Thousand Rupees) per application and in multiples of ₹ 1/- (One Rupee) thereafter.
	Additional Application Amount	₹ 1,000/- (One Thousand Rupees) per application and in multiples of ₹ 1/- (One Rupee) thereafter.
	Amount / No. of Units for Redemption	₹ 1,000/- (One Thousand Rupees) or 100 (One Hundred) Units or the account balance, whichever is lower.

I. INTRODUCTION

A. RISK FACTORS

Risk Factors

1. Standard risk factors

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

2. Scheme Specific risk factors

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

- The value of the Scheme's investments may be affected by factors affecting the securities markets such as price and volume volatility in the capital markets, interest rates, currency exchange rates, changes in law / policies of the government, taxation laws and political, economic or other developments which may have an adverse bearing on individual Securities, a specific sector or all sectors. Consequently, the NAV of the Units of the Scheme may be affected.
- Equity Securities and equity-related Securities are volatile and prone to price fluctuations on a daily basis. The liquidity of investments made by the Scheme may be restricted by trading volumes and settlement periods. This may impact the ability of the Unit Holders to redeem their Units. In view of this, the Trustee has the right, in its sole discretion to limit Redemptions (including suspending Redemption) in certain circumstances [outlined in Section III-B 'Restrictions on Redemptions'].
- Settlement periods may be extended significantly by unforeseen circumstances. The inability of the Scheme to make intended Securities purchases, due to settlement problems, could cause the Scheme to miss certain investment opportunities. Similarly, the inability to sell Securities held in the Scheme's portfolio could result, at times, in potential losses to the Scheme, should there be a subsequent decline in the value of Securities held in the Scheme's portfolio.
- Investments in equity and equity related Securities involve a degree of risk and investors should not invest in the Scheme unless they can afford to take the risk of losing their investment.

- The liquidity and valuation of the Scheme's investments due to its holdings of unlisted Securities may be affected if they have to be sold prior to the target date for disinvestment.
- Securities which are not quoted on the stock exchanges are inherently illiquid in nature and carry a larger liquidity risk in comparison with Securities that are listed on the exchanges or offer other exit options to the investors, including put options. The AMC may choose to invest in unlisted Securities that offer attractive yields within the regulatory limit. This may however increase the risk of the portfolio.

b) Risks associated with investing in money market instruments

- Investments in money market instruments would involve a moderate credit risk, i.e. risk of an issuer's inability to meet the principal payments.
- Money market instruments may also be subject to price volatility due to factors such as changes in interest rates, general level of market liquidity and market perception of credit worthiness of the issuer of such instruments.
- The NAV of the Scheme's Units, to the extent that the Scheme is invested in money market instruments, will be affected by changes in the level of interest rates. When interest rates in the market rise, the value of a portfolio of money market instruments can be expected to decline.

c) Risks associated with investing in Bonds

- The NAV of the Scheme, to the extent invested in Debt Securities, will be affected by changes in the general level of interest rates. The NAV of the Scheme is expected to increase from a fall in interest rates while it would be adversely affected by an increase in the level of interest rates.
- Debt Securities, while fairly liquid, lack a well-developed secondary market, which may restrict the selling ability of the Scheme and may lead to the Scheme incurring losses till the security is sold.
- Debt Securities are subject to the risk of the issuer's inability to meet interest and principal payments on its obligations and market perception of the creditworthiness of the issuer.
- The AMC may, considering the overall level of risk of the portfolio, invest in lower rated / unrated Securities offering higher yields.
- The liquidity of investments made in the Scheme may be restricted by trading volumes and settlement periods. Different segments of the Indian financial markets have different settlement periods and such periods may be extended significantly by unforeseen circumstances. The Trustee has the right, in its sole discretion to limit Redemptions (including suspending Redemption) in certain circumstances [outlined in Section III-B 'Restrictions on Redemptions']. There may be temporary periods when the monies of the Scheme are un-invested and no return is earned thereon. The inability of the Scheme to make intended Securities purchases, due to settlement problems, could cause the Scheme to miss certain investment opportunities. By the same token, the inability to sell Securities held in the Scheme's portfolio due to the absence of a well developed and liquid secondary market for Debt Securities could result, at times, in potential losses to the Scheme, should there be a subsequent decline in the value of the Securities held in the Scheme's portfolio.
- The liquidity and valuation of the Scheme's investments due to its holdings of unlisted Securities may be affected if they have to be sold prior to their target date of divestment.

- Debt Securities, which are not quoted on the stock exchanges, are inherently illiquid in nature and carry a larger amount of liquidity risk, in comparison to Debt Securities that are listed on the exchanges or offer other exit options to the investor, including a put option. The AMC may choose to invest in unlisted Debt Securities that offer attractive yields within regulatory limits. This may however increase the risk of the portfolio. Additionally, the liquidity and valuation of the Scheme's investment due to its holdings of the unlisted Securities may be affected if they have to be sold prior to the target date of investment.
 - While Debt Securities that are listed on the stock exchange carry lower liquidity risk, the ability to sell these investments is limited by the overall trading volume on the stock exchanges. Money market Securities, while fairly liquid, lacks a well-developed secondary market, which may restrict the selling ability of the Scheme and may lead to the Scheme incurring losses till the Security is finally sold.
 - Money market Securities and debt Securities are subject to the risk of an issuer's inability to meet interest and principal payments on its debt obligations (credit risk). These Securities may also be subject to price volatility due to factors such as changes in interest rates, general level of market liquidity and market perception of the creditworthiness of the issuer, among others (market risk). The AMC will endeavour to manage credit risk through in-house credit analysis. The Scheme may also, but is not obliged to, use various hedging products from time to time, as are available and permitted by SEBI, to attempt to reduce the impact of undue market volatility on the Scheme's portfolio. There is no guarantee that hedging techniques will achieve the desired result.
 - The investments made by the Scheme are subject to reinvestment risk. This risk refers to the interest rate levels at which cash flows received from the Securities in the Scheme are reinvested. The additional income from reinvestment is the "interest on interest" component. The risk is that the rate at which interim cash flows can be reinvested may be lower than that originally assumed.
 - The NAV of the Scheme's Units, to the extent that the Scheme is invested in fixed income Securities, will be affected by changes in the general level of interest rates. When interest rates decline, the value of a portfolio of fixed income Securities can be expected to rise. Conversely, when interest rates rise, the value of a portfolio of fixed income Securities can be expected to decline.
 - To the extent the Scheme's investments are in floating rate debt instruments or fixed debt instruments swapped for floating rate return, they will be affected by interest rate movement (basis risk) - coupon rates on floating rate securities are reset periodically in line with the benchmark index movement. Normally, the interest rate risk inherent in a floating rate instrument is limited compared to a fixed rate instrument. Changes in the prevailing level of interest rates will likely affect the value of the Scheme's holdings until the next reset date and thus the value of the Scheme's Units. The value of Securities held by the Scheme generally will vary inversely with changes in prevailing interest rates. The Mutual Fund could be exposed to interest rate risk:
 - (i) due to the time gap in the resetting of the benchmark rates, and
 - (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 floating rate return and receive fixed rate return) may default;
 - **Liquidity Risk:** The market for floating rate Securities is still in its evolutionary stage and therefore may render the market illiquid from time to time, for such Securities that the Scheme is invested in.
 - **Prepayment Risk:** The borrower / issuer of security may prepay the receivables prior to their respective due dates. This may result in change in the yield and tenor for the Scheme.
 - Different types of Securities in which the Scheme may invest as given in the SID carry different levels and types of risk. Accordingly the Scheme's risk may increase or decrease depending upon its investment pattern. E.g. corporate bonds carry a higher amount of risk than government Securities. Further even among corporate bonds, bonds which are rated AAA are comparatively less risky than bonds which are AA rated.
- d) Risks associated with Derivatives**
- The Scheme may invest in derivative products in accordance with and to the extent permitted under the Regulations. The use of derivatives requires an understanding of the underlying instruments and the derivatives themselves. The risk of investments in derivatives includes mispricing or improper valuation and the inability of derivatives to correlate perfectly with underlying assets, rates and indices.
 - Trading in derivatives carries a high degree of risk although they are traded at a relatively small amount of margin which provides the possibility of great profit or loss in comparison with the principal investment amount.
 - The Scheme may find it difficult or impossible to execute derivative transactions in certain circumstances. For example, when there are insufficient bids or suspension of trading due to price limits or circuit breakers, the Scheme may face a liquidity issue.
 - The option buyer's risk is limited to the premium paid, while the risk of an option writer is unlimited. However, the gains of an option writer are limited to the premiums earned. Since in case of the Scheme all option positions will have underlying assets, all losses due to price-movement beyond the strike price will actually be an opportunity loss.
 - The relevant stock exchange may impose restrictions on exercise of options and may also restrict the exercise of options at certain times in specified circumstances. The writer of a put option bears the risk of loss if the value of the underlying asset declines below the exercise price. The writer of a call option bears a risk of loss if the value of the underlying asset increases above the exercise price.
 - Investments in index futures face the same risk as investments in a portfolio of shares representing an index. The extent of loss is the same as in the underlying stocks.
 - The Scheme bears a risk that it may not be able to correctly forecast future market trends or the value of assets, indexes or other financial or economic factors in establishing derivative positions for the Scheme.
 - The risk of loss in trading futures contracts can be substantial, because of the low margin deposits required, the extremely high degree of leverage involved in futures pricing and the potential high volatility of the futures markets.

- Derivative products are leveraged instruments and can provide disproportionate gains as well as disproportionate losses to the investor. Execution of such strategies depends on the ability of the fund manager to identify such opportunities. Identification and execution of the strategies to be pursued by the fund manager involves uncertainty and the decision of fund manager may not always be profitable. No assurance can be given that the fund manager will be able to identify or execute such strategies.
- The risks associated with the use of derivatives are different from or possibly greater than, the risks associated with investing directly in securities and other traditional investments.

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

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

- (a) **Credit Risk:** This occurs when a counterparty defaults on a transaction before settlement and therefore, the Scheme is compelled to negotiate with another counterparty at the then prevailing (possibly unfavorable) market price, in order to maintain the validity of the hedge..
 - (b) **Market Liquidity Risk:** This is where the derivatives cannot be sold at prices that reflect the underlying assets, rates and indices.
 - (c) **Model Risk:** This is the risk of mis-pricing or improper valuation of derivatives.
 - (d) **Basis Risk:** This is when the instrument used as a hedge does not match the movement in the instrument / underlying asset being hedged. The risks may be inter-related also; for e.g. interest rate movements can affect equity prices, which could influence specific issuer / industry assets.
- e) Risk associated with investment strategy of schemes involving cyclical stocks**

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

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

g) Investment in Securitized Debt:

A securitization transaction involves true sale of cash generating assets & receivables by the originator (a bank, non-banking finance company, housing finance company, or a manufacturing/service company) to a Special Purpose Vehicle (SPV), typically set up in the form of a

trust. Investors are issued rated Pass Through Certificates (PTCs), the proceeds of which are paid as consideration to the originator. In this manner, the originator, by transferring his cash generating asset(s) to an SPV, receives consideration from investors upfront. Investors get paid from the periodic distribution of cash generated by the underlying asset(s). Typically, the transaction is provided with some sort of credit enhancement (as stipulated by the rating agency for a target rating). This mechanism attempts to protect investors against potential delay in cash flows from assets as well as potential defaults by tranching risks by structuring cash flows in different forms.

Generally available asset classes for securitization in India are:

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

h) Investment / Risk Mitigation Strategy:

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

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

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

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

Track record:

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

Willingness to pay through credit enhancement facilities etc:

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

Ability to pay:

The quality of the origination impacts the performance of the underlying asset & thus originators with strong systems and processes in place can eliminate poor quality assets. A robust risk management

system of the originator and availability of MIS reports on timely basis, results in creation of strong asset portfolio.

Business Risk Assessment:

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

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

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

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

3. Risk mitigation strategies for investments with each kind of originator:

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

- a. Credit quality, size and reach of the originator
- b. Nature of receivables/asset category i.e. cars, construction equipment, commercial vehicles, personal loans etc.
- c. Collection process, infrastructure and follow-up mechanism
- d. Quality of MIS
- e. Credit cum liquidity enhancement
- f. Credit appraisal norms of originator
- g. Asset Quality - portfolio delinquency levels
- h. Past performance of rated pools
- i. Pool Characteristics - seasoning, Loan-to-value ratios, geographic diversity etc.

4. The level of diversification with respect to the underlying assets, and risk mitigation measures for less diversified investments:

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

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

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

Characteristics	Mortgage Loan	Commercial Vehicle and Construction Equipment	Car	2 wheelers	Micro Finance Pools	Personal Loans	Single Sell Downs	Others
Approximate Average maturity (in Months)	NA	12-60 months	12-60 months	8-40 months	NA	NA	Refer Note A	Refer Note B
Collateral margin (including cash, guarantees, excess interest spread, subordinate tranche)	NA	5% - 20%	4- 15%	4- 15%	NA	NA		
Average Loan to Value Ratio	NA	80-95%	70-90%	70-95%	NA	NA		
Average seasoning of the Pool	NA	3-8 months	3-8 months	2-5 months	NA	NA		
Maximum single exposure range	NA	3-7%	NA (Retail pool)	NA Retail Pool)	NA	NA		
Average single exposure range %	NA	1-5%	0-1%	0-1%	NA	NA		

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

Notes:

- A. In case of securitised debt with underlying being single loan, the investment limit applicable to the underlying borrower is considered.
- B. Other investment will be decided on a case to case basis. In case of asset backed pools (ABS), evaluation of the pool assets is done considering the following factors: (Refer the table above which illustrates the averages of parameters considered while selecting the pool)
 - Size of the loan

- Average original maturity of the pool
- Loan to Value Ratio
- Average seasoning of the pool
- Default rate distribution
- Geographical Distribution
- Credit enhancement facility
- Liquid facility
- Structure of the pool

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

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

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

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

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

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

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

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

a) Investments in the Schemes of Mutual Fund

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

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

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

The above-mentioned securities could be listed, unlisted, secured, unsecured, rated or unrated and may be acquired through Primary, secondary market offerings, private placements, rights offer etc. Further, investments in debentures, bonds and other fixed income securities will usually be in instruments, which have been assigned investment grade ratings by an approved rating agency. In cases

where the debt instrument is unrated, specific approval from the Board of the Asset Management Company and the Board of Trustees shall be obtained. However, the same shall be subject to limitations as contained in clause 1 and 1A, of Schedule VII to SEBI (Mutual Funds) Regulations, 1996.

i) Risks Associated With Stock Lending & Short Selling:

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

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

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

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

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

- To the extent that the assets of the Scheme will be invested in securities denominated in foreign currencies, the Indian Rupee

equivalent of the net assets, distributions and income may be adversely affected by changes in the value of certain foreign currencies relative to the Indian Rupee.

- Nature of the securities market of the country
- Uncertain political circumstances in the country in which the Scheme has foreign securities exposure leading to repatriation of capital and exchange controls

To manage risks associated with foreign currency and interest rate exposure, the Fund may use derivatives for efficient portfolio management including hedging and in accordance with conditions

as may be stipulated by the Regulations/RBI. Depending on the fund manager’s view and the investment strategy undertaken, the Scheme may decide to cover the currency risk fully or partly or may even let it remain uncovered.

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

Restrictions on Redemptions:

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

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

Risk & Description specific to Equities	Risk Mitigants / Management Strategy
<p>Quality risk Risk of investing in unsustainable / weak companies</p>	<p>The stock selection process is an important part of the idea generation stage, as it provides the greater part of added value to the investments. Underpinning the stock selection process is the rigorous research conducted by dedicated country specialists. The approach to stock selection is largely country specific, which means that these investment professionals have the responsibility to design and refine their stock selection process to cope with the dynamic local factors and market conditions.</p> <p>Quality analysis based investment approach:</p> <ol style="list-style-type: none"> I. Management II. Capital structure III. Sustainability of competitive advantage IV. Return on equity V. Industry attractiveness <p>In general, there are three primary sources of investment return which the investment professionals normally focus on and they form the basic premise of the stock selection process:</p> <ol style="list-style-type: none"> (i) Growth - companies that exhibit sustainable earnings growth in excess of the market through an economic cycle. (ii) Valuations - quantitative analysis in evaluating the value and profitability of the company. (iii) Dividend yield - an additional source of return, over and above capital appreciation.
<p>Price Risk Risk of overpaying for a company</p>	<p>During company visits, qualitative assessments of the relative growth prospects of the companies concerned are made and strategies are decided to create shareholder value. Industries in which companies operate are analysed along with the competitive landscape as well as the management strategy to enhance competitive advantage and returns. As part of the process, meetings are organised not only with companies that fall within the core stock coverage, but also with their competitors, distributors, suppliers and other stakeholders in order to obtain a complete picture of the industry / company and other investment opportunities. In the process, a clear understanding of the business is arrived at, enabling the identification of future long-term winners at an early stage.</p>
<p>Liquidity Risk High impact costs</p>	<p>Dealing in volatile, often illiquid markets imposes a cost on an active investment manager. The responsibility for minimizing the performance drag lies with the Central Dealing team whose focus is to minimize market impact and transaction costs. The competitive advantages in achieving this objective are:</p> <ul style="list-style-type: none"> ▪ A specialist experienced team; ▪ State of the art systems and on-going investment in trading technology; ▪ Analysis of historical transactions and associated impact costs used to determine trading strategies; ▪ Low commission rates paid to brokers, reducing direct costs per trade; and ▪ Significant overall commission payout ensuring premium service from investment banks and brokerage firms. <p>The dealing team’s success can be measured by comparing each execution to the Volume Weighted Average Price (“VWAP”) and on-line through the independent Best Execution Comparison Service (“BECS”) which compares transaction costs with those of the competition. Effectiveness of the dealing team is measured on an ongoing basis.</p>

Risk & Description specific to Equities	Risk Mitigants / Management Strategy
Volatility Price volatility due to company or portfolio specific factors	As explained above, the volatility arising out of portfolio specific factors are being mitigated using a combination of various methods.
Event Risk Price volatility due to company or portfolio specific events	

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

B. REQUIREMENT OF MINIMUM INVESTORS IN THE SCHEME

The Scheme shall have a minimum of 20 (twenty) investors and no single investor shall account for more than 25% of the corpus of the Scheme. However, if such requirement is not satisfied during the NFO of the Scheme, the Mutual Fund will endeavour to ensure that within a period of 3 (three) months from the start of the NFO, or by the end of the succeeding calendar quarter from the close of the NFO of the Scheme, whichever is earlier, the Scheme complies with these two conditions. In case a Scheme does not have a minimum of 20 (twenty) investors in the stipulated period, the provisions of Regulation 39(2) (c) of the SEBI Regulations would become applicable automatically without any reference from SEBI and accordingly the Scheme shall be wound up and the Units would be redeemed at Applicable NAV. The two conditions mentioned above shall also be complied with within each subsequent calendar quarter thereafter, on an average basis, as specified by SEBI.

If there is a breach of the 25% limit by any investor over the calendar quarter, a rebalancing period of 1 (one) month would be allowed and thereafter the investor who is in breach of the rule shall be given 15 (fifteen) days notice to redeem his exposure over the 25% limit. Failure on the part of the said investor to redeem his exposure over the 25% limit within the aforesaid 15 (fifteen) days would lead to automatic Redemption by the Mutual Fund at the Applicable NAV on the 15th day of the notice period without any Exit Load. The Mutual Fund shall adhere to the requirements prescribed by SEBI from time to time in this regard.

C. SPECIAL CONSIDERATIONS

- The Sponsor is not responsible or liable for any loss resulting from the operation of the Scheme beyond the initial contribution of an amount of ₹ 1,00,000/- (Rupees One Lakh only) made by it towards setting up the Mutual Fund or such other accretions and additions to the initial corpus set up by the Sponsor. The associates of the Sponsor are not responsible or liable for any loss or shortfall resulting from the operation of the Scheme.
- Neither this SID nor the Units have been filed / registered in any jurisdiction other than India. The distribution of this SID in certain jurisdictions may be restricted or totally prohibited and accordingly, persons who come into possession of this SID are required to inform themselves about, and to comply with, any such restrictions.
- Before making an application for Units, prospective investors should review / study this SID and the SAI carefully and in their entirety and should not construe the contents thereof or regard the summaries contained therein as advice relating to legal, taxation, or financial / investment matters. Investors should consult their own professional advisor(s) as to the legal, tax or

financial implications or other consequences resulting from the following:

- Subscription, gifting, acquisition, holding, disposal (by way of sale, switch or Redemption or conversion into money) of Units; and
- the treatment of income (if any), capitalisation, capital gains, any distribution and other tax consequences relevant to their Subscription, acquisition, holding, capitalisation, disposal (by way of sale, transfer, switch, Redemption or conversion into money) of Units within their jurisdiction or under the laws of any jurisdiction to which they may be subject.
- None of the Mutual Fund, the Scheme, the Sponsor or the AMC has authorized any person to give any information or make any representation, either oral or written, that is not consistent with this SID in connection with the issue of Units. Prospective investors are advised not to rely on any information or representation not incorporated in this SID, unless it has been authorized by the Mutual Fund, the AMC or the Sponsor. Any Purchase or Redemption made by any person on the basis of statements or representations which are not contained or which are inconsistent with the information contained in this SID shall be solely at the risk of the investor.
- From time to time, and as may be permitted by SEBI, mutual funds or other schemes managed by the affiliates / associates of the Sponsor may invest either directly or indirectly in the Scheme. The mutual funds or other schemes managed by these affiliates / associates may acquire a substantial portion of the Units and collectively constitute a major investment in the Scheme. Accordingly, Redemption of Units held by such affiliates / associates may have an adverse impact on the value of the Units because of the timing of any such Redemption and may affect the ability of other Unit Holders to redeem their respective Units.
- Mutual funds invest in Securities which may not always be profitable and there can be no guarantee against loss resulting from investing in the Scheme.
- The tax benefits described in this SID are as available under the prevailing taxation laws. The information given is included only for general purpose and is based on the advice received by the AMC regarding the laws and practice currently in force in India. Investors / Unit Holders should be aware that the relevant fiscal rules or their interpretation may change. As is the case with any investment, there can be no guarantee that the tax position or the proposed tax position prevailing at the time of an investment in the Scheme will endure indefinitely. In view of the individual nature of tax consequences, each Unit Holder is advised to consult their own professional tax advisor.
- The Scheme's value may be impacted by fluctuations in securities markets, interest rates, prevailing political, economic and social

environments, changes in government policies and other factors specific to the issuer of the securities, tax laws, liquidity of the underlying instruments, settlement periods, trading volumes, etc.

- Redemptions due to a change in the fundamental attribute of the Scheme or due to any other reason may entail tax consequences. Such taxes, if any, shall be borne by the investor and none of the Mutual Fund, the Scheme or the AMC shall be liable for any tax consequences that may arise.
- In terms of the Prevention of Money Laundering Act, 2002 (“PMLA”) the rules issued there under and the guidelines / circulars issued by SEBI regarding the Anti Money Laundering Laws, all intermediaries, including mutual funds, are required to formulate and implement a client identification programme, and to verify and maintain the record of identity and addresses of investors. If any necessary due diligence, the AMC believes that any transaction is suspicious in nature as regards money laundering, the AMC shall report such transactions to competent authorities under PMLA and the circulars thereunder, further any further information in connection therewith to such authorities and take any actions as may be required for the purposes of fulfilling its obligations under PMLA and rules / guidelines issued thereunder by SEBI and / or RBI without obtaining the prior approval of the investor / unit holder.
- The AMC can invest in any of the Schemes of Edelweiss Mutual Fund subject to the limits as prescribed by the SEBI Regulations and in such cases it will not be entitled to charge any fees on such investments. The Sponsor, entities managed or sponsored by the affiliates or associates of the Sponsor, Funds managed / advised by the Sponsor / and their associated entities, the asset management company, the Custodian, the Registrar, any

Associate, any Distributor, Dealer, any Company, Corporate Bodies, Trusts, any Service Provider, investor (resident or non resident), any Scheme / Mutual Fund managed by the Asset Management Company or by any other Asset Management Company may invest in this Scheme, subject to the limits specified by SEBI. While at all times the Trusteeship Company and the Asset Management Company will endeavor that excessive holding of Units in the Scheme among a few Unit holders is avoided, however, the funds invested by these aforesaid persons may acquire a substantial portion of the Scheme’s outstanding Units and collectively may constitute a majority unit holder in the Scheme. Redemption of Units held by such persons may have an adverse impact on the value of the Units of the Scheme because of the timing of any such redemption. It may also have impact on the liquidity of the Scheme, which may lead to an adverse impact on the NAV of the Scheme.

- In accordance with the SEBI Regulations, an AMC subject to certain conditions is permitted to undertake activities in the nature of portfolio management services and management and advisory services to pooled assets including offshore funds, insurance funds, pension funds, provident funds, if any of such activities are not in conflict with the activities of the Mutual Fund. Subject to these activities being assessed as desirable and economically viable, the AMC may undertake any or all of these activities after satisfying itself that there is no potential conflict of interest.

Investors are advised to refer to the terms and conditions of the offer before investing in the scheme, and to retain this SID and SAI for future reference.

D. DEFINITIONS AND INTERPRETATIONS

In this SID, except where the context otherwise requires, the following capitalized words and expressions shall have the following meaning:

Act	The Income-tax Act, 1961
ADR	American Depository Receipt.
AMFI	Association of Mutual Funds in India.
AOP	Association of Persons.
Application Form	A form to be used by an investor to open a folio and Purchase Units in the Scheme. Any modifications to the Application Form will be made by way of an addendum issued by the AMC, which will be attached thereto. On issuance of such addendum, the Application Form will be deemed to be updated by the addendum.
ARN	AMFI Registration Number.
Asset Management Company / AMC	Edelweiss Asset Management Limited, the asset management company set up under the Companies Act, 1956 and authorized by SEBI to act as the asset management company to the Schemes of Edelweiss Mutual Fund.
Assessee	A Unit Holder who is (i) an individual; or (ii) a Hindu undivided family; or (iii) an association of persons or a body of individuals consisting, in either case, only of husband and wife governed by the system of community of property in force in the State of Goa and Union Territories of Dadra and Nagar Haveli and Daman and Diu by whom, or on whose behalf, investment is made, and as defined under the ELSS.
Banker’s cheque	A special payment instrument issued towards settlement of bank to bank transactions.
Board	Board of Directors.
BoI	Body of individuals.

Business Day	<p>A day other than (i) Saturday or Sunday and / or (ii) a day on which any of the principal stock exchanges on which the investments are traded is closed, and / or (iii) a day on which the Reserve Bank of India or banks in Mumbai, India are closed for business, and / or (iv) a day on which the AMC's offices in Mumbai, India are closed for business, and / or (v) a book closure period as may be announced by the Trustee / AMC and / or (vi) a day on which normal business cannot be transacted due to force majeure events including storms, floods, Bandhs, strikes or such other events as the AMC may determine from time to time.</p> <p>The AMC, with the approval of the Trustee of the Scheme, reserves the right to change the definition of Business Day, in accordance with applicable regulations. The AMC reserves the right to declare any day as a Business Day or otherwise at any or all Investor Service Centres.</p>
CAF	Common Application Form.
CAS	Consolidated Account Statement contain details relating to all Purchases, Redemptions, switches, dividend payouts, dividend reinvestments, SIPs, SWPs and STPs ("Transactions") carried out by the investor across all schemes of all mutual funds during the month and holding at the end of the month including transaction charges paid to the distributor.
CBLO	Collateralized Borrowing and Lending Obligation.
CDSL	Central Depository Services (India) Limited.
Central Recordkeeping Agency / CRA	Agency formally set up by NSDL and PFRDA for the New Pension System.
CFA	Chartered Financial Analyst.
Collection Bank(s)	The bank(s) with which the AMC has entered into an agreement, from time to time, to enable customers to deposit their Application Form for Units during the NFO Period. The names and addresses of the Collection Bank(s) are mentioned at the end of this SID.
CTF	Common Transaction Form
Custodian	Standard Chartered Bank, registered under the SEBI (Custodian of Securities) Regulations, 1996, or any other custodian who is approved by the Trustee.
Cut-off time	A time prescribed in this SID up to which an investor can submit a Purchase request along with a local cheque or a demand draft payable at the place where the application is received / Redemption, to be entitled to the Applicable NAV for that Business Day.
Debt securities	Debt and debt related instruments
Demand Draft	Payment instrument issued by a bank against a customer's request based on the deduction of required amount or deposit of the same by customer. This is a guaranteed payment instrument.
Depository / Depositories	As defined in the Depositories Act, 1996 (22 of 1996).
Depository Participant	A person registered as such under sub-section (1A) of section 12 of the Securities and Exchange Board of India Act, 1992.
Designated Collection Centre(s)	<p>AMC's offices, ISCs and branches of Collection Bank(s) designated by the AMC where the applications shall be received.</p> <p>The names and addresses of the Designated Collection Centres are mentioned at the end of this SID.</p>
ECS	Electronic Clearing System.
EFT	Electronic Fund Transfer
Entry Load	A Load charged to an investor on Purchase of Units based on the amount of investment or per any other criteria decided by the AMC. As per the current SEBI Regulations, the AMC is prohibited from charging an Entry Load.
ETFs	Exchange Traded Funds.
Exit Load	A Load charged to the Unit Holder on exiting (by way of Redemption [or Switch-out] based on period of holding, amount of investment, or any other criteria decided by the AMC.
FATCA	Foreign Account Tax Compliance Act.
FATF	Financial Action Task Force.
FCNR account	Foreign Currency Non Resident account is a non-Rupee (foreign exchange) bank account of non-resident Indians.
Foreign Portfolio Investors / FPI	An entity registered with SEBI under Securities and Exchange Board of India (Foreign Portfolio Investors) Regulations, 2014, as amended from time to time.

FRM	Financial Risk Managers.
Fund Manager(s)	The fund manager(s) of the AMC responsible for managing the Scheme.
Fund of Funds / FoF	A mutual fund scheme that invests primarily in other schemes of the same mutual fund or other mutual funds.
GARP	Global Association of Risk Professionals.
GDR	Global Depository Receipt.
GoI	Government of India.
GoI Securities	Government of India Securities.
HUF	Hindu Undivided Family.
Indian Financial System Code / IFSC	An alpha-numeric code that uniquely identifies a bank-branch participating in the National Electronic Funds Transfer system.
IR Code	US Internal Revenue Code.
IRS	Internal Revenue Service.
Investment	Any investments, cash, negotiable instruments, Securities or bullion for the time being and from time to time forming part of the Scheme's assets.
Investment Committee	Committee set up under Investment and Valuation Guidelines of SEBI (MF) Regulations.
Investor Service Centres / ISCs and Transaction Acceptance Points / TAP	Official points of acceptance of transaction / service requests from investors. These will be designated by the AMC from time to time.
IPO	Initial public offering.
Karta	Karta is the most senior person in HUF who takes decisions regarding social and economical aspects of the joint family. By way of HUF law, Karta has complete control over the family's welfare, wealth and property.
Key Information Memorandum / KIM	A memorandum containing the key information of the Scheme, the format of which is prescribed in the SEBI Circular SEBI/IMD/CIR No. 5/126096/08 dated 23 May, 2008, or as further prescribed by SEBI from time to time.
Know-Your-Client / KYC	A client identification process for which SEBI has prescribed certain requirements relating to KYC norms for mutual funds to know their clients. This would be in the form of verification of identity and address, providing information of financial status, occupation and such other demographic information.
Laws	The laws of India, the SEBI Regulations and any other applicable regulations for the time being in force in India including guidelines, directions and instructions issued by SEBI, the GoI or RBI from time to time for regulating mutual funds generally or the Mutual Fund particularly.
Liquid Funds	As income funds, these aim to provide easy liquidity, preservation of capital and moderate income. These funds invest exclusively in safer short-term instruments such as treasury bills, certificates of deposit, commercial paper and inter-bank call money, government securities, etc. Returns on these funds fluctuate much less compared to other funds. These funds are appropriate for corporate and individual investors as a means to park their surplus funds for short periods.
Loads	Entry Loads and / or Exit Loads (collectively), if any.
LTV	Loans to Value Ratio
MIBOR	Mumbai Interbank Offer rate
MFSS / BSE STAR MF Platform	Mutual fund unit's online transaction platform offered by NSE and BSE respectively.
MICR	Magnetic Ink Character Recognition Code is a numeric code that uniquely identifies a bank-branch participating in the Electronic Clearing Service credit scheme.
Money Market Instruments	Money market instruments include commercial papers, commercial bills, treasury bills, GoI Securities having an unexpired maturity up to one year, call or notice money, certificates of deposit, usance bills, re-purchase agreements, CBLO and any other like instruments as specified by the RBI from time to time.
Multiple Banks Accounts	As per SEBI Regulations, certain category of investors is allowed to provide multiple bank account mandates for credit of redemptions and dividend proceeds.
Mutual Fund	Edelweiss Mutual Fund, a trust set up under the provisions of the Indian Trusts Act, 1882 and registered as a Mutual Fund with SEBI bearing SEBI Registration No. MF/057/08/02 dated April 30, 2008.
NAV	Net asset value of the Units calculated in the manner provided in this SID or as may be prescribed by the SEBI Regulations from time to time.

NEFT	National Electronic Funds Transfer.
New Fund Offer / NFO	The offer for purchase of Units of the Scheme (including Plans thereunder) made to the investors during the NFO Period.
New Fund Offer Period / NFO Period	The date on or the period during which the initial subscription of Units of the Scheme can be made subject to extension, if any, such that the NFO Period does not exceed 15 days.
New Pension System / NPS	General pension system introduced by Govt for Indian residents in line with Government Provident Schemes.
NRE	Non-Resident External.
Non Resident Indian / NRI	A person resident outside India who is a citizen of India or is a Person of Indian Origin as per the meaning assigned to the term under the Foreign Exchange Management (Deposit) Regulations, 2000.
NRO Account	Non-Resident Ordinary Rupee Account.
NSDL	The National Securities Depository Limited.
NSE	National Stock Exchange of India Limited.
Overseas Corporate Bodies / OCBs	Firms and societies which are held directly or indirectly but ultimately to the extent of at least 60% by NRIs and trusts in which at least 60% of the beneficial interest is similarly held irrevocably by such persons without the prior approval of the RBI.
Ongoing Offer	Offer of Units when it becomes open ended after the closure of the NFO Period.
Ongoing Offer Period	The period during which the Ongoing Offer for subscription to the Units is made.
PAN	Permanent Account Number.
PEKRN	PAN Exempt KYC Reference Number
Pay Order	An alternate to demand draft instrument issued by banks for same city, same clearing zone settlement.
Person of Indian Origin / PIO	A citizen of any country other than Bangladesh or Pakistan, if (a) he at any time held an Indian passport; or (b) he, or either of his parents or any of his grandparents, was a citizen of India by virtue of the Constitution of India or the Citizenship Act, 1955 (57 of 1955); or (c) the person is a spouse of an Indian citizen or a person referred to in sub-clause (a) or (b).
PFRDA	Pension Fund Regulatory and Development Authority.
POA	Power of Attorney.
Permanent Retirement Account Number Card / PRAN Card	A card issued to NPS subscribers by CRA.
Politically Exposed Persons / PEPs	Politically Exposed Persons or PEPs are persons who are or have been entrusted with prominent public functions in a foreign country, e.g., Heads of States or of Governments, senior politicians, senior government / judicial / military officers, senior executives of state-owned corporations, important political party officials, etc. In terms of SEBI Master Circular on Anti Money Laundering (AML and Combating Financing of Terrorism (CFT)- Obligations of Intermediaries under the Prevention of Money Laundering Act, 2002 and Rules Framed there-under (Consolidated upto December 31, 2010), there are additional KYC norms specified for a PEP. It has also been specified that these additional norms shall also be applicable to the accounts of the family members or close relatives of PEPs
Purchase	Subscription to / Purchase of Units by an investor of the Scheme.
Purchase Price	The price (being the Applicable NAV) at which the Units can be purchased and calculated in the manner provided in this SID.
QFI	<p>Qualified Foreign Investor</p> <p>A person who is a resident in a country that is a member of Financial Action Task Force (“FATF”) or a member of a group which is a member of FATF; and resident in a country that is a signatory to the International Organization of Securities Commissions (IOSCO) Multilateral Memorandum of Understanding (Appendix A signatories) or resident in a country that is a signatory to a bilateral Memorandum of Understanding with SEBI:</p> <p>Provided that such person is not resident in India,</p> <p>Provided further that such person is not registered with SEBI as Foreign Institutional Investor or Sub-account.</p>

	<p>Explanation - For the purposes of this definition :</p> <p>(1) the term “Person” shall carry the same meaning under Section 2(31) of the Income Tax Act, 1961.</p> <p>(2) the phrase “resident in India” shall carry the same meaning as in the Income Tax Act, 1961.</p> <p>(3) “resident” in a country, other than India, shall mean resident as per the direct tax laws of that country.</p>
RBI	Reserve Bank of India.
Rs. / Re. / ₹	Indian Rupee(s).
Redemption	Repurchase of Units by the Mutual Fund from a Unit Holder.
Redemption Price	The price (being the Applicable NAV minus Exit Load) at which the Units can be redeemed and calculated in the manner provided in this SID.
Registrar and Transfer Agent	Karvy Computershare Private Limited (“Karvy”), appointed as the Registrar and Transfer Agent for the Scheme, or any other registrar that may be appointed by the AMC.
Regulatory Agencies	SEBI and any other government or regulatory bodies to which the Trustee, the Mutual Fund and / or the AMC (as the case may be) are subject.
Related Person(s)	A person investing on behalf of a minor in consideration of natural love and affection or as a gift.
RTGS	Real Time Gross Settlement.
Scheduled Bank	Banks which have been included in the Second Schedule of RBI Act, 1934. RBI in turn includes only those banks in this schedule which satisfy the criteria laid down vide section 42 (6) (a) of the Act.
Scheme	Edelweiss Multi-Cap Fund
Scheme Information Document / SID	This document issued by Edelweiss Mutual Fund, for inviting subscription to Units as amended from time to time. Any modifications to the SID will be made by way of an addendum which will be attached to the SID. On issuance of the addendum, the SID will be deemed to be updated by the addendum.
Scheme Plans	<p>The Scheme offers a choice of two plans:</p> <ol style="list-style-type: none"> 1. Direct Plan; and 2. Regular Plan
SCSB	Self Certified Syndicate Bank.
SEBI Act	The Securities and Exchange Board of India Act, 1992, as amended from time to time.
SEBI Regulations	Securities and Exchange Board of India (Mutual Funds) Regulations, 1996, as amended from time to time, including by way of circulars or notifications issued by SEBI.
Securities	As defined under Section 2(h) of the Securities Contracts (Regulation) Act, 1956 of India and includes shares, stocks, bonds, debentures, warrants, instruments, obligations, money market instruments, debt instruments or any financial or capital market instrument of whatsoever nature made or issued by any statutory authority or body corporate, incorporated or registered by or under any law; or any other securities, assets or such other investments as may be permissible from time to time under the SEBI Regulations.
Securities and Exchange Board of India / SEBI	The Securities and Exchange Board of India established under the Securities and Exchange Board of India Act, 1992.
Service Request Form	Transaction form format to facilitate and capture various service requests by investor.
Sponsor	Edelweiss Financial Services Limited
Statement of Additional Information / SAI	The Statement of Additional Information contains details of the Mutual Fund, its constitution, and certain tax, legal and general information. It is incorporated by reference (and is legally a part of this SID).
Stock Exchange(s)	Exchanges where securities are traded. BSE and NSE are two primary stock exchanges in India apart from various regional stock exchanges. Stock exchanges are governed under respective SEBI regulations.
Subscription	Purchase of Units (or a fraction thereof) by an investor of the Scheme.
Switch-in	Transaction request for movement of units from one scheme to another scheme. The units are switched into the receiving / new scheme.

Switch-out	Transaction request for movement of units from one scheme to another scheme. The units are switched out from the existing scheme.
Systematic Investment Plan (SIP)	A plan enabling investors to invest in the Scheme on a daily / weekly / fortnightly / monthly / quarterly basis by submitting NACH forms / payment instructions.
Systematic Transfer Plan (STP)	A plan enabling Unit Holders to transfer fixed amounts from their Unit accounts in the Scheme to other schemes launched by the Mutual Fund on a daily / weekly / fortnightly / monthly / quarterly basis by giving a single instruction.
Systematic Withdrawal Plan (SWP)	A plan enabling Unit Holders to withdraw amounts from the Scheme on a daily / weekly / fortnightly / monthly / quarterly basis by giving a single instruction.
Third Party Payment	The payment made through an instrument issued from a bank account other than that of the first named applicant / investor mentioned in the Application Form.
Transaction Slip	A form to be used by Unit Holders seeking additional Purchase or Redemption of Units, change in bank account details, Switch-in or Switch-out and such other facilities offered by the AMC and mentioned on that form.
Trustee	Edelweiss Trusteeship Company Limited, a company set up under the Companies Act 1956, to act as the trustee to the Mutual Fund.
Trust Deed	The Trust Deed dated January 30, 2008 made by and between the Sponsor and the Trustee, establishing the Edelweiss Mutual Fund, as amended from time to time.
Unit	The interest of an investor in the Scheme consisting of each Unit representing one undivided share in the assets of the Scheme; and includes any fraction of a Unit which shall represent the corresponding fraction of one undivided share in the assets of the Scheme.
Unit Capital	The aggregate of the face value of the Units.
Unit Holder	Any registered holder for the time being, of a Unit offered under this SID including persons jointly registered.
US	United States of America.
USD	United States Dollar.
Wakf	Wakfs or wakf boards are charitable trusts established under Islamic religion.
Valuation Day	Business Day.

Words and expressions used in this SID and not defined

Has the same meaning as in the Trust Deed or the SEBI Regulations or, in the appropriate context, in the SEBI Act.

- Words in singular include the plural and vice-versa.
- Pronouns having a masculine or feminine gender shall be deemed to include the other.
- A “Crore” means “ten million” and a “Lakh” means a “hundred thousand”.
- References to times of day (i.e. a.m. or p.m.) are to India Standard Time and references to a day are to a calendar day including non-Business Day.

E. DUE DILIGENCE BY THE ASSET MANAGEMENT COMPANY

The AMC confirms that:

- I. This SID in respect of Edelweiss Multi-Cap Fund, forwarded to SEBI is in accordance with the SEBI (Mutual Funds) Regulations, 1996 and the guidelines and directives issued by SEBI from time to time.
- II. All legal requirements connected with the launching of the Scheme as also the guidelines, instructions, etc., issued by the GoI and any other competent authority in this regard, have been duly complied with.
- III. The disclosures made in this SID are true, fair and adequate to enable the investors to make a well informed decision regarding investment in the proposed Scheme.
- IV. The intermediaries named in the SID and SAI are registered with SEBI and their registrations are valid, as of the date of filing.

For and on behalf of **Edelweiss Asset Management Limited**

Place : Mumbai
 Date : March 28, 2018

Name : Radhika Gupta
 Designation : Chief Executive Officer

II. INFORMATION ABOUT THE SCHEME

NAME OF THE SCHEME

Edelweiss Multi-Cap Fund.

TYPE OF THE SCHEME

An open ended equity scheme investing across large cap, mid cap, small cap stocks.

INVESTMENT OBJECTIVE

The investment objective of the Scheme is to generate long-term capital appreciation from a diversified portfolio that predominantly invests in equity and equity-related securities of companies across various market capitalisation.

However, there can be no assurance that the investment objective of the Scheme will be realised.

ASSET ALLOCATION

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

Asset Class Allocation	Allocation (% of Corpus)	Risk Profile
Equity and Equity related securities across market cap*	65% -100%	Medium to High
Debt & Money Market Instruments^	0% - 35%	Low to Medium

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

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

^Money market instruments include Commercial Papers, Commercial Bills, Treasury Bills, 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.

Further,

- The Scheme shall invest in securitised debt up to 35% of the net assets.
- The Scheme may take derivative exposure up to 50 % of the net assets of the Scheme. The Scheme may also take exposure into fixed income derivatives within the overall limit of 50% for hedging and portfolio rebalancing purpose.
- The total exposure related to option premium paid will not exceed 20% of the net assets of the Scheme.
- The Scheme may engage in Stock Lending. Not more than 20% of the net assets of the Scheme can generally be deployed in stock lending and not more than 5% of the net assets of the Scheme

will be deployed in Stock lending to any single counterparty.

- The Scheme may invest in foreign securities up to 50% of the permissible investments of net assets of the Scheme.
- The cumulative gross exposure through equity, debt and derivative, positions should not exceed 100% of the net assets of the Scheme. Cash, cash equivalent with residual maturity up to 91 days will be treated as not creating any exposure.

The net assets of the Scheme shall be predominantly invested in equity and equity related Securities including equity derivatives. However, due to market conditions, the AMC may invest beyond the range set out above. Such deviations shall normally be for a short term purpose only, for defensive considerations and with the intention of protecting the interests of the Unit Holders. In the event of deviations, rebalancing will normally be carried out within 30 Days. In case the rebalancing is not done within the specified period, justification for the same shall be provided to the Investment Committee and the reason for the same shall be recorded in writing. The Investment Committee shall then decide on the course of action.

SCHEME'S INVESTMENTS

The Scheme may invest in the following asset classes:

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

Scheme's Portfolio Holdings

Top 10 holdings by issuer as on February 28, 2018

Issuer	% to NAV
HDFC Bank Ltd.	8.68
Reliance Industries Ltd.	5.23
Housing Development Finance Corp Ltd.	4.37
Infosys Ltd.	3.88
ICICI Bank Ltd.	3.77
ITC Ltd.	3.67

Issuer	% to NAV
Maruti Suzuki India Ltd.	3.58
Larsen & Toubro Ltd.	3.07
IndusInd Bank Ltd.	2.73
Kotak Mahindra Bank Ltd.	2.51

Sector	% to Net Asset
Retailing	1.21%
Pharmaceuticals	1.13%
Ferrous Metals	1.02%
Gas	0.45%

Fund Allocation towards various sector as on February 28, 2018

Sector	% to Net Asset
Banks	17.69%
Industrial Capital Goods	8.04%
Software	7.20%
Auto	6.18%
Consumer Non Durables	6.04%
Finance	6.03%
Construction Project	5.81%
Industrial Products	5.77%
Petroleum Products	5.23%
Construction	4.43%
Cement	4.15%
Consumer Durables	4.10%
Telecom - Equipment & Accessories	3.16%
Chemicals	2.69%
Auto Ancillaries	2.00%
Transportation	1.59%
Non - Ferrous Metals	1.23%

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

Portfolio Turnover Ratio as on February 28, 2018: 0.69

Website link to obtain scheme's latest monthly portfolio holding - <http://www.edelweissmf.com>

INVESTMENT STRATEGY

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

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

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

COMPARISON BETWEEN THE SCHEMES

Comparison of certain fundamental features between this Scheme and our existing equity funds

Name of the existing scheme	Investment Objective	Asset Allocation Pattern	Investment Strategy	Differentiation	Benchmark	AUM (in crs.) as of February 28, 2018	No. of Folios as on February 28, 2018
Edelweiss Balanced Advantage Fund	The primary objective of the Scheme is to generate absolute returns with low volatility over a longer tenure of time. The Scheme will accordingly invest in arbitrage opportunities and debt and money market instruments on the one hand and in pure equity investments and equity derivative strategies on the other. However there is no assurance that the investment objective of the Scheme will be realized.	Equity, Equity related instruments & Derivatives : 65% - 100%, Units of InvITs/REITs : 0% - 10%, Debt and Money Market Instruments including Securitized Debts : 0% - 35%	The Scheme will deploy Absolute Return Strategy to achieve the Scheme's investment objective. The Scheme will accordingly invest in arbitrage opportunities and in debt and money market instruments on the one hand and in pure equity investments and equity derivative strategies on the other, taking care that, as far as possible, the equity oriented nature of the Scheme remains intact. The Fund Manager will deploy a combination of strategies to achieve the investment objective of the Scheme. Depending on the market conditions, investments will be made in arbitrage opportunities and in debt and money market instruments and the residual will be a combination of special situations, other derivative strategies and use of quantitative models.	An open ended dynamic asset allocation fund	60% Nity 50 TR Index + 40% CRISIL Composite Bond Fund Index	622.94	11513

Name of the existing scheme	Investment Objective	Asset Allocation Pattern	Investment Strategy	Differentiation	Benchmark	AUM (in crs.) as of February 28, 2018	No. of Folios as on February 28, 2018
Edelweiss Arbitrage Fund	The investment objective of the Scheme is to generate income by predominantly investing in arbitrage opportunities in the cash and the derivative segments of the equity markets and the arbitrage opportunities available within the derivative segment and by investing the balance in debt and money market instruments. However, there is no assurance that the investment objective of the scheme will be realized.	1. Under normal circumstances, the anticipated asset allocation would be as follows: Equity & Equity related instruments including derivatives : 65% - 100%, Debt & Money Market instruments including the margin money deployed in derivative transactions : 0% - 35% 2. Under defensive circumstances, the anticipated asset allocation would be as follows: Equity & Equity related instruments including derivatives : 0% - 35%, Debt & Money Market instruments including the margin money deployed in derivative transactions : 65% - 100%	The Scheme will invest in arbitrage opportunities between spot and futures prices of exchange traded equities and the arbitrage opportunities available within the derivative segment. If suitable arbitrage opportunities are not available in the opinion of the Fund Manager, the Scheme may invest in short term debt and money market securities.	An open ended scheme investing in arbitrage opportunities	Nifty 50 Arbitrage Index	6,394.41	4131
Edelweiss Large & Mid Cap Fund	The investment objective of the Scheme is to generate long-term capital appreciation from a diversified portfolio of predominantly Large Cap and Mid Cap equity and equity-related securities. However, there is no assurance that the investment objective of the scheme will be realised.	Equity and equity related of Large Cap Companies: 35% - 65%, Equity & Equity related instruments of Mid Cap Companies: 35% - 65% Debt & Money Market Instruments : 0% - 30%	The Scheme will primarily be a diversified equity fund which will seek to invest in companies for long term investment. Though the benchmark is S&P BSE-200 TR Index, the investments will not be limited to the companies constituting the benchmark.	An open ended equity scheme investing in both large cap and mid cap stocks	S&P BSE 200 TR Index	264.50	22200
Edelweiss Large Cap Fund	The investment objective is to seek to generate long-term capital appreciation from a portfolio predominantly consisting equity and equity-related securities of the 100 largest corporate by market capitalisation listed in India. However, there is no assurance that the investment objective of the Scheme will be realized and the Scheme does not assure or guarantee any returns.	Equity & Equity related instruments of the 100 largest corporates by market capitalization, listed in India : 80% - 100%, Equity & Equity related instruments of other companies : 0% - 20%, Debt & Money Market Instruments : 0% - 20%, Units of InvITs/REITs : 0%-10%	The Scheme aims to generate capital appreciation by investing in equity and equity-related securities of Large Cap by market capitalization and are relatively liquid and widely held. The investment manager will seek to identify companies that exhibit the following qualities: strong competitive edge and sustainable market share; a proven business model; financial strength (strong balance sheet, good revenue growth); relatively attractive valuations. The focus will be to identify potential out-performers in the market over the long term. The Scheme will remain diversified across stocks and sectors to mitigate risk.	An open ended equity scheme predominantly investing in large cap stocks	Nifty 50 TR Index	130.64	7728
Edelweiss Equity Savings Fund	The investment objective of the scheme is to provide capital appreciation and income distribution to the investors by using equity and equity related instruments, arbitrage opportunities, and investments in debt and money market instruments. However, there can be no assurance that the investment objective of the Scheme will be realized or that income will be generated and the scheme does not assure or guarantee any returns.	Equity & equity related instruments: 65% - 80%, Derivative including Index Futures, Stock Futures, Index Options, Stock Options etc. : 25%-55%, Debt Securities & Money Market instruments : 10%-35%, Units of InvITs/REITs : 0%-10%	Asset allocation between equity and debt is a critical function in this fund. Equity Instruments: The fund manager will use top down approach to identify growth sectors and bottom up approach to identify individual stocks. The portfolio will be adequately diversified and seeks to invest in companies for long term investment.	An Open ended scheme investing in equity, arbitrage and debt	"70% of CRISIL Liquid Fund Index and 30% in Nifty 50 TR Index"	134.52	1094

Name of the existing scheme	Investment Objective	Asset Allocation Pattern	Investment Strategy	Differentiation	Benchmark	AUM (in crs.) as of February 28, 2018	No. of Folios as on February 28, 2018
Edelweiss Multi - Asset Allocation Fund	The objective of the Scheme is to generate returns through capital appreciation by investing in diversified portfolio of equity and equity-related securities, fixed income instruments and Gold Exchange Traded Funds. However, there is no assurance that the investment objective of the Scheme will be realized.	Equity and Equity related Securities : 65% - 80%, Gold Exchange Traded Funds : 10% - 25%, Debt & Money Market Instruments : 10% - 25%, Units of InvITS/REITs : 0%-10%	The Scheme seeks to generate returns through capital appreciation by investing in diversified portfolio of equity and equity-related securities, fixed income instruments and Gold Exchange Traded Funds. The scheme seeks to benefit from the concept of asset allocation. The aim of asset allocation is to provide superior risk adjusted returns through diversification across various asset classes like equity, fixed income & gold which have historically had low correlation with each other. Depending upon the market condition, the Fund Manager would take cues from seasonal patterns of gold, global & domestic macroeconomic events and Government policy & Central Bank actions and decide on the asset allocation between Asset Classes. The Fund Manager at his discretion can bring down net equity exposure up to 10% of the portfolio value to protect downside risk in the portfolio. Net equity means long only equity exposure after considering corresponding derivative hedge exposure. This however will ensure that the Scheme maintains its equity oriented nature as far as possible at all points in time.	An open ended scheme investing in Equity, Debt and Gold	50% Nifty 50 TR Index and 50% CRISIL Liquid Fund Index	10.51	379
Edelweiss Multi-Cap Fund	The investment objective of the Scheme is to generate long-term capital appreciation from a diversified portfolio that predominantly invests in equity and equity-related securities of companies across various market capitalisation. However, there can be no assurance that the investment objective of the Scheme will be realised.	Equity and Equity related securities across market cap : 65% -100%, Debt & Money Market Instruments : 0% - 35%	The Scheme will be a diversified equity fund which will invest predominantly in equity and equity related securities through allocation in companies across different market capitalisation that is Large Cap, Mid Cap and Small Cap. The investment approach will be bottom-up stock picking - where investments will be selected primarily on the basis of specific criteria relevant to the company in question rather than general macroeconomic considerations. There will be no particular bias towards any market cap size or any sector. The Scheme will endeavour to remain fully invested in equity and equity related instruments at all times. An exposure to various derivatives instruments is likely - for the purposes of hedging, portfolio balancing and optimising returns.	An open ended equity scheme investing across large cap, mid cap, small cap stocks	Nifty 500 TR Index	41.92	2037
Edelweiss Mid Cap Fund	The investment objective is to seek to generate long-term capital appreciation from a portfolio that predominantly invests in equity and equity-related securities of Mid Cap companies. However, there can be no assurance that the investment objective of the Scheme will be realised.	Equity and equity related securities of Mid Cap Companies 65%–100%; Equity and equity related securities of companies other than Mid Cap Companies 0%–35%; Debt and money market instruments 0%–35%.	The Scheme will primarily be a diversified equity fund which will seek to invest in Mid Cap companies for long term investment. The types of companies that may fall within the scope of such investment would predominantly be the Mid Cap companies including: a) companies with strong growth potential; b) companies with a special product which has a particular market niche and therefore good earnings potential; c) companies undertaking corporate restructuring. The investment approach will be bottom-up stock picking - where investments will be selected primarily on the basis of specific criteria relevant to the company in question rather than general macroeconomic considerations. There will be no particular bias towards any sector. The focus will be on Mid Cap stocks listed on Indian Domestic exchanges. The strategy will be to identify companies early or which have potential to scale up significantly to become materially larger in the medium to long term. The Scheme will endeavour to remain fully invested in equity and equity related instruments at all times. An exposure to various derivatives instruments is likely for the purposes of hedging, portfolio balancing and optimising returns.	An open ended equity scheme predominantly investing in mid cap stocks	Nifty Free Float Midcap 100 TR Index	655.39	31601

Name of the existing scheme	Investment Objective	Asset Allocation Pattern	Investment Strategy	Differentiation	Benchmark	AUM (in crs.) as of February 28, 2018	No. of Folios as on February 28, 2018
Edelweiss Tax Advantage Fund	The investment objective of the Scheme is to generate income and long-term capital appreciation from a diversified portfolio of predominantly equity and equity-related Securities. However, there can be no assurance that the investment objective of the Scheme will be realized, as actual market movements may be at variance with anticipated trends.	Equity and equity related Securities 80 - 100%; Debt and Money Market instruments 0 - 20%.	The Scheme will primarily be a diversified equity fund which will seek to invest in companies for long term investment. Though the benchmark is S&P BSE-200 TR Index, the investments will not be limited to the companies constituting the benchmark.	An open ended equity linked saving scheme with a statutory lock in of 3 years and tax benefit	S&P BSE-200 TR Index	12.22	1499
Edelweiss Long Term Equity Fund (Tax Savings)	The primary objective of the scheme is to generate long-term capital appreciation with an option of periodic payouts at the end of lock in periods from a portfolio that invests predominantly in equity and equity related instruments. However, there is no assurance that the investment objective of the Scheme will be realized and the Scheme does not assure or guarantee any returns.	Equity & Equity related instruments : 80% - 100%, Short Term Debt & Money Market instruments : 0% - 20%	The Fund will invest in a diversified basket of equity stocks spanning the entire market capitalization spectrum and across multiple sectors, debt and money market instrument.	An open ended equity linked saving scheme with a statutory lock in of 3 years and tax benefit	Nifty 500 TR Index	75.26	7824

PORTFOLIO TURNOVER

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

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

The Scheme has no specific target relating to portfolio turnover.

Portfolio turnover will exclude:

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

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

FUNDAMENTAL ATTRIBUTES

Below are the fundamental attributes of the Scheme, in accordance with Regulation 18 (15A) of the SEBI Regulations:

(i) Type of Scheme

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

(ii) Investment Objective

- The main investment objective is defined in Section II of this SID.
- The Scheme offers choice of two plans i.e. Direct Plan and Regular Plan.
- Each plan offers Growth and Dividend option.
- The investment pattern is as set out in Section II of this SID with an option to alter the asset allocation for a short term period on defensive considerations and with the intention of protecting the interests of the Unit Holders.

(iii) Terms of Issue

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

In accordance with Regulation 18(15A) of the SEBI Regulations, the Trustee shall ensure that no change in the fundamental attributes of the Scheme as set out above shall be effected and that no change to

the Mutual Fund or fees and expenses payable or any other change is made which would modify the Scheme and affect the interests of Unit Holders is carried out unless:

- A written communication about the proposed change is sent to each affected Unit Holder and an advertisement is given in one English daily newspaper having nationwide circulation as well as in a newspaper published in the language of the region where the head office of the Mutual Fund is situated; and
- Unit Holders are given an option for a period of 30 (thirty) days to exit at the prevailing NAV without any Exit Load.

HOW WILL THE SCHEME BENCHMARK ITS PERFORMANCE?

- The performance of the schemes of the Mutual Fund is reviewed by the Investment Committee of the AMC as well as the Board of the AMC and Trustee periodically. The Investment Committee is operational at the AMC level and has majority representation from the senior management of the AMC. Bi-Monthly reports on the performance of the schemes with appropriate benchmark indices are also sent to the directors of the AMC and the Trustee together with the relative performance of the schemes of other mutual funds schemes in the same category and this is placed

before the Board of the AMC and the Trustee.

- The benchmark for the Scheme is Nifty 500 TR Index. The performance of the Scheme would be benchmarked with Nifty 500 TR Index since it is in line with the investment objective and this reflects the primary universe of stocks from where the portfolio would be constructed by the fund managers. The Trustees may change the benchmark in future if a benchmark better suited to the investment objective of the Scheme is available.
- Further, in terms of SEBI Circular No. MFD/CIR/16/400/02 dated 26 March 2002, the performance of the Scheme compared to its benchmark index will be reviewed at every meeting of the Boards of the AMC and Trustee and corrective action as proposed will be taken in case of unsatisfactory performance.

▪ Benchmark Rationale

Nifty 500 TR Index is an appropriate representation for a combination of Large-cap, Mid-cap & Small-cap stocks and hence considered to be an appropriate benchmark for the Scheme. The performance of this Scheme will also be compared with the benchmark as well as its peers in the Industry. The AMC/Trustee reserves the right to change the said benchmark and/or adopt one/more other benchmarks to compare the performance of the Scheme.

WHO MANAGES THE SCHEME?

Name of the Fund Manager & Age	Educational Qualification	Experience	Scheme Managed	The tenure for which the Fund Manager has been managing the Scheme
Mr. Harshad Patwardhan Age: 47 years	B.Tech. (IIT), MBA (IIM) and a CFA qualification	Mr. Harshad Patwardhan, is a B.Tech. (IIT), MBA (IIM) and a CFA by qualification. Mr. Patwardhan has an overall work experience of over 23 years in the investment management function and has joined Edelweiss AMC as Chief Investment Officer - Equity and a key personnel. Prior to joining Edelweiss AMC, he was associated with JPMorgan Asset Management India Private Limited since June 2006 as CIO-Equities. Prior to that Mr. Patwardhan worked for two years with Deutsche Equities India Private Limited as a senior research analyst and has had extensive experience with several foreign brokerage houses covering a variety of sectors.	Fund Manager <ul style="list-style-type: none"> ▪ Edelweiss Large & Mid Cap Fund ▪ Edelweiss Tax Advantage Fund ▪ Edelweiss Multi-Cap Fund ▪ Edelweiss Mid Cap Fund ▪ Edelweiss Long Term Equity Fund (Tax Savings) 	3 years, 1 month

WHAT ARE THE INVESTMENT RESTRICTIONS?

i) Disclosure and investment restrictions

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

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

1. The scheme shall not invest more than 10% of its NAV in debt instruments comprising money market instruments and non-money market instruments issued by a single issuer which are rated not below investment grade by a credit rating agency authorised to carry out such activity under the Act. Such

investment limit may be extended to 12% of the NAV of the scheme with the prior approval of the Board of Trustees and the Board of directors of the asset management company.

Provided that such limit shall not be applicable for investments in Government Securities, treasury bills and collateralized borrowing and lending obligations.

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

Provided further that the schemes already in existence shall within an appropriate time and in the manner, as may be specified by the Board, conform to such limits.

2. The Scheme shall not invest more than 10% of its NAV in unrated

- debt instruments (irrespective of residual maturity) issued by a single issuer and the total investment in such instruments shall not exceed 25% of the NAV of the Scheme. All such investments shall be made with the prior approval of the Board of the Trustee and the Board of the AMC.
3. The Mutual Fund under all its schemes shall not own more than 10% of any company's paid-up capital carrying voting rights.
 4. Transfers of investments from one scheme to another scheme in the Mutual Fund shall be made only if:
 - (a) such transfers are done at the prevailing market price for quoted instruments on spot basis. (Explanation: "spot basis" shall have the same meaning as specified by stock exchange for spot transactions.)
 - (b) the Securities so transferred shall be in conformity with the investment objective of the scheme to which such transfer has been made.
 5. The Scheme may invest in other schemes managed by the same AMC or by the asset management company of any other mutual fund without charging any fees, provided that aggregate inter-scheme investment made in all schemes under the same management or in schemes under the management of any such other asset management company shall not exceed 5% of the net asset value of the Fund.
 6. The Scheme shall buy and sell Securities on the basis of deliveries and shall in all cases of purchases, take delivery of relative Securities and in all cases of sale, deliver the Securities.
 Provided that the Fund may enter into derivatives transactions on a recognised stock exchange subject to such guidelines as may be specified by SEBI.
 Provided further that sale of government security already contracted for purchase shall be permitted in accordance with the guidelines issued by the Reserve Bank of India in this regard.
 7. The Mutual Fund shall get the Securities purchased or transferred in the name of the Mutual Fund on account of the Scheme wherever investments are intended to be of a long term nature.
 8. Pending deployment of funds of the Scheme in Securities in accordance with the terms of the investment objectives of the Scheme, Scheme can invest the funds of the Scheme in short term deposits of scheduled commercial banks. The investments in these deposits shall be in accordance with SEBI Circular Nos. SEBI/IMD/CIR No. 9/20306/03, SEBI/IMD/CIR No. 1/91171/07, SEBI/IMD/CIR No. 8/107311/07, SEBI/IMD/CIR No. 7/129592/08 dated 12 November 2003, 16 April 2007, 26 October 2007 and 23 June 2008 respectively and any other applicable guidelines as amended or updated from time to time. Further, the AMC will not charge any investment management and advisory fees for placing these funds of the Scheme in short-term deposits of commercial banks. The Scheme shall not park more than 10% of the net assets in short term deposit(s), with any one scheduled commercial bank including its subsidiaries. The Scheme shall not park their funds in short term deposit of a bank which has invested in that Scheme. The Scheme shall not park more than 15% of the net assets in short term deposit(s) of all the scheduled commercial banks put together. However, it may be raised to 20% with prior approval of the Trustees. Also, parking of funds in short term deposits of associate and sponsor scheduled commercial banks together shall not exceed 20% of total deployment by the Mutual Fund in short term deposits.
 9. The Scheme shall not make any investment in:
 - (a) any unlisted security of an associate or group company of the Sponsor; or
 - (b) any security issued by way of private placement by an associate or group company of the Sponsor; or
 - (c) the listed Securities of group companies of the Sponsor which are in excess of 25% of the net assets.
 10. The Scheme shall not make any investment in any fund of funds scheme.
 11. The Scheme shall not invest more than 10% of its NAV in the equity shares or equity-related instruments of any company.
 For the purpose of determining the above limit, a combination of positions of the underlying securities and stock derivatives, will be considered.
 12. The Scheme shall not invest more than thirty percent of its net assets in money market instruments of an issuer. Such limit shall not be applicable for investments in Government securities, treasury bills and collateralized borrowing and lending obligations.
 13. The Scheme shall not invest more than 5% of its NAV in unlisted equity shares or equity-related instruments.
 14. No loans would be made by the Mutual Fund except as provided in the SEBI Regulations.
 15. The Scheme shall not have total exposure in a particular sector (excluding investments in Bank CDs, CBLO, G-Secs, TBills, short term deposits of scheduled commercial banks and AAA rated securities issued by Public Financial Institutions and Public Sector Banks) shall not exceed 25% of the net assets of the scheme;
 Provided that an additional exposure to financial services sector (over and above the limit of 25%) not exceeding 10% of the net assets of the scheme shall be allowed only by way of increase in exposure to Housing Finance Companies (HFCs);
 Provided further that the additional exposure to such securities issued by HFCs are rated AA and above and these HFCs are registered with National Housing Bank (NHB) and the total investment/ exposure in HFCs shall not exceed 25% of the net assets of the scheme.
 16. a) The Scheme shall not have total exposure in a group (excluding investments in securities issued by Public Sector Units, Public Financial Institutions and Public Sector Banks) exceeding 20% of the net assets of the scheme. Such investment limit may be extended to 25% of the net assets of the scheme with the prior approval of the Board of Trustees.
 b) For this purpose, a group means a group as defined under regulation 2 (mm) of SEBI (Mutual Funds) Regulations, 1996 (Regulations) and shall include an entity, its subsidiaries, fellow subsidiaries, its holding company and its associates.
- ii) Guidelines Governing Investment in Debt Securities**
- The AMC will follow a policy where, before any investment is made in any debt instrument, a research report will be prepared by the fund manager / Research Analyst which will analyze the debt instruments. The research report shall be reviewed at least on a half yearly basis. The recommendations of the research report shall not be binding on the Fund Manager.

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

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

iii) Guidelines Governing Investment in Govt Securities

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

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

iv) Investment of subscription money

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

v) Investment restrictions pertaining to Derivatives

In accordance with SEBI's circular nos. DNP/Cir-29/2005, DNP/Cir-30/2006, DNP/Cir-31/2006, Cir/IMD/DF/ 11/ 2010 dated September 14, 2005, January 20, 2006, September 22, 2006 and August 18, 2010 respectively, the following conditions shall apply to the Scheme's participation in the derivatives market.

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

1. Position limit for the Scheme in index options contracts

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

- The Scheme's position limit in all index options contracts on a particular underlying index shall be ₹ 500 Crores or 15% of the total open interest of the market in index options, whichever is higher, per the relevant stock exchange.
- This limit would be applicable on open positions in all options contracts on a particular underlying index.

2. Position limit for the Scheme in index futures contracts

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

- The Scheme's position limit in all index futures contracts on a particular underlying index shall be ₹ 500 Crores or 15% of the total open interest of the market in index futures, whichever is higher, per the relevant stock exchange.
- This limit would be applicable on open positions in all futures contracts on a particular underlying index.
- Additional position limit for hedging for the Scheme.

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

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

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

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

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

4. Position limit for the Scheme

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

- For stock option and stock futures contracts, the gross open position across all derivative contracts on a particular underlying stock of the Scheme shall not exceed the higher of:
 - 1% of the free float market capitalisation (in terms of number of shares)
 - Or
 - 5% of the open interest in the derivative contracts on a particular underlying stock (in terms of number of contracts).
- This position limit shall be applicable on the combined position in all derivative contracts on an underlying stock at a stock exchange.
- For index based contracts, the Scheme shall disclose the total open interest held by its scheme or all schemes put together in a particular underlying index, if such open

interest equals to or exceeds 15% of the open interest of all derivative contracts on that underlying index.

Exposure Limits based on SEBI circular Cir/IMD/DF/ 11/ 2010 dated August 18, 2010:

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

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

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

Following additional restriction shall also be applicable:

▪ **Investment in Foreign Securities:**

In accordance with series of SEBI circulars SEBI/IMD/CIR No. 7/104753/07 dated September 26, 2007 and SEBI/IMD/CIR No.2/122577/08 dated April 8, 2008, the following conditions shall apply to the Scheme's participation in the overseas investments. Please note that the investment restrictions applicable to the Scheme's participation in overseas investments will be as prescribed or varied by SEBI or by the Trustees (subject to SEBI requirements) from time to time. The regulations pertaining to investment in ADRs/GDRs/Foreign Securities and Overseas ETFs by Mutual Funds are currently as under: The aggregate ceiling for overseas investments are now been enhanced from US \$ 5 billion to US \$7 billion as per the Circular SEBI/IMD/CIR No. 2/122577/08 dated April 8 2008. Within the overall limit of US \$ 7 billion, Mutual Funds can make overseas investments subject to a maximum of US \$300 million per Mutual Fund. The permissible investments Mutual Funds can invest in: 1. ADRs/GDRs issued by Indian or foreign companies 2. Equity of overseas companies listed on recognized stock exchanges overseas 3. Initial and follow on public offerings for listing at recognized stock exchanges overseas 4. Foreign debt securities in the countries with fully convertible currencies, short term as well as long term debt instruments with rating not below investment grade by accredited/registered credit rating agencies 5. Money market instruments rated not below investment grade 6. Repos in the form of investment, where the counterparty is rated not below investment grade; repos should not however, involve any borrowing of funds by Mutual Funds 7. Government securities where the countries are rated not below investment grade 8. Derivatives traded on recognized stock exchanges overseas only for hedging and portfolio rebalancing 9. Short term deposits with banks overseas where the issuer is rated not below investment

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

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

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

can generally be deployed in stock lending and not more than 5% of the Net Assets of the Scheme can be can be deployed in Stock lending to any single counterparty. For detailed understanding on the same, investors are requested to refer SAI.

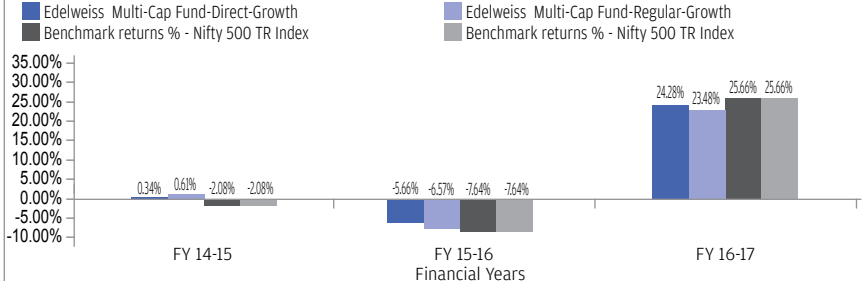
All provisions are subject to SEBI Regulations.

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

K. HOW HAS THE SCHEME PERFORMED?

Edelweiss Multi-Cap Fund		Returns as on February 28, 2018		
Date	REGULAR PLAN – GROWTH OPTION :		DIRECT PLAN – GROWTH OPTION :	
	Scheme Returns (%)	Nifty 500 TR Index# (%)	Scheme Returns (%)	Nifty 500 TR Index# (%)
^Returns for the last 1 year	29.01%	21.70%	29.65%	21.70%
^Returns for the last 3 years	12.21%	9.99%	13.06%	9.99%
^Returns since inception	12.09%	9.96%	12.96%	9.96%

Absolute returns for each financial year for the last 3 years



Financial Year	Edelweiss Multi-Cap Fund-Direct-Growth (%)	Edelweiss Multi-Cap Fund-Regular-Growth (%)	Benchmark returns % - Nifty 500 TR Index (%)
FY 14-15	0.34%	0.61%	-2.08%
FY 15-16	-5.66%	-6.57%	-7.64%
FY 16-17	24.28%	23.48%	25.66%

Allotment date: February 3, 2015.

Scheme Benchmark returns ^CAGR Returns

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

Past performance may or may not be sustained in future.

INVESTMENTS BY AMC

Subject to the SEBI Regulations, the AMC may invest up to its net worth, either directly or indirectly, in the Scheme during the NFO Period and / or Ongoing Offer Period. However, the AMC shall not charge any investment management fee on such investment in the Scheme.

The aggregate investment in the scheme as on February 28, 2018 under the following Categories:

Category	Aggregate Investment (in ₹)
i. AMC's Board of Directors	-
ii. Concerned scheme's Fund Manager(s)	8,245,644.89
iii. Other key managerial personnel	-

UNDERTAKING BY THE TRUSTEE

The Trustees have ensured that the Scheme is a new product offered by Edelweiss Mutual Fund and is not a minor modification of its existing schemes.

III. UNITS AND OFFER

This section provides details that investors need to know for investing in the Scheme.

Ongoing Offer Period This is the date from which the Scheme will reopen for subscriptions/redemptions after the closure of the NFO Period.	The Scheme is open ended and units are available for sale and repurchase on all business days at the applicable Net Asset Value.
Ongoing Price for Subscription (Purchase) / Switch-in (from other schemes of the Mutual Fund) by Investors. This is the price you need to pay for Purchase / Switch-in.	At the Applicable NAV.
Ongoing Price for Redemption / Switch outs (to other schemes of the Mutual Fund) by investors. This is the price you will receive for Redemptions/Switch-outs. Example: If the applicable NAV is ₹ 10, Exit Load is 2% then Redemption Price will be: $\text{₹ } 10 * (1 - 0.02) = \text{₹ } 9.80$	At the Applicable NAV subject to the prevailing Exit Load.
Cut-off timing for Subscriptions/ Redemptions / Switches This is the time before which your Application Form / Transaction Slip (complete in all respects) should reach the official points of acceptance.	<p>The Cut-off time for each Scheme is 3.00 p.m., and the Applicable NAV will be as under:</p> <p>For Purchase</p> <p>For instructions where the application is received upto 3.00 p.m. with a local cheque or demand draft payable at par at the place where it is received, with amount less than INR 2 lakhs - closing NAV of the day of receipt of application</p> <p>For instructions where the application is received after 3.00 p.m. with a local cheque or demand draft payable at par at the place where it is received, with amount less than INR 2 lakhs - closing NAV of the next Business Day</p> <p>For instructions 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 INR 2 lakhs 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.</p> <p>Applicability of NAV for the Scheme with an amount equal to or more than INR 2 lakhs:</p> <ol style="list-style-type: none"> a) For allotment of units in respect of purchase in the Scheme, the following needs to be complied with: <ol style="list-style-type: none"> 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 respective Scheme before the cutoff time. iii. The funds are available for utilization before the cut-off time without availing any credit facility whether intra-day or otherwise, by the respective Scheme. b) For allotment of units in respect of switch-in to the Scheme from other schemes, the following needs to be complied with: <ol style="list-style-type: none"> 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 respective switch-in Scheme before the cutoff time. iii. The funds are available for utilization before the cut-off time without availing any credit facility whether intra-day or otherwise, by the respective switch-in Scheme or Plans or options there under. <p>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 INR 2.00 lakhs and above.</p>

- 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 INR 2.00 lakhs.
- e. Only transactions in the same scheme shall be clubbed. This will include transactions at option level (Dividend, Growth, and 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:

For instructions where the application is received upto 3.00 p.m. - the closing NAV of the day immediately preceding the next Business Day ; and

For instructions where the application is received after 3.00 p.m. - the closing NAV of the next Business Day.

Redemption proceeds will normally be paid out to Unit Holders within 3 Business Days from the date of acceptance of the Redemption request; however the maximum permissible timeline as prescribed by SEBI Regulations is 10 Business Days.

Note: In case of Subscriptions/Redemptions received on a Non-Business Day the closing NAV of the next Business Day shall be applicable.

Where can the applications for Purchase / Redemption / Switches be submitted?

The details of official points of acceptance and Collection Banks are given on the back cover page.

Minimum amount for Purchase/ Redemption / Switches

Minimum Initial Application Amount: ₹ 5,000/- (Five Thousand Rupees only) per application and in multiples of ₹ 1/- (One Rupee only) thereafter.

Minimum Additional Application Amount: ₹ 1,000/- (One Thousand Rupees only) per application and in multiples of ₹ 1/- (One Rupee only) thereafter.

Minimum Amount / No. of Units for Redemption: ₹ 1,000/- (One Thousand Rupees only) or 100 (one hundred) Units or the account balance, whichever is lower.

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 above mentioned provisions shall apply accordingly.

Subject to the minimum amount mentioned above, in case of a request for Switch for all Units or the entire amount, fractions will be allowed.

Dividend

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 SEBI MF Regulations.

The Unit Holders have the option of receiving the dividend or reinvesting the same. The dividend will be reinvested, only in case of Dividend reinvestment option, 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. Interest will be paid at 15% per annum in case of delay in payment of dividend beyond 30 days. The dividend distribution procedure shall be in accordance with the SEBI Regulations.

Dematerialization

Investors have an option to hold the Units by way of an account statement or in electronic (dematerialized) form. The option to hold the Units in dematerialized form can be exercised at the time of subscription to the Units or at a later date by converting the Units in dematerialized form. Investors opting to hold the Units in electronic form must provide their dematerialized account details in the specified section of the Application Form. Investors intending to hold the Units in electronic form are required to have a beneficiary account with a Depository Participant (registered with NSDL / CDSL as may be indicated by the Mutual Fund at the time of launch of the Scheme) and will be required to indicate in the application the Depository Participant's name, Depository Participant ID Number and the beneficiary account number of the applicant held with the Depository Participant. Applicants must ensure that the sequence of the names as mentioned in the Application Form matches with that of the beneficiary account held with the Depository Participant. Names, PAN details, KYC details etc. mentioned in the Application Form will be verified against the Depository's records. If the details mentioned in the Application Form are found to be incomplete / incorrect or not matching with the records of the Depository Participant, the application shall be treated as application for physical (non-dematerialized) mode and accordingly Units will be allotted in physical (non-dematerialized) mode, subject to it being complete in all other aspects. Where investors do not provide their dematerialized account details, an account statement shall be sent to them. Such investors will not be able to trade in the stock exchange till their holdings are converted into dematerialized form. For conversion of physical holdings into dematerialized form, the Unit Holders will have to send the dematerialized requests to their Depository Participants. Units held by way of account statement cannot be transferred. Units held in dematerialized form are transferable in accordance with the provisions of the Depositories Act, 1996 and the SEBI (Depositories and Participants) Regulations, 1996 as may be amended from time to time. In case, the Unit holder desires to hold the Units in a Dematerialized / Rematerialized form at a later date, the request for conversion of the Units held in physical (non-dematerialized) mode into electronic (dematerialized) form or vice-versa should be submitted along with a dematerialized / rematerialized Request Form to their Depository Participant. Investors should ensure that the combination of names in the account statement is the same as that in the dematerialized account. Dematerialisation of Units Unit Holders may have / open a beneficiary account with a Depository Participant of a Depository and choose to hold the Units in dematerialised mode. The Unit Holders have the option to dematerialise the Units held as per the account statement sent by the Registrar by making an application to the AMC / Registrar and Transfer Agent / Depository Participant for this purpose.

Rematerialisation of Units

Rematerialisation of Units can be carried out in accordance with the provisions of SEBI (Depositories and Participants) Regulations, 1996 as may be amended from time to time. The process for rematerialisation of Units will be as follows: Unit Holders will be required to submit a request to their respective Depository Participant for rematerialisation of Units in their beneficiary accounts. The Depository Participant will generate a rematerialisation request number and the request will be despatched to the AMC / Registrar and Transfer Agent. On acceptance of request from the Depository Participant, the AMC / Registrar and Agent will despatch the account statement to the investor and will also send confirmation to the Depository Participant. During the dematerialization and rematerialisation process no financial and non-financial transactions are allowed. The above shall be subject to SEBI Regulations and the guidelines issued by NSE, BSE, CDSL and NSDL in this regard, as applicable and as amended from time to time.

Who can invest

This is an indicative list and you are requested to consult your financial, legal or tax advisor to ascertain whether the Scheme is suitable to your risk profile.

A. Who can invest

Prospective investors are advised to satisfy themselves that they are not prohibited by any law from investing in the Scheme and are authorised to purchase units of mutual funds as per their respective constitutions, charter documents, corporate / other authorisations and relevant statutory provisions. Investors are also requested to consult their financial advisor to ascertain whether the Scheme is suitable to their risk profile. The following is an indicative list of persons who are generally eligible and may apply for subscription to the Units of the Scheme:

- Indian resident adult individuals, either singly or jointly (not exceeding three);
- Minor through parent (i.e. mother / father or legal guardian); (please see the note below);
- A HUF through its Karta;
- An association of persons or a body of individuals

- Companies, bodies corporate, public sector undertakings, association of persons or bodies of individuals and societies registered under the Societies Registration Act, 1860;
- Religious and charitable trusts, wakfs or endowments of private trusts (subject to receipt of necessary approvals as required) and private trusts authorised to invest in mutual fund schemes under their trust deeds;
- Partnership firms constituted under the Partnership Act, 1932;
- Banks (including cooperative banks and regional rural banks) and financial institutions;
- NRIs / PIOs on a full repatriation basis or on a non-repatriation basis (NRIs or PIOs from Canada cannot apply);
- FPIs registered with SEBI on full repatriation basis;
- Army, air force, navy and other paramilitary funds and eligible institutions;
- Scientific and industrial research organisations;
- Provident / pension / gratuity and such other funds as and when permitted to invest;
- International multilateral agencies approved by the government of India / RBI;
- The Trustee, AMC or Sponsor or their associates (if eligible and permitted under prevailing Laws).
- A mutual fund through its schemes, including fund of funds schemes.
- Any other category of investors as the AMC/Trustee may permit.

Note on Minor:

1. Account to be Opened "On Behalf of Minor"
 - 1.1 The minor shall be the first and the sole holder in an account. There shall not be any joint accounts with minor as the first or joint holder.
 - 1.2 The guardian who opens the folio on behalf of the minor should either be a natural guardian (i.e. father or mother) or a court appointed legal guardian.
 - 1.3 The guardian shall mandatorily provide information on the relationship / status of the guardian as father, mother or legal guardian in the Application Form.
 - 1.4 In case of natural guardian, a document should be provided evidencing the relationship if the same is not available as part of the documents submitted as per 1.6 below.
 - 1.5 In case of a court appointed legal guardian, relevant supporting documentary evidence shall be provided.
 - 1.6 Photocopy of any one of the following documents reflecting the date of birth of the minor shall be mandatory while opening the account on behalf of minor:
 - (a) Birth certificate of the minor, or
 - (b) School leaving certificate / Mark sheet issued by Higher Secondary Board of respective states, ICSE, CBSE etc., or
 - (c) Passport of the minor, or
 - (d) PAN, or
 - (e) Any other suitable proof evidencing the date of birth of the minor, as deemed appropriate by the AMC.
2. Change in Status on Minor Attaining Majority
 - 2.1 Prior to the minor attaining majority, an advance intimation shall be sent to the registered correspondence address advising the guardian and the minor to submit an Application Form along with prescribed documents (as per 2.5 below) to change the status of the account to "major".
 - 2.2 There shall be a freeze on the operation of the account by the guardian on the day the minor attains the age of majority and no transactions shall be permitted until satisfactory documents for effecting the change in status as stated in 2.5 below are received.
 - 2.3 In case of existing standing instructions including STP, SIP and SWP registered prior to the minor attaining majority, an advance notice shall be sent to the registered correspondence address advising the guardian and the minor that the existing standing instructions will continue to be processed beyond the date of the minor attaining majority until the time an instruction from the major to terminate the

standing instruction is received by the mutual fund along with the prescribed documents as per 2.5 below. It is also clarified that the standing instruction shall be terminated within 30 days from the date of receiving the instructions from the major to terminate the standing instructions.

- 2.4 For new standing instructions such as SIP, SWP, STP in a minor's folio shall only be registered until the date on which the minor attains majority, even if the instructions may be for a period beyond that date.
- 2.5 List of documents required to effect change in status from minor to major:
 - (a) Service Request form, duly completed and containing details including name of major, folio numbers, nomination etc. (available on the AMC's website);
 - (b) New Bank mandate where account reflects change from minor to major (available on the AMC's website);
 - (c) Signature attestation of the major by a manager of a Scheduled Bank or Certificate / Letter from any bank;
 - (d) KYC acknowledgement of the major.

A minor Unit Holder on becoming a major may inform the Registrar and Transfer Agent and provide his specimen signature duly authenticated by his banker as well as his details of bank account and PAN to enable the Registrar and Transfer Agent to update its records and allow him / her to operate the account in his own right.

1. Foreign Account Tax Compliance Act ('FATCA') and Common Reporting Standards (CRS) requirements:

The Foreign Account Tax Compliance Act is a United States (US) federal law, aimed at prevention of tax evasion by US Citizens and Residents ("US Persons") through use of offshore accounts. The Government of India and the US have reached an agreement in substance on the terms of an InterGovernmental Agreement ("IGA") to implement the FATCA provisions, which have become globally applicable from July 1, 2014.

Edelweiss Mutual Fund ("the Fund") / Edelweiss Asset Management Limited ("the AMC") is classified as a FFI under the FATCA provisions, in which case the Fund / AMC is required, from time to time, to

- (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 onboarding of the investors but also throughout the life cycle of the investor account / folio with the Fund. Hence investor(s) should immediately intimate the Fund / AMC, in case of any change in the FATCA related information provided by them at the time of initial subscription.

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

Further, in accordance with the regulatory requirements relating to FATCA / CRS read along with SEBI Circular no. CIR/MIRSD/2/2015 dated August 26, 2015 and AMFI Best practices guidelines circular no. 63/2015-16 dated September 18, 2015 regarding uniform implementation of FATCA / CRS requirements, investors are requested to ensure the following:

- With effect from November 1, 2015 all investors will have to mandatorily provide the details and declaration pertaining to FATCA / CRS for all new accounts opened, failing which the application shall be liable to be rejected. For accounts opened between July 1, 2014 and October 31, 2015 and certain pre-existing accounts opened till June 30, 2014, the AMC shall reach out to the investors to seek the requisite information/declaration which has to be submitted by the investors before December 31, 2015. In case the information/declaration is not received from the investor on or before December 31, 2015, the account shall be treated as reportable account.

2. **Ultimate Beneficial Ownership:**

In accordance with SEBI Circular no. CIR/MIRSD/2/2013 dated January 24, 2013 and AMFI Best practices guidelines circular no. 62/2015-16 dated September 18, 2015, Investors may note the following:

- With effect from November 1, 2015, it is mandatory for new investors to provide beneficial ownership details as part of account opening documentation failing which the AMC shall reject the application.
- With effect from January 1, 2016 it is mandatory for existing investors/unit holders to provide beneficial ownership details, failing which the AMC shall reject the transaction for additional subscription (including switches).

3. **Central KYC**

The Government of India has authorized the Central Registry of Securitization and Asset Reconstruction and Security Interest of India (CERSAI, an independent body), to perform the function of Central KYC Records including receiving, storing, safeguarding and retrieving KYC records in digital form. Accordingly, in line with SEBI circular nos. CIR/MIRSD/66/2016 dated July 21, 2016 and CIR/MIRSD/120/2016 dated November 10, 2016 on Operationalisation of Central KYC (CKYC), read with AMFI Best Practice Guidelines circular no. 68/2016-17 dated December 22, 2016, new individual investors investing into the Fund are requested to comply with the CKYC norms.

4. **Aadhaar**

Investors are requested to note that the Ministry of Finance (Department of Revenue) in consultation with the Reserve Bank of India has made certain amendments to the Prevention of Money-laundering (Maintenance of Records) Rules, 2005, namely, the Prevention of Money-laundering (Maintenance of Records) Second Amendment Rules, 2017. These Rules have come into force with effect from June 1, 2017. These Rules, inter alia, make it mandatory for investors to submit Aadhaar number issued by the Unique Identification Authority of India (UIDAI) in respect of their investments.

Accordingly, investors are requested to note the following requirements in relation to submission of Aadhaar number and other prescribed details to Edelweiss Mutual Fund/ its Registrar and Transfer Agent / Asset Management Company ("the AMC"):

- Where the investor is an individual, who is eligible to be enrolled for Aadhaar number, the investor is required to submit the Aadhaar number issued by UIDAI. Where the Aadhaar number has not been assigned to an investor, the investor is required to submit proof of application of enrolment for Aadhaar. If such an individual investor is not eligible to be enrolled for Aadhaar number, and in case the Permanent Account Number (PAN) is not submitted, the investor shall submit one certified copy of an officially valid document containing details of his identity and address and one recent photograph along with such other details as may be required by the Mutual Fund. The investor is required to submit PAN as defined in the Income Tax Rules, 1962.
- Where the investor is a non-individual, apart from the constitution documents, Aadhaar numbers and PANs as defined in Income-tax Rules, 1962 of managers, officers or employees or persons holding an attorney to transact on the investor's behalf is required to be submitted. Where an Aadhaar number has not been assigned, proof of application towards enrolment for Aadhaar is required to be submitted and in case PAN is not submitted an officially valid document is required to be submitted. If a person holding an authority to transact on behalf of such an entity is not eligible to be enrolled for Aadhaar and does not submit the PAN, certified copy of an officially valid document containing details of identity, address, photograph and such other documents as prescribed is required to be submitted.

The timelines for submission of the Aadhaar numbers, as per the requirements stated above, are as follows:

- i. For existing Mutual Fund folios/accounts as on the date of the relevant Ministry of Finance Notification (i.e., December 13, 2017) and for folios/accounts opened thereafter but before March 31, 2018, investors need to submit the requisite details / documents latest by March 31, 2018, failing which, the Mutual Fund folio(s) would cease to be operational till the time the requisite details / documents are submitted.
- ii. For new Mutual Fund folios / accounts opened from April 1, 2018 onwards, investors are required to submit their PAN and Aadhaar number with requisite details / documents, at the time of opening the folio/ account itself, without which no new folio/account shall be opened.

Where the investors who are individuals or in the case of investors who are non-individuals, managers, officers or employees or persons holding an attorney to transact on the investor's behalf, as the case may be, do not have an Aadhaar number, the proof of enrolment for Aadhaar can be submitted. However, in such cases, the Aadhaar number shall be required to be provided for eventual authentication within the prescribed timeframe of 6 months as aforesaid, failing which the account / folio shall cease to be operational.

B. Who cannot invest

It should be noted that the following persons / entities cannot invest in the Scheme:

- (a) Any individual who is a foreign national or any other entity that is not an Indian resident under the Foreign Exchange Management Act, 1999, except where registered with SEBI as a FPI or FPI sub-account or except for NRIs or PIOs (who are not residents of the United States of America and Canada), unless such foreign national or other entity that is not an Indian resident has procured the relevant regulatory approvals from the Foreign Investment Promotion Board and / or the RBI, as applicable in the sole discretion and to the sole satisfaction of the AMC.
- (b) Overseas Corporate Bodies (OCBs), i.e. firms and societies which are held directly or indirectly but ultimately to the extent of at least 60% by NRIs and trusts in which at least 60% of the beneficial interest is similarly held irrevocably by such persons without the prior approval of the RBI.
- (c) NRIs and PIOs who are resident of Canada.
- (d) United States Person (U.S. person*) as defined under the extant laws of the United States of America, are not eligible to invest in the Scheme, except Non-resident Individuals (NRIs) / Persons of Indian Origin (PIOs). NRIs / PIOs may invest in the Scheme, when present in India, as lump-sum subscription and / or switch transaction (other than systematic transactions) only through physical form and upon submission of such additional documents / undertakings, as may be stipulated by the AMC / Trustee from time to time and subject to compliance with all applicable laws and regulations prior to investing in the Scheme.
- (e) NRIs residing in Non-Compliant Countries and Territories (NCCTs) as determined by the Financial Action Task Force (FATF), from time to time.
- (f) Religious and charitable trusts, wakfs or other public trusts that have not received necessary approvals and a private trust that is not authorized to invest in mutual fund schemes under its trust deed. The Mutual Fund will not be responsible for or any adverse consequences as a result of an investment by a public or a private trust if it is ineligible to make such investments.
- (g) Any other person determined by the AMC or the Trustee as not being eligible to invest in the Scheme.

The Units are not public securities under the relevant statutes and any religious and charitable trust that seeks to invest in the Units will require prior approval of the appropriate authority under appropriate enactments which apply to them and appropriate consents under their trust deeds / constitutional documents, if applicable.

The Mutual Fund reserves the right to include / exclude new / existing categories of investors to invest in the Scheme from time to time, subject to the SEBI Regulations and other prevailing laws, if any.

Subject to the SEBI Regulations, any application for Units may be accepted or rejected or further transactions in Units prevented or delayed or withheld or forced redemption of at the applicable NAV subject to entry/exit loads, if any, at the sole and absolute discretion of the Trustee. For example, the Trustee may reject any application for the Purchase of Units if the application is invalid or incomplete or non-compliant with KYC policies if, in its opinion, increasing the size of a Scheme's Unit Capital is not in the general interest of the Unit Holders, or if the Trustee for any other reason does not believe that it would be in the best interest of the Scheme or its Unit Holders to accept such an application.

Should any investor become a US Person after the allotment of the Units to the investor, the Units held by him may be mandatorily redeemed. Additionally, if at any time after the allotment of Units to the investor, it comes to the attention of the AMC that Units are beneficially owned by a US Person, the AMC will have the right to compulsorily redeem such Units.

Where can Investors submit completed Applications

Investors are requested to refer to the list of ISCs / TAPs provided on the last page of the SID. Any additions or deletions to the list are available on the AMC's website (www.edelweissmf.com). Investors can purchase / redeem Units of the Scheme through stock exchange's in accordance with the guidelines issued by SEBI / NSE / BSE / NDSL / CDSL.

How to Apply

Please refer to our website www.edelweissmf.com or the AMFI website for details.

In order to protect investors from frauds, it is advised that the Application Form number / folio number and name of the first investor should be written at the back of the cheque / draft, before they are handed over to any courier / messenger / distributor / ISC.

Please refer to the SAI and Application Form for the instructions.

Application Forms / Transaction Slips for the Purchase of Units of the Scheme will be available at the ISCs / distributors and our website. Application Forms / Transaction Slips filled up and duly signed by the investor or all joint investors (as the case may be) should be submitted along with the cheque / draft / other payment instrument and supporting documents to a Designated Collection Centre. For details of payment, please refer below under - How to pay.

Further, investor may choose to invest through website of our Registrar & Transfer Agent www.karvymfs.com and their mobile application 'KTRACK' (collectively called 'Karvy's electronic platforms').

The above facility will be available for all schemes of the Fund except Exchange Traded Funds.

The uniform cut off time as prescribed under the SEBI (Mutual Funds) Regulations, 1996 and as mentioned in SIDs / KIMs of the respective schemes of the Fund will be applicable for transactions received through Karvy's electronic platforms and the time of receipt of transaction recorded on the server of Karvy will be reckoned as the time of receipt of transaction for the purpose of determining applicability of NAV, subject to credit of funds to bank account of scheme(s) wherever applicable.

The facility to transact in eligible schemes of Edelweiss Mutual Fund through Karvy's electronic platforms is available subject to such operating guidelines, terms and conditions as may be prescribed from time to time by Karvy, Edelweiss Asset Management Limited / Edelweiss Trusteeship Company Limited and applicable laws for the time being in force.

Additional Purchases and Redemptions may be communicated through facsimile instructions ("Facsimile Instructions") and the AMC shall not require other written confirmation in respect of such Facsimile Instructions. Such Facsimile Instructions are solely for the convenience, and at the risk, of the Unit Holder and the AMC is authorized to act on any Facsimile Instruction which the AMC in its sole discretion believes is transmitted from the Unit Holder.

The AMC shall exercise due care in carrying out its internal verification procedures but shall not be liable for acting in good faith on such Facsimile Instructions which are transmitted from unauthorized persons, which shall be binding on the Unit Holder whether made with or without his authority, knowledge or consent.

Applications should be made in adherence to the minimum amount requirements as mentioned in paragraph A - Minimum amount for applying in the Scheme.

It is mandatory for every applicant to provide the name of the bank, branch, address, account type and number as per SEBI requirements and any Application Form / Transaction Slip without these details will be treated as incomplete. Such incomplete applications are liable to be rejected. The Registrar and Transfer Agent / AMC may ask the investor to provide a blank cancelled cheque or its photocopy for the purpose of verifying the bank account number.

In order to strengthen Know Your Client (KYC) norms and identify every participant in the securities market with their respective PAN / PEKRN, KIN (KYC Identification Number) issued by Central KYC Registry and AADHAAR, thereby ensuring a sound audit trail for all transactions, irrespective of the amount of transaction.

If the investment is being made on behalf of a minor, the KYC of the minor or father or mother or the guardian who represents the minor, should be provided.

Applications received without KYC will be rejected.

For all applications the applicant or in the case of application in joint names, each of the applicants, should mention his / her PAN / PEKRN, KIN (KYC Identification Number) issued by Central KYC Registry and AADHAAR. An application should be complete in all respects before it is submitted.

It will be treated as incomplete and will be liable to be rejected if:

- the PAN / PEKRN, KIN (KYC Identification Number) issued by Central KYC Registry, AADHAAR is not mentioned; and
- any other information or documents as may be required by the AMC or the Trustee have not been submitted together with the Application Form / Transaction Slips.

KYC is mandatory for all investors making investment in mutual funds, irrespective of the amount of investment.

SEBI vide its circulars MIRSD/SE/Cir-21/2011 dated October 05, 2011, MIRSD/Cir-23/2011 dated December 02, 2011 and MIRSD/Cir-26/2011 dated December 23, 2011 had laid down a uniform KYC compliance procedure for all investors with effect from January 1, 2012. SEBI also issued KYC Registration Agency (“KRA”) Regulations 2011 and the guidelines in pursuance of the said Regulations for In-Person Verification (“IPV”).

1. Requirement for the existing investors in mutual funds:

The existing investors in mutual funds who have already complied with the KYC requirement (defined for the purpose of this SID as KYC compliant) and have the KYC compliance letter issued to them by CDSL Ventures Limited are exempt from following the new KYC procedure effective January 01, 2012, but only for the purpose of making investments with any SEBI registered mutual fund.

If, however, the KYC compliant investors would like to deal with any SEBI registered intermediary other than mutual funds, they may have to follow the new KYC compliance procedure.

2. Requirement for the new investors in mutual funds:

All investors other than KYC compliant investors as defined above are required to follow the new KYC compliance procedure as mentioned below while making any investment in the Scheme:

Fill up and sign the KYC application form (for individual investors or non-individual investors as appropriate) available on the AMC’s website i.e. www.edelweissmf.com or www.amfiindia.com or www.cvlindia.com

At the time of transacting with the Mutual Fund, submit, in person, the completed KYC application form along with all the necessary documents as mentioned in the KYC application form with any of the offices of the distributors (qualified as per the following note), Registrar and Transfer Agent of the Mutual Fund and the Mutual Fund; and

Obtain a temporary acknowledgement for submission of all the documents and completion of In-Person Verification (“IPV”);

Note: As per the SEBI circular MIRSD/Cir-26/2011 dated December 23, 2011, it is mandatory for SEBI registered intermediaries to carry out IPV of any investor dealing with a SEBI registered intermediary.

For investments in a mutual fund, the asset management companies, registrar and transfer agents of mutual funds and distributors which comply with the certification process of National Institute of Securities Market or Association of Mutual Funds in India and have undergone the process of “Know Your Distributors” are authorised to carry out the IPV. Unless the IPV process is completed, the investor will not be considered as KYC compliant under the KYC compliance procedure and hence will not be permitted to make any investment in the Scheme.

For investors proposing to invest in the Mutual Fund directly (i.e. without being invested through any distributor), IPV done by a scheduled commercial bank may be relied upon by the Mutual Fund. Once all the documents are verified by a KYC Registered Agency, they will send the investor a letter within 10 (ten) Business days from the date of receipt of necessary documents by them from the Mutual Fund or its Registrar and Transfer Agent informing the investor either about compliance by the investor of the new KYC compliance procedure (“final acknowledgement”) or any deficiency in submission of details or documents.

On the basis of the temporary acknowledgement or the final acknowledgement the investor would be eligible to deal with any of the SEBI registered intermediaries as mentioned in the above mentioned SEBI Circulars.

In order to protect investors from fraudulent encashment of cheques, the SEBI Regulations require that cheques for Redemption of Units specify the name of the Unit Holder and the bank name and account number where payments are to be credited. Hence, all applicants for Purchase of Units / Redemption of Units must provide a bank name, bank account number, branch address, and account type in the Application Form.

Subject to SEBI Regulations, the AMC / Trustee / Mutual Fund has the discretion to prevent further transactions by a unit holder, delay or withhold processing redemption / payout and / or payout of redemption proceeds and / or effect forced redemption of units of the unit holder at the applicable NAV subject to entry / exit loads (without the payment of interest) if the KYC status of that investor is not under "VERIFIED" status, after giving due notice and opportunity in respect of the same. Whilst the AMC / Trustee / Mutual Fund will give due notice and ample opportunities for compliance in respect of the same, it is in the interest of the Applicant to ensure that their KYC status is under "VERIFIED" status and in compliance with the circulars etc. as prescribed by SEBI.

KYC for Micro SIP

Micro SIPs are investments through Systematic Investment Plans (SIPs) upto ₹ 50,000/- per year per investor. Such investments shall be exempt from the requirement of PAN. The PAN requirement shall be exempted if the aggregate of the lump sum investment (fresh purchase & additional purchase) and SIP installments by an investor in rolling 12 months period or financial year i.e. April to March does not exceed ₹ 50,000/- (Rupees Fifty Thousand) (hereafter referred to as "Micro Investments"). However, the requirements of Know Your Customer (KYC) shall be mandatory for all investments, irrespective of the amount of investment.

For the purpose of identifying Micro Investments, the value of investments at the investor level (first holder) will be aggregated and such aggregation shall be done irrespective of the number of folios / accounts under which the investor has invested.

The aforesaid exemption for PAN will be applicable only to Micro Investments made by the individuals being Indian citizens [including Non Resident Indians (NRIs), Joint holders, minors acting through guardian and sole proprietary firms], Person of Indian Origin (PIO), Hindu Undivided Family (HUF), Qualified Foreign Investor (QFI) and other categories of investors will not be eligible for this exemption.

Eligible Investors must attach a copy of the KYC acknowledgement letter containing the PAN Exempt KYC Reference No (PEKRN) issued by the KRA along with the application form. Eligible investors must hold only one PEKRN.

The above-mentioned exemption will not be applicable to normal purchase transactions upto ₹ 50,000/- which will continue to be subject to PAN requirement.

In order to protect investors from fraudulent encashment of cheques, the Regulations require that cheques for Redemption of Units specify the name of the Unit Holder and the bank name and account number where payments are to be credited. Hence, all applicants for Purchase of Units / Redemption of Units must provide a bank name, bank account number, branch address, and account type in the Application Form.

All existing and new non-individual Investors shall provide 'Ultimate Beneficial Ownership (UBO) details at the time of creation of new folio / account or while making additional purchase transactions, including switch transactions.

- Investors should mandatorily provide additional KYC information such as Income details, occupation, Net worth etc as mentioned in the application / supplementary KYC, FATCA & CRS - self certification form (individual & Non-individual).
- FATCA information should be provided in the supplementary KYC FATCA & CRS - self certification form (individual & Non-individual) at the time of creation of new folio / account. The Application Form(s) are available at the Investor Service Centers of Edelweiss Asset Management Limited (AMC) and on the AMC website.
- For account opened between July 1, 2014 and October 31, 2015 and certain accounts opened till June 30, 2014, the AMC shall reach out to the investors to seek the requisite information / declaration which have to be submitted by investors on or before the date mentioned in the letter. In case the information is not received from the investors on or before such date, the account shall be treated as reportable account.

- For “KYC-On Hold” cases, investors need to submit missing information or update pending KYC related information with the Fund / Registrar and Transfer Agent / KYC Registration Agency to enable the Fund / AMC to process valid purchase / additional purchase / switch transactions request in the Schemes of the Fund received on or after the effective date. However, the investors enrolled under Systematic Investment Plan (SIP), Systematic Transfer Plan (STP), Dividend Sweep Facility etc. registered till October 31, 2015 will continue to be processed. This is applicable for new as well as existing investors.
- Automatic Exchange of Information (“AEOI”) / Common Reporting Standard (“CRS”) The Organization for Economic Co-operation and Development (OECD) has developed the Standard for Automatic Exchange of Financial Account Information in Tax Matters whereby jurisdictions that have entered into bilateral or multilateral AEOI agreements will share information on investors resident in these jurisdictions. The scope and application of information reporting and exchange pursuant to AEOI / CRS may vary depending on each local jurisdiction’s implementation of AEOI / CRS.
- As of 16 December 2015, 77 countries have signed the multilateral agreement including Australia, British Virgin Islands, and Cayman Islands, People’s Republic of China, India, Japan, Korea and United Kingdom.
- A prospective investor should seek advice on the effects with respect to the implementation of the AEOI / CRS from its own tax advisor based on its particular circumstances.

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

How to Pay

All cheques / drafts must be drawn in favour of “Edelweiss Multi-Cap Fund” or “Edelweiss Multi-Cap Fund A/c First Investor Name” or “Edelweiss Multi-Cap Fund A/c Permanent Account Number”. They should be crossed “Account Payee only”. A separate cheque, instruction or bank draft must accompany each application.

1. Third Party Payments

In accordance with AMFI Best Practice circular no. 135/BP/16/10-11 dated 16 August 2010, with effect from 15 November 2010, no Third Party Payments shall be accepted in any of the schemes of Edelweiss Mutual Fund. However, under the following exceptional circumstances the third party cheques may be accepted:

- a) Payment by Parents / Grand-Parents / Related Persons on behalf of a minor in consideration of natural love and affection or as gift for a value not exceeding ₹ 50,000/- (Fifty Thousand Rupees only) (each regular Purchase or per SIP installment). However this restriction will not be applicable for payment made by a guardian whose name is registered in the records of Mutual Fund in that folio.
- b) Payment by employer on behalf of employee through payroll deductions.
- c) Custodian on behalf of an FPI or a client.
- d) Payment by AMC to a distributor empanelled with it on account of commission / incentive etc. in the form of the Mutual Fund Units of the Scheme managed by the AMC through lump sum / one-time subscription, subject to compliance with SEBI Regulations and Guidelines issued by AMFI, from time to time. AMC shall exercise extra due diligence in terms of ensuring the authenticity of such arrangements from a fraud prevention and ensure compliance with provisions of Prevention of Money Laundering Act regarding prevention of money laundering, etc.

Investors submitting their applications in the abovementioned exceptional circumstances are required to provide the following documents without which the applications for subscription of Units will be rejected / not processed / refunded:

- a) Mandatory KYC for investor and the person making the payment i.e. third party. Copy of the KYC application acknowledgement letter of both from the investor and the person making the payment, should be attached along with the application form.
- b) Declaration from the investor and the person making the payment. Declaration by the person making the payment should give details of the bank account from which the payment is made and the relationship with the investor.

Source of Funds

A) If the payment is made by cheque: An investor at the time of his purchase must provide the details of his pay-in bank account (i.e. account from which a subscription payment is made) and his pay-out bank account (i.e. account into which redemption / dividend proceeds are to be paid). The verification of third party cheque will be made on the basis of either matching the pay - in bank account details with the pay-out bank details or by matching the bank account number / name of the first applicant / signature of the first applicant with the name of the account holder / account number / signature on the cheque. If the name is not pre-printed on the cheque or the signature on the cheque does not match, then the first named applicant should submit any one of the following documents:

- copy of the bank pass book or account statement from the bank having the name, account number and address of the investor. (Investors should also bring the original documents along with the documents mentioned. The copy of such documents will be verified with the original documents to the satisfaction of the AMC / Registrar and Transfer Agent. The original documents will be returned across the counter to the investor after due verification.)
- a letter* from the bank on its letterhead certifying that the investor maintains an account with them specifying the account number, type of account, branch, the MICR code of the branch & the IFSC (where applicable).

In case an investor has multiple accounts, investors are requested to register them with the AMC. Pay-in from such registered single or multiple accounts can be treated as first party payments. The process to be followed for registration of multiple bank accounts is detailed under point 2 below.

B) If the payment is made with pre-funded instruments such as Pay Order, Demand Draft, Banker's cheque, etc. (by debiting a bank account), a certificate* (in original) from the issuing banker must accompany the purchase application, stating the account holder's name and the Account number which has been debited for issue of such instrument.

C) The AMC / Registrar and Transfer Agent will not accept any purchase applications from investors if accompanied by a pre-funded instrument issued by a bank against cash for investments of ₹ 50,000/- (Fifty Thousand Rupees only) or more. In case the application is accompanied by the pre-funded instrument issued by bank against cash for less than ₹ 50,000/- (Fifty Thousand Rupees only) then the investor is required to submit a certificate* (in original) obtained from the bank giving name, address and PAN (if available) of the person who has requested for the payment instrument.

*The said letter / certificate should be duly certified by the bank manager with his / her full signature, name, bank seal and contact number. The AMC / Mutual Fund / Registrar and Transfer Agent will check that the name mentioned in the Certificate matches with the first named investor.

D) If payment is made by RTGS, NEFT, ECS, bank transfer, etc., a copy of the instruction to the bank stating the account number debited must accompany the purchase application.

E) Investors transacting through: (i) MFSS / BSE STAR MF Platform under the electronic order collection system for schemes which are unlisted and (ii) Stock Exchange(s) for the listed schemes; will have to comply with norms / rules as prescribed by Stock Exchange(s).

The above broadly covers the various modes of payment for subscriptions in the Scheme. The above list is not a complete list and is only indicative in nature and not exhaustive. Any other method of payment, as introduced by the Mutual Fund, will also be covered under these provisions.

2. Registration of Multiple Banks Accounts

In accordance with AMFI circular no. 135/BP/17/10-11 dated 22 October 2010, the investors are allowed to register Multiple Banks Accounts for pay-in and pay-out. Individual Investors can register up to five bank accounts and Non-individual Investors can register up to ten bank accounts. Multiple Banks Account registration form is available on the website. Investor should use Part A of the Multiple Bank Accounts Registration Form along with any one of the following documents to register bank mandates. If a copy is submitted, investors should bring the original to the office for verification:

- a. Cancelled cheque leaf, or
- b. Bank statement / pass book page with account number, account holder's name and address.

Investor should use the Part B of the Multiple Bank Accounts Registration Form to register one of the registered bank accounts as the default bank account for credit of redemption and dividend proceeds.

The investor, may however, specify any other registered bank accounts for credit of redemption proceeds at the time of requesting for the redemption.

The investor should use the Part C of the Multiple Bank Accounts Registration Form to delete a registered bank account. Investor shall not be allowed to delete a default bank account unless investor registers another registered account as a default account.

In case of any change in registered bank account, a cooling off period of 10 (ten) calendar days shall be made applicable for validation and registration of bank accounts.

In order to prevent fraud and misuse of payment instruments, investors wishing to make payment using a payment instrument (e.g. by cheque, demand draft, pay order, etc.) are strongly urged to follow the order of preference in using payment instruments as below (in descending order of priority):

Payment can be made by one of the following methods:

- Cheque;
- Draft (i.e. demand draft or bank draft);
- A payment instrument (such as pay order, banker's cheque, etc.); or
- Electronic instructions (if mandated)

The cheque should be payable at a bank's branch which is situated at and is a member of the Collection Banks' clearing house/zone in the city where the application is submitted to a Designated Collection Centre.

An investor may invest through a distributor or bank with whom the AMC has made an arrangement, whereby payment may be made through ECS/NEFT/RTGS or in any manner acceptable to the AMC, and is evidenced by receipt of credit in the bank account of the Mutual Fund.

Further for the benefit of investors, the RTGS charges up to the limit of ₹ 100/- (One Hundred Rupees only), for investments into the schemes of Edelweiss Mutual Fund, which shall be borne by the AMC.

The following modes of payment are not valid, and applications accompanied by such payments are liable to be rejected.

- Outstation cheques (i.e. if the cheque is payable at a bank's branch which does not participate in the local clearing mechanism of the city where the application is submitted).
- money orders or postal orders.
- Post dated cheques.

As per SEBI Circular No. CIR/IMD/DF/21/2012 dated September 13, 2012 and Circular No. CIR/IMD/DF/10/2014 dated May 22, 2014 investors can invest upto ₹ 50,000 per financial year in cash.

Cash will be accepted subject to internal restrictions of Edelweiss Asset Management Limited.

If the applicant is resident of a city, the banking clearing circle of which is different from that of any ISC as designated by the AMC from time to time, the AMC shall bear the bank charges for the demand draft(s).

Applications accompanied by cheques/drafts not fulfilling the above criteria are liable to be rejected.

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

Payments by NRIs / PIOs and FPIs

(i) Repatriable basis

In the case of NRIs /PIOs, payment may be made either by inward remittance through normal banking channels or out of funds held in a NRE Rupee account / FCNR account.

FPIs may pay their subscriptions either by inward remittance through normal banking channels or out of funds held in a NRE Rupee account maintained with the designated branch of an authorised dealer in accordance with the relevant exchange management regulations.

	<p>(ii) Non-repatriable basis</p> <p>In the case of NRIs / PIOs payment may be made either by inward remittance through normal banking channels or out of funds held in an NRE account / FCNR account / NRO account.</p>
<p>How to Redeem</p>	<p>A Transaction Slip can be used by the Unit Holder to request for Redemption. The requisite details should be entered in the Transaction Slip and submitted at an ISC or the AMC offices. Transaction Slips can be obtained from any location of the ISCs or the AMC offices.</p>
<p>Restrictions on Redemptions</p>	<p>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:</p> <ul style="list-style-type: none"> (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). <p>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.</p> <p>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.</p>
<p>Special facilities available</p>	<p>1. SYSTEMATIC INVESTMENT PLAN (SIP)</p> <p>This facility enables investors to save and invest periodically over a period of time. It is a convenient way to “invest as you earn” and affords the investor an opportunity to enter the market regularly, thus averaging the acquisition cost of Units. The conditions for investing in SIP will be as follows:</p> <ul style="list-style-type: none"> (a) The date of the cheque shall be the same as the date of the application . Alternatively, the payment under SIP may be made through a distributor with whom the AMC has made an arrangement for payment of investment money through ECS / NEFT / RTGS or in any manner acceptable to the AMC. (b) The SIP can be made daily (all business days of the month) / weekly (7th, 14th, 21st, 28th of the month) / fortnightly (10th and 25th of the month) / monthly (any date except last 3 days of the month) / quarterly (any date except last 3 days of the month) specified by the Unit Holder. In case the chosen day / date falls on a Non-Business Day, the SIP will be processed on the immediate next Business Day. (c) All payment instructions / installments shall be of equal amounts. (d) The minimum amount of each installment(s) shall be ₹ 1,000 (Rupees One Thousand only). (e) The aggregate of such cheques / payment instructions shall not be less than ₹ 6,000 (Rupees Six Thousand only) . There is no upper limit for the Purchase for a single SIP installment(s) or in aggregate. (f) If the previous folio number is not mentioned, the extension of an existing SIP will be treated as a new SIP on the date of such application and all the above conditions need to be met. (g) The load structure prevailing at the time of submission of the SIP application (whether fresh or extension) will apply for all the instalments indicated in such application. (h) In case of cancellation of a SIP or payment instructions not honoured, the AMC may reduce the number of Units allotted or to be allotted to the investor. (i) With effect from November 28, 2016 fresh registration under the SIP through post dated cheques will not be accepted. <p>The Units will be allotted to the investor at the Applicable NAV on the respective dates on which the investments are effected to be made. However, if any of the dates on which an investment is sought to be made is a non Business Day, the Units will be allotted at the Applicable NAV of the next Business Day. Any Unit Holder can avail of this facility subject to certain terms and conditions detailed in the Application Form. This facility is available only if the Application Form / Transaction Slip along with the post-dated cheques / ECS mandate / payment instructions is handed over to an ISC/Designated Collection Centre.</p>

The option to hold Units in dematerialized form shall not be available under SIP.

Investors should note that an application for SIP can be submitted at Designated Collection Centres.

For applicable Loads through SIP please refer to Section IV - “Fees and Expenses” below in this SID.

2. SYSTEMATIC WITHDRAWAL PLAN (SWP)

This facility enables the Unit Holders to withdraw sums from their Unit accounts in the Scheme at periodic intervals through a one-time request. The SWP can be made daily (all business days of the month) / weekly (7th, 14th, 21st, 28th of the month) / fortnightly (10th and 25th of the month) / monthly (any date except last 3 days of the month) / quarterly (any date except last 3 days of the month) specified by the Unit Holder. In case the chosen day / date falls on a Non-Business Day, the SWP will be processed on the immediate next Business Day. The minimum amount in rupees for withdrawal under the SWP facility shall be ₹ 1000 (Rupees One Thousand only), while the minimum number of Units for withdrawal shall be 100 (Hundred) Units.

The withdrawals will commence from the start date mentioned by the Unit Holder in the Application Form for the facility, provided such date is a Business Day. The Units will be redeemed at the Applicable NAV on the respective dates on which such withdrawals are effect. However, if any of the dates on which the Redemption is sought is a non-Business Day, the Units will be redeemed at the Applicable NAV of the next Business Day. This facility is explained by way of an illustration below:

Date	Amount invested (₹)	Amount withdrawn under SWP (₹)	Assumed NAV* per Unit (₹)	Units redeemed	Units Balance**	Value after SWP (₹)
01-Jan-13	100,000.00		10		10,000	100,000.00
05-Feb-13		1,000.00	10.15	98.522	9,901	100,500.00
05-Mar-13		1,000.00	10.25	97.561	9,804	100,490.15
05-Apr-13		1,000.00	10.35	96.618	9,707	100,470.54
06-May-13		1,000.00	10.45	95.694	9,612	100,441.27
05-Jun-13		1,000.00	10.55	94.787	9,517	100,402.43
05-Jul-13		1,000.00	10.65	93.897	9,423	100,354.11
05-Aug-13		1,000.00	10.75	93.023	9,330	100,296.40
05-Sep-13		1,000.00	10.85	92.166	9,238	100,229.39
07-Oct-13		1,000.00	10.95	91.324	9,146	100,153.17
05-Nov-13		1,000.00	11.05	90.498	9,056	100,067.81
05-Dec-13		1,000.00	11.25	88.889	8,967	100,878.99
05-Jan-14		1,000.00	11.35	88.106	8,879	100,775.69

** Previous balance less Units redeemed.

For applicable load on Redemptions through SWP please refer to Section IV - Fees and Expenses, “C. Load Structure”.

3. SYSTEMATIC TRANSFER PLAN (STP)

This facility enables Unit Holders to transfer fixed amounts from their accounts in the Scheme to the other schemes launched by the Mutual Fund from time to time. The STP can be made daily (all business days of the month) / weekly (7th, 14th, 21st, 28th of the month) / fortnightly (10th and 25th of the month) / monthly (any date except last 3 days of the month) / quarterly (any date except last 3 days of the month) specified by the Unit Holder. The provision of minimum Purchase / Redemption amount with respect to the Scheme will not be applicable for transfers made under this facility. The transfer will commence from the date mentioned by the Unit Holder in the Application Form for the facility (provided such date is a Business Day).

In case the chosen day/date falls on a Non-Business Day, the STP will be processed on the immediate next Business Day. The Units will be allotted/redeemed at the Applicable NAV of the Business Day on which such investments /withdrawals are affected. In case the day on which the investment / withdrawal is sought to be made is not a Business Day for the Scheme, then the application for the facility will be deemed to have been received on the immediately following Business Day. The minimum amount in Rupees for switch under the STP facility shall be ₹ 1000/- (One Thousand Rupees only), while the minimum number of Units shall be 100 (one hundred) Units, whichever is less. In case the minimum balance would fall below these limits immediately after any transfer under the STP facility, the AMC has the discretionary but not the obligation to transfer all the Units.

4. REGULAR PAYOUT FACILITY ('THE RP FACILITY')

The RP Facility will enable investors to withdraw / redeem a fixed percentage of the specified amount from their investments in the Eligible Schemes at a predefined frequency as specified at the time of registering for the RP Facility. Investor / unit holders are requested to take note of the terms and conditions of the RP Facility as stated in the Regular Payout Facility Form, effective from September 29, 2017.

5. TRIGGER

Trigger acts as a financial planning tool for information & initiating action. The unit holder can specify a specific event / action, which may be related to time or a specific event / action in advance and when this event / action takes place the trigger will get activated. This helps the unit holders to minimize the loss and/or timely book the profits. Thus, this facility enables the unit holder to keep track of his investments without having to put in time and effort to track portfolio movements on a regular basis. Triggers can broadly be classified in two types i.e. Time Based & Event Based trigger.

1. **Time-based triggers** - Time-based triggers are actioned on the day and / or date opted by the investor. For example, if Investor opted for particular day or date trigger & if he wishes to gift some units to his mother on her birthday, a trigger could be set based on the date as requested by the Unit holder.
2. **Event-based triggers** - Investor can also set triggers based on the occurrence of a particular external event that affects the value of investment. For example,
 - Investment value - Change in the value of investment held by unit holder by certain percentage / value (rise / fall) then trigger can be activated. Percentage change in value of units will be calculated on the amount invested by the unit holders.
 - Capital Appreciation/Depreciation - If investment value appreciates / depreciates by certain percentage / value (rise/fall) trigger will be activated.
 - Change in NAV-Change in the NAV by certain percentage (rise / falls) on Invested NAV then trigger will be activated.
 - S&P BSE Sensex / NSE Nifty- If S&P BSE Sensex / NSE Nifty changes by certain percentage / points (rise /falls) trigger will be activated. Only end of day closing points of BSE / NSE will be considered for activating the trigger. Percentage rise / falls will be calculated by taking the base index as on the investment date.

Investors can opt for the following Trigger Facilities:

- **Gain Switching Mechanism Facility (GSM Facility)** - This facility enables an investor to switch a fixed percentage of Capital Appreciation from the Source Scheme to a Target Scheme at a predetermined frequency. Edelweiss Mid Cap Fund is a part of the Source Scheme for this facility.
- **Prepaid STP** - This facility enables an investor to switch a fixed percentage of the investment amount from the Source Scheme to the Target Scheme/s whenever there is a fall in Nifty 50 Index level by a certain percentage from the previous Business Day's closure. Edelweiss Multi-Cap Fund is a part of Target Scheme for this facility.
- **Prepaid SIP** - This facility enables investors to invest a predetermined amount in any of the Eligible Schemes of the Fund whenever there is a fall in Nifty 50 Index level by a certain percentage from the previous Business Day's closure, by providing an auto debit mandate from their bank. Edelweiss Multi-Cap Fund is a part of the eligible scheme for this facility.
- **Goal Progression SIP (GpRS)** - GPrS Facility will enable the investor/unit holder to specify a goal along with the target amount which the investor wish to achieve by investing through Systematic Investment Plan ("SIP") under the Eligible Schemes of the Fund. This Facility will 'Alert' the investor (by way of Email / SMS) once the target amount as specified by the investor is achieved.

If the investor fails to mention the Action to be taken on fulfillment of the trigger opted by him, the default action would be 'Alert', which means that an alert will be triggered to his registered mobile/email id.

Note:

In case the investor opts for both normal redemption and trigger based redemption in a redemption request, the redemption request would be processed as a normal redemption request and would not be registered as trigger based redemption.

For further details on Trigger facility, please refer SAI.

6. INVESTMENT THROUGH CORPORATE PLATFORM

Under this facility subscription is allowed viz. "Investment through Corporate Platform" for the employees / officers of Corporates.

Through this facility, if the Corporate provides direct credit of their employees'/officers' investments either through SIP or lumpsum into the Scheme's bank account, the requirement for submitting cheque/cancelled cheque during initial (first time) investment shall be waived off. Further, in case of SIP the frequency and the date will be customized by the AMC, at its discretion with effect from January 22, 2018.

Lien on Units for Loans

Units may be offered as security by way of a lien/charge in favour of scheduled banks, financial institutions, non-banking finance companies or any other body. The Registrar and Transfer Agent will note and record the lien against such Units. A standard request letter for this purpose is available on request with the Registrar and Transfer Agent or the AMC.

The Unit Holder will not be able to redeem / switch Units under a lien until the lien holder provides written authorization to the Mutual Fund / AMC / Registrar and Transfer Agent that the lien/charge may be vacated. As long as Units are under lien, the lien holder will have complete authority to exercise the lien, thereby redeeming such Units and receiving payment proceeds. In such instance, the Unit Holder will be informed by the Registrar and Transfer Agent through an account statement. In no case will the Units be transferred from the Unit Holder to the lien holder. [Dividends declared on Units under lien will be paid / re-invested to the credit of the Unit Holder and not the lien holder unless specified otherwise in the lien letter.

Account Statements

For normal transactions during ongoing sales and repurchase:

1. The AMC shall allot the 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 an account statement from the Unit Holders. For ongoing period, a 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 an account statement received from a Unit Holder, the account statement shall be sent to the Unit Holder within 5 (five) Business Days from the receipt of such request.
2. For the purpose of sending CAS, common investors across mutual funds shall be identified by their PAN / PEKRN.
3. Unit Holders whose folio(s) are not updated with PAN / PEKRN details shall not receive a CAS. The Unit Holders are therefore requested to ensure that the folio(s) are updated with their PAN / PEKRN.

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

Further, the CAS detailing holdings across all schemes of all mutual funds at the end of every 6 (six) calendar months (i.e. September / March), shall be sent by mail / e-mail on or before the 10th day of succeeding calendar month, to all such Unit Holders in whose folios no transaction has taken place during that period. The half yearly CAS will be sent by e-mail to the Unit Holders whose e-mail address is available, unless a specific request is made to receive the same in physical form. Allotment of Units and dispatch of account statements to [NRIs / FPIs will be subject to RBI approval. Upon allotment of Units an account statement will be sent to each Unit Holder stating the number of Units allotted.

With effect from 1 October, 2010 mutual fund units held in dematerialized account only are freely transferable in accordance with SEBI Circular no. CIR/IMD/DF/10/2010 dated 18 August 2010. The Trustee may issue a Unit Certificate in lieu of the account statement in respect of the Units held to such Unit Holders who request for the same, after receipt of a specific request from the Unit Holder. The Trustee reserve the right to make the Units transferable at a later date subject to SEBI Regulations issued from time to time. In view of the same, additions/deletion of names will not be allowed under any folio of the Scheme.

The above provisions in respect of deletion of names will not be applicable in case of death of Unit Holder (in respect of joint holdings) as this is treated as transmission of Units and not transfer.

Redemption

PAYMENT OF PROCEEDS

1. Resident Investors

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 and Transfer Agent).

The Mutual Fund will endeavour to dispatch the Redemption proceeds within 3 (three) Business Days from the acceptance of the Redemption request, but not beyond 10 (ten) Business Days from the date of acceptance of the Redemption request. If the payment is not made within the period stipulated in the SEBI Regulations, the Unit Holder shall be paid interest at 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 and Transfer Agent's records, will be mentioned in the cheque. The cheque will be payable 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 and Transfer Agent's records may be credited with the Redemption proceeds.

The AMC provides direct credit facility with 10 banks currently. Please refer to section "Instructions & Notes" in the CAF for further details.

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 dispatch 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 and Transfer Agent are not responsible for any delayed delivery or non-delivery or any consequences thereof, if the dispatch has been made correctly as stated in this paragraph.

2. Non-Resident Indian Investors

For NRIs, Redemption proceeds will be remitted depending upon the source of investment as follows:

(a) Repatriation Basis

When Units have been purchased through remittance in foreign exchange from abroad or by cheque / draft issued from proceeds of the Unit Holder's FCNR account or from funds held in the Unit Holder's NRE Rupee account kept in India, the proceeds can be remitted to the Unit Holder in foreign currency (any exchange rate fluctuation will be borne by the Unit Holder). The proceeds can also be sent to his Indian address for crediting to his NRE account / FCNR account / NRO account, if desired by the Unit Holder.

(b) Non Repatriation Basis

When Units have been purchased from funds held in the Unit Holder's NRO account, the proceeds will be sent to the Unit Holder's Indian address for crediting to the Unit Holder's NRO account.

For FPIs, the designated branch of the authorised dealer may allow remittance of net sale / maturity proceeds (after payment of taxes) or credit the amount to the FCNR account or NRE Rupee account of the FPI maintained in accordance with the approval granted to it by the RBI.

The Scheme will not be liable for any delays or for any loss on account of any exchange fluctuations, while converting the Rupee amount in foreign exchange in the case of transactions with NRIs / FPIs.

The Scheme may make other arrangements for effecting payment of Redemption proceeds in future.

The Unit Holder has the option to request for Redemption either in amount in Rupees or in number of Units.

Units purchased by cheque may not be redeemed until after realisation of the cheque. In case the investor mentions the number of Units as well as the amount, then the amount will be considered for processing the Redemption request. In case the investor mentions the number of Units or the amount in words and figures, then the value in words will be taken for processing the Redemption request.

	<p>If the redemption request amount exceeds the balance lying to the credit of the Unit Holder's said account, then the Scheme shall redeem the entire amount lying to the credit of the Unit Holder's account in the Scheme.</p> <p>If an investor has purchased Units on more than 1 (one) Business Day, the Units purchased prior in time (i.e. those Units which have been held for the longest period of time), will be redeemed first and / or are deemed to have been redeemed first, i.e. on a first in first out basis except when the Unit Holder specifically requests Redemption of Units purchased on specific date(s). If multiple Purchases are made on the same day, the Purchase appearing earliest in the account statement will be redeemed first.</p> <p>The minimum amount in Rupees for Redemption shall be ₹ 1,000/- (One Thousand Rupees only), or 100 (one hundred) Units or account balance, whichever is less.</p> <p>The Mutual Fund will endeavour to dispatch the Redemption proceeds to the Unit Holders normally within 3(three) Business Days from the date of acceptance of the Redemption request; however investors should be aware that regulatory timelines currently specify 10 (ten) Business Days.</p>
Delay in payment of Redemption Proceeds	<p>The AMC shall be liable to pay interest to the Unit Holders at such rate as may be specified by SEBI for the period of such delay (presently at 15% per annum). Interest shall be payable if there is a delay in payment of Redemption proceeds beyond the regulatory timelines stipulated by SEBI.</p>
Bank Account Details	<p>As per the directives issued by SEBI, it is mandatory for applicants to mention their bank account numbers in their applications for Purchase or Redemption of Units. If the Unit Holder fails to provide the bank mandate, the request for Redemption would be considered as not valid and the Mutual Fund retains the right to withhold the Redemption request or the Redemption proceeds until a proper bank mandate is furnished by the Unit Holder and the provision with respect of penal interest in such cases will not be applicable / entertained.</p>
Policy for PEPs	<p>Where an investor is identified as a PEP, he shall be subject to Enhanced Due Diligence (EDD) as required under SEBI Guidelines and Circulars. In case of a PEP failing to comply with such policies as are adopted by the AMC from time to time in respect of Anti-Money laundering as specified by SEBI, the AMC / the Mutual Fund / the Trustee shall have absolute discretion to freeze the folios of the investor(s), reject any application(s) / allotment of units, delay or withhold processing / payout of redemption proceeds and / or effect forced redemption of unit holdings of the investor at the applicable NAV subject to entry / exit loads (without the payment of interest) after giving due notice and ample opportunities to do so and in circumstances as may be warranted as specified in SEBI Circulars and Guidelines.</p>

C. PERIODIC DISCLOSURES

Net Asset Value This is the value per Unit of the Scheme on a particular day. Investors can ascertain the value of their investments by multiplying the NAV with their Unit balance.	<p>The AMC will calculate and disclose the first NAV of the Schemes within a period of 5 (five) Business Days from the date of allotment of the Units after the close of the New Fund Offering ("NFO") Period. Thereafter, the NAV of the Schemes shall be calculated for each Business Day and disclosed by 9.00 p.m on the same day. The NAV of the Schemes shall be made available at all ISCs of the AMC on every Business Day. The AMC will additionally publish the NAV for each Business Day in two daily newspapers having nationwide circulation.</p> <p>The AMC shall update the NAVs on the website of the Mutual Fund (www.edelweissmf.com) and that of the Association of Mutual Funds in India ("AMFI") (www.amfiindia.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 and reported to SEBI. All delays would be reported to AMFI and SEBI and the Mutual Fund shall issue a press release providing reasons and explaining when the Schemes would be able to publish the NAVs. Investors may also call our Toll free number 1800 425 0090. Callers outside India, mobile users, other landline users may dial. +91-040-23001181. The Toll Free Number and the Non-Toll Free Number will be available between 9.00 am to 7.00 pm from Monday to Saturday.</p>
Monthly / Half yearly Disclosures Portfolio / Financial Results This is a list of Securities where the corpus of the Scheme was invested at the specified date. The market value of these investments is also stated in portfolio disclosures.	<p>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. Portfolio of the Scheme shall be published in 1 (one) national English daily newspaper having nationwide circulation and in a local daily newspaper in Mumbai before the expiry of one month from the close of each half year.</p> <p>The Mutual Fund shall, before the expiry of one month from the close of each half year (31 March and 30 September) disclose its unaudited financial results 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 1 (one) national English daily newspaper having nationwide circulation and in a local daily newspaper in Mumbai.</p>

Annual Report

An annual report of the Scheme will be prepared as at the end of each financial year (31 March) 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. Annual report will be available for inspection at the registered office of the Mutual Fund and a copy thereof on request will be sent to the Unit Holders on payment of a nominal fee.

In case of Unit Holders whose email addresses are available to the Mutual Fund, the AMC shall send the annual report of the Scheme only by email. In case of the Unit Holders who wish to receive the annual report in physical form they should indicate the same to the AMC.

In case of Unit Holders whose email addresses are not available with the Mutual Fund, the AMCs shall communicate to the Unit Holders to obtain their email addresses for registration of the same in their database.

The AMC shall display the link of the Scheme annual report or abridged summary prominently on its website and make the physical copies available to the Investors at its registered office at all times.

Associate Transactions

Please refer to the SAI.

Taxation

The information is provided for general information only. However, in view of the individual nature of the implications, each investor is advised to consult his or her own tax advisors/authorised dealers with respect to the specific amount of tax and other implications arising out of his or her participation in the Scheme.

As per section 10(38) of the Income Tax Act, Equity Oriented Fund means a fund where the investible funds are invested by way of equity shares in domestic companies to the extent of more than 65% of the total proceeds of such fund and which has been set up under a Scheme of a Mutual Fund specified under section 10(23D) of the Income Tax Act, 1961. The Percentage of holding of the equity fund shall be computed with reference to the annual average of the monthly average of the opening and closing figure.

The Scheme's corpus shall predominantly be invested in equity and equity related securities including equity derivatives in the Indian and international markets. However, in order to protect its objective of giving absolute returns with low volatility, the Scheme may even invest its corpus largely in debt and money market securities. In such a situation, the Scheme may at any point of time lose its status of an equity oriented Scheme and such conversion may have tax consequences. It may be noted that no prior intimation/indication would be given to investors in such cases.

In such an aforesaid situation where investment in domestic equity shares is below 65% as explained above, tax provisions of an Equity Oriented Scheme may not be applicable for such a period where the Scheme is not classified as equity oriented Scheme under the Income Tax Act, 1961. Consequently, tax provisions as summarized in table 2 below would be applicable. Investors are requested to examine the asset allocation from time to time for every purchase / transfer / redemption before claiming tax exemptions available for Equity Oriented Schemes.

The Information is provided only for general information purposes. However, in view of the individual nature of the implications, each investor is advised to consult his or her or its own tax advisors/ authorised dealers with respect to the specific amount of tax and other implications arising out of his or her or its participation in the Scheme. The tax to the investors and the Mutual Fund are based on status of the Scheme.

As per section 10(38) of the Act, Equity Oriented Fund means a fund where the investible funds are invested by way of equity share in domestic companies to the extent of more than 65% of the total proceeds of such fund and which has been set up under a Scheme of a Mutual Fund specified under section 10(23D) of the Income Tax Act, 1961. The Percentage of holding of the equity fund shall be computed with reference to the annual average of the monthly averages of the opening and closing figures.

In case the Scheme is categorized as Equity Oriented Fund, the tax status will be as follows:

TAX STATUS FOR EQUITY ORIENTED FUND			
Tax on Dividend Distributed	Resident Investors	Non resident investors	Mutual Fund
	Nil	Nil	10% From AY 2019-20 onwards any income distributed by mutual fund being an equity oriented fund, the mutual fund is liable to pay additional income tax at the rate of 10% on the income so distributed. Hence effective rate is 11.648% (10% + Surcharge 12% + Cess 4%)

Tax on Capital Gains :	Resident Individuals & HUF	FII's/ Overseas financial Organisations	Mutual Fund
Long Term	Nil (*)	Nil (*)	Nil
Short term	15%	15%	Nil
	Partnership Firms	Non resident Indians	
Long Term	Nil (*)	Nil (*)	
Short term	15%	15%	
	Indian Companies	Foreign Companies	
Long Term	Nil (*)	Nil (*)	
Short term	15%	15%	

Note:

(*) From AY 2019-20 (FY 2018-19) Any Long Term Capital Gains arising on transfer of unit of an equity oriented mutual fund will be taxable at 10% without indexation benefit of such capital gains exceeding ₹ 1,00,000/-. No Chapter VI-A or rebate will be allowed from this capital gains. The tax rate in case of Capital Gains tax would be increased by a surcharge of:

- 7% in case of domestic corporate unit holders where the income exceeds ₹ 1 crore but is less than 10 crores and 12% where it exceeds ₹ 10 crores.
- 2% in case of foreign corporate unit holders where the income exceeds ₹ 1 crore is less than 10 crores, 5% where income exceeds ₹ 10 crores.
- At the rate of 12% in case of Partnership Firm, , Local Authorities and Co-operative Societies where income exceeds ₹ 1 crore.
- In case of Individuals, Hindu Undivided Family, AOP, Artificial Juridical Person and BOI at the rate of 10% where the income exceeds ₹ 50 lakhs but does not exceed ₹ 1 crore and 15% where income exceeds ₹ 1 crore.

In addition to the above, Education cess @2% and Secondary and higher education cess @ 1% is applicable for all categories of Tax Payers.

(From AY 2019-20 onwards education and secondary and higher education cess of 3% will be replaced by Health and education cess of 4%)

In case the Scheme does not fulfill the criteria of an Equity Oriented fund as specified under Income Tax Act, 1961, the tax status will be as stated below (Table - 2):

TAX STATUS FOR FUND OTHER THAN EQUITY ORIENTED FUND			
Units of mutual fund other than equity oriented fund shall be a short term capital asset if the period of holding is less than 36 months.			
Tax on Dividend Distributed	Resident Investors	Non resident investors	Mutual Fund
	Nil	Nil	25% on income distributed to any person being an individual or HUF. 30% on income distributed to any other person. The basic rates for Dividend Distribution Tax shall be first grossed up and then shall be increased by surcharge of 12%, and education cess & secondary and higher education cess of 3% (for the AY 2018-19) shall be levied for all categories of Tax Payers From AY 2019-20 onwards education and secondary and higher education cess of 3% will be replaced by Health and education cess of 4%.
Tax on Capital Gains:	Resident Individuals & HUF	FII's / Overseas Financial Organisations	Mutual Fund
Long Term	20% with Indexation	10% u/s. 115AD	Not Applicable
Short term	Applicable Slab Rates	30%	

	Partnership Firms	Non resident Indians	
Long Term	20% with Indexation	20%	
Short term	30%	Applicable Slab Rates	
	Indian Companies	Foreign Companies	
Long term	20% with Indexation	20%	
Short term	30% (25% for domestic companies having total turnover/gross receipts up to ₹ 50 crore during financial year ('FY') 2015-16 and 25% for domestic companies having total turnover/gross receipts upto ₹ 250 Crores during financial year (FY) 2016-17	40%	

Note 1: In case of capital Gains Tax, the tax rate would be increased by a surcharge of:

- 7% in case of domestic corporate unit holders where the income exceeds ₹ 1 crore but is less than 10 crores and 12% where it exceeds ₹ 10 crores.
- 2% in case of foreign corporate unit holders where the income exceeds ₹ 1 crore but is less than 10 crores 5% where it exceeds ₹ 10 crores.
- In case of Individuals, Hindu Undivided Family, AOP, BOI and Artificial Juridical Person at the rate of 10% where the income exceeds ₹ 50 lakhs but does not exceed ₹ 1 crore and 15% where income exceeds ₹ 1 crore.
- In case of Firms, Co-operative Societies and Local Authorities at the rate of 12% where income exceeds ₹ 1 crore.

Further, education cess @ 2% and secondary and higher education cess @ 1% shall also be applicable for AY 2018-19. From AY 2019-20 onwards education and secondary and higher education cess of 3% will be replaced by Health and education cess of 4%.

Note 2: Non Equity Oriented Fund will not attract securities transaction tax (STT).

Note 3: In case if the Income is treated as Business Income, then the relevant Income Tax provisions would be applicable.

For further details on taxation please refer to the clause on Taxation in the SAI.

The above is intended as a general guide only and does not necessarily describe the tax consequences for all types of investors in the Scheme and no reliance, therefore, should be placed upon them. Each investor is advised to consult his or her own tax consultant with respect to the specific tax implications.

Investor Services

Any complaints should be addressed to Mr. Mayur Jadhav of the AMC, who has been appointed as the investor relations officer. He can be contacted at:

Address:

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

Contact Details:

Tel. No. (022) 40933400 / 40979821

Fax no. (022) 40933401 / 40933402 / 40933403

E-mail id: EMFHelp@edelweissfin.com

D. COMPUTATION OF NAV

A. Calculation of NAV

The NAV of the Scheme shall be calculated by the method shown below:

$$\text{NAV (₹)} = \frac{\begin{aligned} &(\text{Market or fair value of the Scheme's investments + receivables + accrued income + other assets}) \\ &- (\text{accrued expenses + payables + other liabilities and provisions}) \end{aligned}}{\text{No. of Units outstanding under the Scheme}}$$

The valuation of the Scheme's assets and calculation of the Scheme's NAV shall be subject to audit on an annual basis and such regulations as may be prescribed by SEBI from time to time.

The first NAV will be calculated and announced within a period of 5 (five) Business Days after the allotment of the Units. Subsequently, the NAV shall be calculated on all Business Days and announced on the same Day by 9:00 pm.

NAV will be calculated up to three places for the Scheme.

IV. FEES AND EXPENSES

This section outlines the expenses that will be charged to the Scheme.

TRANSACTION CHARGES FOR APPLICATIONS ROUTED THROUGH DISTRIBUTORS

Applicable only for Regular Plan

In terms of SEBI circular no. i.e. CIR/IMD/DF/13/2011 & CIR/IMD/DF/21/2012 dated August 22, 2011 & September 13, 2012 respectively, as amended from time to time, transaction charge per Subscription of ₹ 10,000/- and above (Ten Thousand Rupees and above) shall be charged to the investors and shall be payable to the distributors (who have not opted out of charging the transaction charge) in respect of the applications routed through the distributors relating to Purchases only (lump sum and SIP), subject to the following:

- For Existing Investors: ₹ 100/- (One Hundred Rupees) per Subscription of ₹ 10,000/- and above (Ten Thousand Rupees and above).
- For New Investors: ₹ 150/- (One Fifty Rupees) per Subscription of ₹ 10,000/- and above (Ten Thousand Rupees and above).
- Transaction charge for SIP shall be applicable only if the total commitment through SIP amounts to ₹ 10,000/- and above (Ten Thousand Rupees and above). In such cases the transaction charge would be recovered in maximum 4 (Four) installments.
- There shall be no transaction charge on Subscriptions below ₹ 10,000/- (Ten Thousand Rupees).
- 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.

The distributors have the option to either opt in or opt out of levying the transaction charges based on the type of product / scheme.

The transaction charges as mentioned above for applications routed through distributors who have not opted out of charging the transaction charges shall be deducted by the AMC from the Subscription amount of the unit holder and paid to the distributors; the balance amount shall be invested in the Scheme.

It is also clarified that as per SEBI circular no. SEBI/IMD/CIR No. 4/168230/09, dated June 30, 2009, upfront commission to distributors shall continue to be paid by the investor directly to the distributor by a separate cheque based on his assessment of various factors including the service rendered by the distributor.

Other expenses are as follows:

A. NEW FUND OFFER (NFO) EXPENSES

Since this is an ongoing scheme, this section shall not apply.

B. ANNUAL SCHEME RECURRING EXPENSES

These are the fees and expenses for operating the Scheme. These expenses include an investment management and advisory fee charged by the AMC, the Registrar and Transfer Agents' fee, marketing and selling costs etc. as given in the table below:

Fees Charged by the Scheme

As per the SEBI Regulations, the following fees and expenses can be charged to the Scheme. Where the total sum of the investment

management fee and advisory fee, and recurring expenses charged to the Scheme shall not exceed 2.50% of the daily average net assets of the Scheme per annum.

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
Investment Management and Advisory Fees	Upto 2.50%
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.	
Goods and Service Tax on expenses other than investment and advisory fees	
Goods and 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 2.50%
Additional expenses under regulation 52 (6A) (c)^	Upto 0.20%
Additional expenses for gross new inflows from specified cities#	Upto 0.30%

Note: Distribution expenses will not be charged in direct plan and no commission shall be paid from direct plan.. The TER of the Direct Plan will be lower to the extent of the abovementioned distribution expenses / commission which is charged in the Regular 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 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 Holder 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, and may change to the extent assets are lower or higher.

The AMC reserves the right to change the estimates; both inter se or in total, subject to prevailing SEBI Regulations.

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.

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	2.50%	0.20%	0.30%
Next ₹ 300 crores	2.25%	0.20%	0.30%
Next ₹ 300 crores	2.00%	0.20%	0.30%
Balance of assets over and above ₹ 700 crores	1.75%	0.20%	0.30%

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

- 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.

- 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 Goods and Service Tax on Investment Management and Advisory Fees, expenses other than Investment Management and Advisory Fees and brokerage and transaction cost as below:

- a. Goods and Service Tax on Investment Management and Advisory Fees: AMC may charge Goods and 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.
- a. Goods and Service Tax on expenses other than Investment Management and Advisory Fees: AMC may charge Goods and 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
- b. * Goods and Service Tax on brokerage and Transaction cost: The Goods and 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 or recurring expenses on the basis of daily or weekly average net assets depending on the periodicity of publication of NAV. Any excess over these limits will be borne by the AMC.

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

Illustration of impact of expense ratio on scheme's returns

To see how expense ratios can affect your investments over time, let's compare the returns of several hypothetical investments that differ only in expense ratio. The following table depicts the returns on a ₹ 10,000 initial investment, assuming an average annualized gain of 8%, with different expense ratios (0.5%, 1%, 1.5%, 2% and 2.5%):

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

Actual Expenses for the Financial Year 2016-17

Plan	Total Recurring expenses as a percentage of Daily / Weekly average net assets
Direct Plan	2.40%~
Regular Plan	3.03%~

~ Excluding Goods and Service Tax.

C. LOAD STRUCTURE

Load is an amount which is paid by the investor to redeem the Units from a Scheme. This amount is used by the AMC to pay commissions to the distributors and to take care of other marketing and selling expenses. Load amounts are variable and are subject to change from time to time. For the current applicable structure, please refer to the website of the AMC (www.edelweissmf.com) or investors may call at (toll free no. "1800 425 0090". Callers outside India, mobile users, other landline users may dial. +91-040- 23001181. The Toll Free Number and the Non-Toll Free Number will be available between 9.00 am to 7.00 pm from Monday to Saturday) or their distributor.

Type of Load	Load Chargeable (% of the Applicable NAV)
Entry Load (For NFO & Ongoing Offer basis)	Nil

Exit Load (For NFO & Ongoing Offer basis)	
For each Redemption	Load Chargeable (% of Applicable NAV)
Within 12 (twelve) months from the date of allotment in respect of Purchase made other than through SIP; and within 12 (twelve) months from the date of allotment in respect of each Purchase made through SIP.	1%
Beyond 12 (twelve) months from the date of allotment	NIL

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

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

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

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

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

Credit of Exit Load to Scheme:

The exit load charged, if any, net of Goods and Service Tax shall be credited to the respective Scheme.

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

No load for units allotted under dividend reinvestment option.

No Exit Loads will be chargeable in case of switches made between different options of the Scheme.

Subject to the Regulations, the Trustee retains the right to change / impose an Exit Load.

To know the latest position on Load structure prior to investing / redemption, investors are advised to refer to the website of the AMC (www.edelweissmf.com) or call at toll free number 1800 425 0090 (MTNL/BSNL) and non toll free number +91 40 23001181, Investors outside India can also contact their distributors.

All Exit Loads are intended to enable the AMC to recover expenses incurred for promotion or distribution and sale of the Units of the Scheme. All Loads will be retained in the Scheme in a separate account and will be utilised to meet the distribution and marketing expenses.

Any surplus amounts in this account may be credited to the Scheme whenever considered appropriate by the AMC.

Load exemptions, if any (Please refer below):

Investors are requested to check the prevailing Load structure of the Scheme before investing.

Subject to the SEBI Regulations, the Trustee retains the right to change/impose an Entry/Exit Load, subject to the provisions below:

- Any imposition or enhancement of Load in future shall be applicable on prospective investments only.
- The AMC shall arrange to display a notice in all the ISCs / AMC office before changing the prevailing Load structure. An addendum detailing the changes in Load structure will be attached to SIDs and Application Forms. Unit Holders/prospective investors will be informed of changed / prevailing load structures through various means of communication such as public notice in one English daily newspaper having nationwide circulation as well as in a newspaper published in the language of the region where the head office of the Mutual Fund is situated and / or display at ISCs / distributors' offices, on account statements, acknowledgements, investor newsletters, etc. The introduction of the Exit Load along with the details may be stamped in the acknowledgement slip issued to the investors on submission of the Application Form and may also be disclosed in the statement of accounts issued after the introduction of such Load.
- The Redemption Price will not be lower than 93% of the Applicable NAV and the Purchase Price will not be higher than 107% of the Applicable NAV, provided that the difference between the Redemption Price and the Purchase Price at any point in time shall not exceed the permitted limit as prescribed by SEBI from time to time, which is currently 7% calculated on the Purchase Price.

D. TRANSACTIONS UNDER POWER OF ATTORNEY

An applicant wishing to transact through a POA must lodge a photocopy of the POA attested by a notary public or the original POA (which will be returned after verification). Applications are liable to be rejected if the POA in the manner as mentioned above is not submitted. The enclosure of the original POA should be duly indicated in the Application Form/Transaction Slips. In circumstances where Units have been issued without submitting a valid POA as specified above, Units under the folio cannot be redeemed unless a valid POA has been submitted to the AMC.

E. APPLICATION BY NON-INDIVIDUAL INVESTORS

In case of an application by a company, body corporate, society, mutual fund, trust or any other organisation not being an individual, a duly certified copy of the relevant resolution specifying the relevant personnel authorized to sign on behalf of the applicant to invest in the units of mutual fund(s) or a document providing evidence of the authority of the organisation to invest in units of mutual fund(s) such as the Scheme, along with the updated specimen signature list of authorized signatories (duly certified) must be lodged along with the Application Form / Transaction Slip at a Designated Collection Center, if not submitted earlier. Further, the AMC may require that a certified copy of the incorporation deeds / constitutive documents (e.g. memorandum of association and articles of association) be submitted.

F. MODE OF HOLDING

An application can be made by up to a maximum of three applicants. Applicants must specify the 'mode of holding' in the Application Form. If an application is made by one Unit Holder only, then the mode of holding will be considered as "Single".

If an application is made by more than one investor, they have an option to specify the mode of holding as either "Joint" or "Anyone or Survivor". If the mode of holding is specified as "Anyone or Survivor", an instruction signed by any one of the Unit Holders will be acted upon by the Mutual Fund. It will not be necessary for all the Unit Holders to sign the instructions.

In case of joint applications, if the investor has not mentioned the mode of holding, it shall be deemed as "Anyone or Survivor".

If the mode of holding is specified as "Joint", all instructions to the Mutual Fund would have to be signed by all the Unit Holders, jointly. The Mutual Fund will not be empowered to act on the instruction of any one of the Unit Holders in such cases.

In all cases, all communication to Unit Holders (including account statements, statutory notices and communication, etc.) will be addressed to the Unit Holder whose name appears first in terms of priority in the Unit Holder register. All payments, whether for Redemptions, dividends, etc will be made in favour of the first-named Unit Holder. Service of a notice on or delivery of a document to any one of several joint Unit Holders shall be deemed effective service on or delivery to the other joint Unit Holders.

Any notice or document so sent by post to or left at the address of a Unit Holder appearing in the Unit Holder register shall, notwithstanding that such Unit Holder be then dead or bankrupt or otherwise and whether or not the Trustee or the AMC has notice of such death or bankruptcy or other event, be deemed to have been duly served and such service shall be deemed a sufficient service on all persons interested (whether jointly with or as claiming through or under the Unit Holder) in the Units concerned.

Investors should carefully study the section on "Transmission of Units", "Change in Guardian" and "Nomination Facility" given in the SAI, before selecting the relevant box pertaining to the mode of holding in the Application Form.

V. RIGHTS OF UNITHOLDERS

Please refer to the SAI for details.

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

1. All disclosures regarding penalties and action(s) taken against foreign Sponsor(s) may be limited to the jurisdiction of the country where the principal activities (in terms of income / revenue) of the Sponsor(s) are carried out or where the headquarters of the Sponsor(s) is situated. Further, only top 10 monetary penalties during the last three years shall be disclosed.

N.A

2. In case of Indian Sponsor(s), details of all monetary penalties imposed and/ or action taken during the last three years or pending with any financial regulatory body or governmental authority, against Sponsor(s) and/ or the AMC and/ or the Board of Trustees /Trustee Company; for irregularities or for violations in the financial services sector, or for defaults with respect to share holders or debenture holders and depositors, or for economic offences, or for violation of securities law. Details of settlement, if any, arrived at with the aforesaid authorities during the last three years shall also be disclosed.

Nil

3. Details of all enforcement actions taken by SEBI in the last three years and/ or pending with SEBI for the violation of SEBI Act, 1992 and Rules and Regulations framed there under including debarment and/ or suspension and/ or cancellation and/ or imposition of monetary penalty/adjudication/enquiry proceedings, if any, to which the Sponsor(s) and/ or the AMC and/ or the Board of Trustees /Trustee Company and/ or any of the directors and/ or key personnel (especially the fund managers) of the AMC and Trustee Company were/ are a party. The details of the violation shall also be disclosed.

- In the matter of IPO of Electrosteel Steels Limited, Edelweiss Financial Services Limited, along with other Merchant Bankers have received an adjudication order dated March 31, 2016 from SEBI imposing penalty of Rs. 1,00,00,000/- on all the Merchant Bankers, which the Merchant Bankers are liable to pay jointly and severally.
- SEBI has passed an adjudication order dated November 28, 2014 in the matter of IPO of CARE Limited imposing penalty of Rs. 1,00,00,000/- on the Merchant Bankers, which the Merchant Bankers are liable to pay jointly and severally. Edelweiss Financial Services Limited along with other Merchant Bankers have filed an Appeal before Securities Appellate Tribunal against the Adjudicating order. The matter is currently pending.

4. Any pending material civil or criminal litigation incidental to the business of the Mutual Fund to which the Sponsor(s) and/ or the AMC and/ or the Board of Trustees /Trustee Company and/ or any of the directors and/ or key personnel are a party should also be disclosed separately.

Nil

5. Any deficiency in the systems and operations of the sponsor(s) and/ or the AMC and/ or the Board of Trustees/Trustee Company which SEBI has specifically advised to be disclosed in the SID, or which has been notified by any other regulatory agency, shall be disclosed.

Nil

Notes:

1. Further, any amendments / replacement / re-enactment of SEBI Regulations subsequent to the date of the Document shall prevail over those specified in this Document.
2. The information contained in this Document regarding taxation is for general information purposes only and is in conformity with the relevant provisions of the Tax Act, and has been included relying upon advice provided to the Fund's tax advisor based on the relevant provisions prevailing as at the currently applicable Laws.
3. Any dispute arising out of this issue shall be subject to the exclusive jurisdiction of the Courts in India.

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

INVESTOR SERVICE CENTERS (ISC) / OFFICIAL POINT OF ACCEPTANCE (OPA)
EDELWEISS ASSET MANAGEMENT LIMITED - ISC / OPA

Ahmedabad : Ground Floor, Madhusudan House, Opp. Shail Building, Near Girish Cold Drink Cross Road, Off CG Road, Navrangpura, Ahmedabad - 380 009. Tel No. : 079 26461040/ 26461070 **Bengaluru** : Unit No. 912, 9th floor, Prestige Meridian-1, No.20 , M.G Road, Bengaluru -560001 Karnataka. Tel No. : 080-69001508 **Chandigarh** : Cabin No. 19, 2nd Floor of Meeting point, SCO 487-488, Sector 35-C, Chandigarh - 160035. Tel No. : 0172-5086890 / 2603771 **Chennai** : DBS Business Centre, DBS House, Room No. 220, 31A Cathedral Garden Road, Near Palmgrove Hotel, Nungambakkam, Chennai-600034 Tel No.: 044 40509200 Extn: 220 Fax No.: 044 40509300 **Hyderabad** : Room No.403, 4th Floor, Shree Prashanti Sai Towers, Teetos Business Centre, Plot no. 68, Nagarjuna Hills, Road no:1, Banjarahills, Near Punjagutta, Hyderabad, Telangana - 500082 , Ph no: +91 8297033388 **Indore** : 312-313, D.M. Tower, Third Floor, Race Course Road, Indore, Madhya Pradesh - 452001. Tel No. : 0731 6701522 **Kolkata**: Savitri Tower, 2nd Floor, 3A Upper Wood Street, Kolkata - 700017. Tel No. : 033 - 4421 8800 **Lucknow** : Cabin No. 102, A Small Store Trade Point, Ground Floor, Saran Chamber-1, 5-Park Road, Hazratgunj, Lucknow - 226001. Tel No. : 0522-4070679 **Mumbai** : 801, 802 & 803, 8th Floor, Windsor, Off C.S.T. Road, Kalina, Santacruz (E), Mumbai - 400098, Maharashtra. Tel No. : 022 4093 3400 / 4097 9821 **New Delhi** : 104, 5th Floor, Mercantile House, 15 Kasturba Gandhi Marg, New Delhi - 110 001. Tel No. : 011-43571105 **Pune** : Sunit Capital, 4th Floor, 402, B-50 , Vetalbaba Chowk, Above Mahalaxmi Maruti, Showroom, Senapati Bapat Road, Shivajinagar, Pune - 411016

KARVY COMPUTERSHARE PRIVATE LIMITED - ISC / OPA

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

Agra : 1st Floor, Deepak Wasan Plaza, Behind Holiday Inn, Sanjay Place, Agra - 282002. Tel.: 8899928346 • **Ahmedabad** : 201/202 Shail Complex, Opp. Madhusudan House, B/H Girish Cold Drink, Off C G Road, Navrangpura, Ahmedabad - 380006. Tel.: 079-65445550, 079-26402967 • **Ajmer** : 302, 3rd Floor, Ajmer Auto Building, Opposite City Power House, Jaipur Road, Ajmer - 305001. Tel.: 0145-5120725 • **Aligarh** : 1st Floor, Kumar Plaza, Ramghat Road, Aligarh - 202001. Tel.: 8899928347 • **Allahabad** : Rsa Towers, 2nd Floor, Above Sony Tv Showroom, 57, S P Marg, Civil Lines, Allahabad - 211001. Tel.: 8081127728 • **Ambala** : 6349, Nicholson Road, Adjacent Kos Hospitalambala Cant, Ambala - 133001. Tel.: 9541721382 • **Amritsar** : 72-A, Taylor'S Road, Opp Aga Heritage Club, Amritsar - 143001. Tel.: 0183-5053802 • **Anand** : B-42 Vaibhav Commercial Center, Nr Tvs Down Town Show Room, Grid Char Rasta, Anand - 380001. Tel.: 9662020623 • **Ankleshwar** : L/2 Keval Shopping Center, Old National Highway, Ankleshwar, Ankleshwar - 393002. Tel.: 02646 645326 • **Asansol** : 114/71 G T Road, Near Sony Centre, Bhanga Pachil, Asansol - 713303. Tel.: 9332095447 • **Aurangabad** : Ramkunj Niwas, Railway Station Road, Near Osmanpura Circle, Aurangabad - 431005. Tel.: 0240-2343414 • **Balasure** : M.S Das Street, Gopalgaon, Balasure, Orissa, Balasure - 756001. Tel.: 06782-260503 • **Bangalore** : 59, Skanda puttanna Road, Basavanagudi, Bangalore - 560004. Tel.: 080-26602852 • **Bareilly** : 1st Floor, 165, Civil Lines, opp. Hotel Bareilly Palace, Near Railway Station, Bareilly - 243001. Tel.: 8899928348 • **Baroda** : 203, Corner point, Jetalpur Road, Gujarat, Baroda - 390007. Tel.: 0265-2353506 • **Begusarai** : Near Hotel Diamond Surbhi Complex, O.C Township Gate, Kapasiya Chowk, Begusarai - 851117. Tel.: 7857015101 • **Belgaum** : Cts No. 3939/ A2 A1, Above Raymonds Show Room, Beside Harsha Appliances, Club Road, Belgaum - 590001. Tel.: 0831 2402544 • **Berhampur (Or)** : Divya Nandan Kalyan Mandap, 3rd Lane Dharam Nagar, Near Lohiya Motor, Berhampur (Or) - 760001. Tel.: 0680-2228106 • **Bhagalpur** : 2nd Floor, Chandralok Complex, Ghantaghar, Radha Rani Sinha Road, Bhagalpur - 812001. Tel.: 7857015102 • **Bharuch** : Shop No 147-148, Aditya Complex, Near Kasak Circle, Bharuch - 392001. Tel.: 02642-229022 • **Bhavnagar** : Krushna Darshan Complex, Parimal Chowk, Office No. 306-307, 3rd Floor, Above Jed Blue Show Room, Bhavnagar - 364002. Tel.: 278-3003149 • **Bhilai** : Shop No -1, First Floor Plot No -1, Commercial Complex, Nehru Nagar - East, Bhilai - 490020. Tel.: 0788-2295999 / 2295332 • **Bhopal** : Kay Kay Business Centre, 133, Zone I, Mp Nagar, Above City Bank, Bhopal - 462011. Tel.: 0755-4092712, 0755-4092715 • **Bhubaneswar** : A/181 , Back Side of Shivam Honda Show Room, Saheed Nagar, Bhubaneswar - 751007. Tel.: 0674-6534585 • **Bokaro** : B-1, 1st Floor, City Centre, Sector- 4, Near Sona Chandi Jewellers, Bokaro - 827004. Tel.: 9204061959 • **Borivali** : Gomati Smuti, Ground Floor, Jambli Gully, Near Railway Station, Borivali, Mumbai - 400 092. Tel - 022- 28916319 • **Burdwan** : 63 GT Road, Halder Complex 1st Floor, Burdwan - 713101. Tel.: 0342-2665140 • **Calicut** : 2nd Floor Soubhagya Shopping Complex, Arayidathpalam, Mavoor Road, Calicut - 673004. Tel.: 0495-4022480 • **Chandigarh** : Sco-2423-2424, Above Mirchi Restaurant, New Aroma Hotel, First Floor, Sector 22-C, Chandigarh - 160022. Tel.: 0172-5101342 • **Chennai** : F-11, Akshaya Plaza, 1st Floor, 108, Adhithanar Salai, Egmore, Opp to Chief Metropolitan Court, Chennai - 600002. Tel.: 044-42028512 • **Cochin** : Ali Arcade, 1st Floor, Kizhavana Road, Panampilly Nagar, Near Atlantis Junction, Ernakualm - 682036. Tel.: 0484 3000231 / 32 • **Coimbatore** : 3rd Floor, Jaya Enclave, 1057 Avinashi Road, Coimbatore - 641018. Tel.: 0422 - 4388011 • **Cuttack** : Opp Dargha Bazar Police station , Dargha Bazar, Po - Buxi Bazar, Cuttack - 753001. Tel.: 0-9238102118 (Tata Basephone) • **Dehradun** : Kaulagarh Road, Near Sirmaur Margabove, Reliance Webworld, Dehradun - 248001. Tel.: 8899928349 / 8899928350 • **Dhanbad** : 208 New Market, 2nd Floor, Bank More, Dhanbad - 826001. Tel.: 0326-6452027 • **Dharwad** : 307/9-A 1st Floor, Nagarkar Colony, Elite Business Center, Nagarkar Colony, P B Road, Dharwad - 580001. Tel.: 0836- 2744207 • **Durgapur** : MWAV-16 Bengal Ambuja, 2nd Floor City Centre, Distt. Burdwan, Durgapur - 713216. Tel.: 0343-6512111 • **Erode** : No: 4, Veerappan Traders Complex, KMY Salai, Sathy Road, Opp. Erode Bus Stand, Erode - 638003. Tel.: 0424-4021212 • **Faridabad** : A-2B, 3rd Floor, Neelam Bata Road, Peer ki Mazar, Nehru Groundnit, Faridabad - 121001. Tel.: 8287922816 • **Gandhidham** : Shop # 12, Shree Ambica Arcade, Plot # 300, Ward 12, Opp. CG High School, Near HDFC Bank, Gandhidham - 370201. Tel.: 02836 651296 • **Gaya** : 54 Lal Kothi Compound, Shree Krishna Road, 2nd Floor, North Side, Near Royal Surya Hotel, Gaya - 823001. Tel - 0631-2220065 • **Ghaziabad** : 1st Floor C-7, Lohia Nagar, Ghaziabad - 201001. Tel.: 8287059970 • **Gorakhpur** : Above V.I.P. House Ajdacent, A.D. Girls College, Bank Road, Gorakhpur - 273001. Tel.: 8081127735 • **Guntur** : D No 6-10-27, Srinilayam, Arundelpet, 10/1, Guntur - 522002. Tel.: 0863-2339094 • **Gurgaon** : Shop No. 18, Ground Floor, Sector - 14, Opp. Akd Tower, Near Huda Office, Gurgaon - 122001. Tel.: 8287956344 • **Guwahati** : 1st Floor, Bajrangbali Building, Near Bora Service Station, GS Road, Guwahati - 781007. Tel.: 8811036746 • **Gwalior** : 2nd Floor, Rajeev Plaza, Jayendra Ganj, Lashkar, Gwalior - 474009. Tel.: 9907342201 • **Haldwani** : Above Kapilaz, Sweet House, Opp LIC Building, Piliikothi, Kaladhungi Road, Haldwani - 263139. Tel.: 8899928351 • **Hissar** : SCO 71, 1st Floor, Red Square Market, Hissar - 125001. Tel.: 9541721383 • **Hubli** : CTC No.483/A1/A2, Ground Floor, Shri Ram Palza, Behind Kotak Mahindra Bank, Club Road, Hubli - 580029. Tel.: 0836-2252444 • **Hyderabad** : Karvy House, No:46, 8-2-609/K, Avenue 4, Street No. 1, Banjara Hills, Hyderabad - 500034. Tel.: 040-44857874 / 75/ 76 • **Hyderabad (Gachibowli)** : Karvy Selenium, Plot No: 31 & 32, Tower B, Survey No. 115/22, 115/24, 115/25, Financial District, Gachibowli, Nanakramguda,

Serilingampally Mandal, Hyderabad - 500032. Tel.: 040-33215122 • **Indore** : 2nd floor, 203-205 Balaji Corporate House, Above ICICI bank, 19/1 New Palasia, Near Curewell Hospital, Janjeerwala Square Indore, Indore - 452001. Tel.: 0731-4266828/4218902 • **Jabalpur** : Karvy Computershare Private Limited 43, Naya Bazar, Opposite Shyam Talkies, Jabalpur-482001.Tel - 0761-3204376 • **Jaipur** : S16/A IIIrd Floor, Land Mark Building, Opp. Jai Club, Mahaver Marg, C Scheme, Jaipur - 302001. Tel.: 01414167715/17 • **Jalandhar** : 1st Floor, Shanti Towers, SCO No. 37, PUDA Complex, , Opposite Tehsil Complex, Jalandhar - 144001. Tel.: 0181-5094410 • **Jalgaon** : 269, Jaee Vishwa, 1st Floor, Baliram Peth, Above United Bank of India, Near Kishor Agencies, Jalgaon - 425001. Tel.: 9421521406 • **Jalpaiguri** : D B C Road, Opp Nirala Hotel, Opp. Nirala Hotel, Opp. Nirala Hotel, Jalpaiguri - 735101. Tel.: 03561-222136 • **Jammu** : Gupta's Tower, 2nd Floor, CB-12, Rail Head Complex, Jammu - 180012. Tel.: 0191-2470860 / 2458818 • **Jamnagar** : 136-137-138 Madhav Palaza, Opp SBI Bank, Nr. Lal Bunglow, Jamnagar - 361001. Tel.: 0288 3065810 • **Jamshedpur** : 2nd Floor, R. R. Square, SB Shop Area, Near Reliance Foot Print & Hotel- BS Park Plaza, Main Road, Bistupur, Jamshedpur - 831001. Tel.: 0657-6655003/ 6655004/ 6655005/ 6655006/ 6655007 • **Jhansi** : 371/01, Narayan Plaza, Gwalior Road, Near Jeevan Shah Chauraha, Jhansi - 284001. Tel.: 7851827396 • **Jodhpur** : 203, Modi Arcade, Chopasni Road, Jodhpur - 342001. Tel.: 0291-6454590 • **Kanpur** : 15/46, B, Ground Floor, Opp. Muir Mills, Civil Lines, Kanpur - 208001. Tel.: 8081127738 / 8081127740 • **Karaikudi** : No. 2, Gopi Arcade, 100 Feet Road, Karaikudi - 630001. Tel.: 04565-237192 • **Karur** : No.6, old No.1304, Thiru-vi-ka Road, Near G.R.Kalyan Maha, Karur - 639001. Tel.: 04324-241755 • **Kharagpur** : 180 Malancha Road, Beside Axis Bank Ltd, Kharagpur - 721304. Tel.: 03222-253380 • **Kolhapur** : 605/1/4 E Ward, Shahupuri, 2nd Lane, Laxmi Niwas, Near Sultane Chambers, Kolhapur - 416001. Tel.: 0231 2653656 • **Kolkata** : Apeejay House (Beside Park Hotel), C Block, 3rd Floor, 15 Park Street, Kolkata - 700016. Tel.: 033 66285900 • **Kota** : 29, 1st Floor, Near Lala Lajpat Rai Circle, Shopping Centre, Kota - 324007. Tel.: 0744-5100964 • **Kottayam** : 1st Floor Csiascension Square, Railway Station Road, Collectorate P O, Kottayam - 686002. Tel.: 0481-2300868/2302420 • **Lucknow** : 1st Floor, A. A. Complex, 5 Park Road, Hazratganj, Thaper House, Lucknow - 226001. Tel.: 8081127722 • **Ludhiana** : Sco - 136 , 1st Floor, Above Airtel Showroom, Feroze Gandhi Market, Ludhiana - 141001. Tel.: 0161-4648747 • **Madurai** : Rakesh towers, 30-C, 1st floor, Bye pass Road, Opp. Nagappa motors, Madurai - 625010. Tel.: 0452-2605856 • **Malda** : Sahis Tuli, Under Ward No.6, No.1 Govt Colony, English Bazar Municipality, Malda - 732101. Tel.: 03512-223763 • **Mangalore** : Mahendra Arcade, Opp. Court Road, Karangal Padi, Mangalore - 575003. Tel.: 0824-2496289 • **Margao** : 2nd Floor, Dalal Commercial Complex, Pajifond, Margao - 403601. Tel.: 0832-2731823 • **Mathura** : Ambey Crown, 2nd Floor, In Front Of Bsa College, Gaushala Road, Mathura - 281001. Tel.: 8899928354 • **Meerut** : 1st Floor, Medi Centre, Opp Icici Bank, Hapur Road, Near Bachha Park, Meerut - 250002. Tel.: 8899928339 • **Mehsana** : Ul/47 Apollo Enclave, Opp Simandhar Temple, Modhera Cross Road, Mehsana - 384002. Tel.: 02762-242950 • **Moradabad** : Om Arcade, Parker Road, Above Syndicate Bank, Chowk Tari Khana, Moradabad - 244001. Tel.: 8899328356 • **Mumbai** : 24/B, Raja Bahadur Compound, Ambalal Doshi Marg, Behind Bse Bldg, Fort - 400001. Tel.: 022-66235353 • **Muzaffarpur** : First Floor, Shukla Complex, Near ICICI Bank, Civil Court Branch, Company Bagh, Muzaffarpur - 842001. Tel.: 7857015105 • **Mysore** : L-350, Silver Tower, Ashoka Road, Opp. Clock Tower, Mysore - 570001. Tel.: 0821-2438006 • **Nadiad** : 104/105, Near Paras Cinema, City Point Nadiad, Nadiad - 387001. Tel.: 0268-2563245 • **Nagercoil** : 45, East Car Street, 1st Floor, Nagercoil - 629001. • **Nagpur** : Plot No 2/1 House No 102/1, Mata Mandir Road, Mangaldeep Apartment Opp Khandelwal Jewelers, Dharampeth, Nagpur - 440010. Tel.: 0712-2533040 • **Nasik** : F-1, Suyojit Sankul, Sharanpur Road, Near Rajiv Gandhi Bhavan, Nasik - 422002. Tel.: 0253-6611395 • **Navsari** : 103, 1st Floore Landmark Mall. Near Sayaji Library, Navsari Gujarat - 396445. • **New Delhi** : 305 New Delhi House , 27 Barakhamba Road, New Delhi - 110001. Tel.: 011- 43681700 • **Noida** : 405,4th Floor,Vishal Chamber, Plot No.1,Sector-18, Noida - 201301. Mob - 8287831058. • **Panipat** : JAVA Complex, 1st Floor, Above Vijaya Bank, G T Road, Panipat - 132103. Tel.: 9541721384 • **Panjim** : Flat No.1-A, H. No. 13/70, Timotio Bldg, Heliodoro Salgado Road, Next to Navhind Bhavan (Market Area), Panjim - 403001. Tel.: 0832-2426873 • **Patiala** : Sco 27 D, Chotti Baradari, Near Car Bazaar, Patiala - 147001. Tel.: 0175-5004349 • **Patna** : 3A, 3rd Floor Anand Tower, Exhibition Road, Opp Icici Bank, Patna - 800001. Tel.: 0612-4323066 • **Pondicherry** : Building No:7, 1st Floor, Thiayagaraja Street, Pondicherry - 605001. Tel.: 0413 2220640 • **Pune** : Mozaic Bldg, CTS No.1216/1, Final, Plot No.576/1 TP, Scheme No.1, F C Road, Bhamburda, Shivaji Nagar, Pune - 411004. Tel.: 020-66496700 / 66496701 • **Raipur** : Shop No-TF-31, 3rd Floor, Millenium Plaza, Near Old Indian Coffee House, G E Road, Raipur - 492001. Tel.: 0771-4052620 • **Rajahmundry** : D.No.6-1-4, Rangachary Street, T.Nagar, Near Axis Bank Street, Rajahmundry - 533101. Tel.: 0883-2434469 • **Rajkot** : 302, Metro Plaza, Near Moti Tanki Chowky, Rajkot, Gujarat - 360001. Tel : 0281-6545888 • **Ranchi** : Room No 307 3rd Floor, Commerce Tower, Beside Mahabir Tower, Ranchi - 834001. Tel.: 0651-2331320 • **Rohtak** : 1st Floor, Ashoka Plaza, Delhi Road, Rohtak - 124001. Tel.: 9541721385 • **Rourkela** : 1st Floor, Sandhu Complex, Kachery Road, Uditnagar, Rourekla - 769012. Tel.: 0661-2500005 • **Saharanpur** : 18 Mission Market, Court Road, Saharanpur - 247001. Tel.: 8899928353 • **Salem** : NO 3/250, Brindavan Road, 6th Cross, Perumal kovil back side, Fairland's, Salem - 636016. Tel.: 0427-4020300 • **Sambalpur** : Koshal Builder Complex, Near Goal Bazaar Petrol pump, Sambalpur - 768001. Tel - 0663-2533437 • **Secunderabad** : Crystal Plaza, 2nd Floor, Manday Lane, Near Sunshine Hospital, P G Road, Secunderabad - 500 003, Tel.: 8985469607 • **Shillong** : Annex Mani Bhawan, Lower Thana Road, Near R K M Lp School, Shillong - 793001. Tel.: 0364 - 2506106 • **Shimla** : Triveni Building, By Pas Chowkhhallini, Shimla - 171002. Tel.: 8263860395 • **Shimoga** : Sri Matra Naika Complex, 1st Floor, Above Shimoga Diagnostic Centre, Llr Road, Durgigudi, Shimoga - 577201. Tel.: 08182-228799 • **Silchar** : N.N. Dutta Road, Chowchakra Complex, Premtala, Silchar - 788001. Tel.: 3842261714 • **Siliguri** : Nanak Complex, Sevoke Road, Siliguri - 734001. Tel.: 0353-2522579 • **Surat** : G-5 Empire State Buliding, Nr Udhna Darwaja, Ring Road, Surat - 395002. Tel.: 0261-2311100 / 2339100 • **T Nagar** : G1, Ground Floor, No 22, Vijayaraghava Road, Swathi Court, T Nagar, Chennai - 600 017. Tel.: 044 - 28151034 • **Thane** : 101, Yaswant Tower, 1st Floor, Opposite Puja Hotel, Ram Maruti Road, Naupada Thane (West), Mumbai - 400 602. Tel.: 022 25428475 • **Tirunelveli** : 55/18, Jeney Building, S N Road, Near Aravind Eye Hospital, Tirunelveli - 627001. Tel.: 0462 2335137 • **Tirupur** : First floor, 244 A, Above Selvakumar Dept stores, Palladam Road, Opp to Cotton market complex, Tirupur - 641604. Tel.: 0421-2214221 • **Trichur** : 2nd Floor, Brothers Complex, Naikkanal Junction, Shornur Road, Near Dhanalakshmi Bank H O, Thrissur - 680001. Tel.: 0487- 6999987 • **Trichy** : 60, Sri Krishna Arcade, Thennur High Road, Trichy - 620017. Tel.: 0431-4020227 • **Trivandrum** : 2nd Floor, Akshaya Tower, Sasthamangalam, Trivandrum - 695010. Tel.: 0471 - 2725728 • **Udaipur** : 201-202, Madhav Chambers, Opp G P O , Chetak Circle , Udaipur - 313001. Tel.: 0294 2429370 • **Valsad** : Shop No 2 , Phiroza Corner, Opp Next Show Room, Tithal Road, Valsad - 396001. Tel.: 02632-258481 • **Vapi** : Shop No-12, Ground Floor, Sheetal Appatment, Near K P Tower, Vapi - 396195. Tel.: 9228012909 • **Varanasi** : D-64/1321St Floor, Anant Complex, Sigra, Varanashi - 221010. Tel.: 8081127746 • **Vellore** : 1, M N R Arcade, Officers Line, Krishna Nagar, Vellore - 63200.1 Tel - 0416 2215007 • **Vijayawada** : 39-10-7, Opp : Municipal Water Tank, Labbipet, Vijayawada - 520010. Tel.: 0866-6604032/39/40 • **Vile Parle** : V P Road, Opp: Railway Station, Above Axis Bank Atm, Vile Parle (west), Mumbai - 400 056. Tel.: 022-26100967 • **Visakhapatnam** : Door No: 48-8-7, Dwaraka Diamond, Ground Floor, Srinagar, Visakhapatnam - 530016. Tel.: 0891-2714125 • **Warangal** : 5-6-95, 1st Floor, Opp: B.Ed Collage, Lashkar Bazar, Chandra Complex, Hanmakonda, Warangal - 506001. Tel.: 0870-2501664



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, Maharashtra

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Website: www.edelweissmf.com