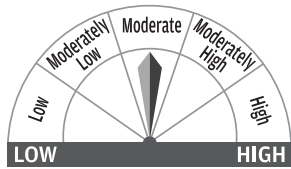


Edelweiss Government Securities Fund

(An open-ended gilt Scheme)

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"> • Credit risk free returns over medium to long term. • Investment in Government Securities. 	
*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.	Investors understand that their principal will be at Moderate risk

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 November 28, 2016.

NAME OF MUTUAL FUND

Edelweiss Mutual Fund

Tower 3, Wing B, Ground Floor,
 Kohinoor City Mall, Kohinoor City, Kirool Road,
 Kurla(W), Mumbai - 400070, Maharashtra
www.edelweissmf.com

TRUSTEE:

Edelweiss Trusteeship Company Limited (CIN:U67100MH2007PLC173779)

Corporate Office: Tower 3, Wing B,
 Ground Floor, Kohinoor City Mall,
 Kohinoor City, Kirool Road, Kurla(W),
 Mumbai - 400070, Maharashtra

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

SPONSOR:

Edelweiss Financial Services Limited

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

INVESTMENT MANAGER:

Edelweiss Asset Management Limited (CIN: U65991MH2007PLC173409)

Corporate Office: Tower 3, Wing B,
 Ground Floor, Kohinoor City Mall,
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REGISTRAR:

Karvy Computershare Private Limited Unit - Edelweiss Mutual Fund

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

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HIGHLIGHTS / SUMMARY OF THE SCHEME

Name of the Scheme	Edelweiss Government Securities Fund (earlier know as JPMorgan India Government Securities Fund)
Nature of the Scheme	An open ended gilt scheme.
Investment Objectives	The investment objective of the Scheme is to generate income through investment in Securities of various maturities issued and / or created by the Central Government and State Governments of India. However, there can be no assurance that the investment objectives of the Scheme will be realized.
Scheme Plans	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. Based on the above, the Scheme offers a choice of two Plans: <ol style="list-style-type: none"> 1. Direct Plan; and 2. Regular Plan The investment portfolio shall be common for both the Plans.
Scheme Options	Each Plan under the Scheme offers a choice of two options :- <ul style="list-style-type: none"> ▪ Growth option ▪ Dividend option Under the Growth option, no dividend will be declared. Under the Dividend option, a dividend may be declared by the Trustee, at its discretion, from time to time (subject to the availability of distributable surplus as calculated in accordance with the SEBI Regulations). The Dividend option offers: <ul style="list-style-type: none"> ▪ Payout option; or ▪ Reinvestment option; or ▪ Weekly reinvestment option; or ▪ Fortnightly reinvestment option; or ▪ Monthly reinvestment option; or ▪ Annual reinvestment option; or ▪ Monthly payout option; or ▪ Annual payout option. In case of weekly dividend reinvestment option, the record date for the declaration of dividend shall be every Tuesday; in case of fortnightly dividend reinvestment option, the record date shall be 14th and 28th of each month; in case of monthly dividend reinvestment or payout option, the record date shall be 25th of each month and in case of annual dividend reinvestment or payout option, the record date shall be March 20 of every year. In case these record dates fall on a non-Business Day, the subsequent Business Day shall be considered as the record date. 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, it will be treated as a weekly dividend reinvestment option. The 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. The Trustee may decide to distribute by way of dividend, the distributable 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 distributable 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.

Liquidity Units may be purchased or redeemed at NAV subject to applicable Loads (if any), on every Business Day on an ongoing basis.

The Scheme will endeavour to dispatch the Redemption proceeds within 3 (Three) 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.

Benchmark for Performance Comparison The Benchmark index of the Scheme shall be I-Sec Mi-BEX Index.

Transparency / NAV Disclosure The first NAV of the Scheme will be calculated and announced within a period of 5 (Five) Business Days after the allotment of Units of the Scheme. Thereafter, the AMC will calculate the NAV on each Business Day and disclose the NAV of the Scheme on the same Business Day. The NAV of the Scheme shall be made available at all ISCs of the AMC. The AMC will publish the NAV for each Business Day as follows:

- in at least two daily newspapers having nationwide circulation on the following Business Day.
- on the website of the Mutual Fund (www.edelweissmf.com) and of the Association of Mutual Funds in India (www.amfiindia.com) by 9.00 pm every Business Day.

In case of any delay in publishing the NAV as described above, the reasons for such delay would be explained to AMFI and SEBI. 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 NAVs.

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

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

Load Structure

Entry Load : Nil

Exit Load:

If redeemed within 12 months from the date of allotment in respect of Purchase made other than through SIP; if redeemed within 12 months from the date of allotment in respect of each Purchase made through SIP	1.00%
If redeemed after 12 months from the date of allotment in respect of Purchase made other than through SIP; If redeemed after 12 months from the date of allotment in respect of each Purchase made through SIP	Nil

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

There will be no Load for Units created as a result of dividend reinvestment.

No Loads will be chargeable in case of switches made between different Scheme Options or for switches from Direct Plan to Regular Plan.

Exit Load (net of service tax) charged, if any, shall be credited to the Scheme.

For the most up to date information on Loads investors are advised to contact their ISC or the AMC at its toll-free number (1800 425 0090 and non-toll free no. +91-40-23001181) prior to any application / Redemption.

Minimum Application / Redemption Amount

Initial Application Amount:
 ₹ 5,000/- (Five Thousand Rupees) or any amount in multiples of ₹ 1/- (One Rupee) thereafter. Please note that applications accompanied with cheque / draft for amount not in multiple of ₹ 1/- (One Rupee) may, at the discretion of the AMC, be rejected or accepted only for amount in multiples of ₹ 1/- (One Rupee) with balance being refunded to the investor.

In case of investors opting to switch into the Scheme from any other existing scheme of Edelweiss Mutual Fund (subject to completion of the lock-in period of that other scheme(s), if any) during the NFO Period of the Scheme, the minimum amount is ₹ 5,000/- (Five Thousand Rupees) per application and in multiples of ₹ 1/- (One Rupee) thereafter.

Additional Application Amount:
 ₹ 1,000/- (One Thousand Rupees) or any amount in multiples of ₹ 1/- (One Rupee) thereafter.

Minimum Amount or Minimum no. of Units for Redemption:

₹ 5000/- (Five Thousand Rupees) or 500 (Five Hundred Units) or the account balance, whichever is lower.

Transaction charges in respect of Applications routed through Distributors (Applicable only for Regular Plan)

In terms of SEBI circular no. 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 distributor relating to purchase of the Units, 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 Hundred Fifty Rupees) per subscription of ₹ 10,000 and above (Ten Thousand Rupees and above).
- 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 charge based on the type of product / scheme.

The transaction charges as mentioned above for applications routed through distributors who have not opted out of the charging the transaction charge shall be deducted by the AMC from the subscription amount of the Unit Holder and paid to the distributors and the balance 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.

I. INTRODUCTION

A. RISK FACTORS

1) Standard Risk Factors

- (a) Investment in mutual fund units involves investment risks such as trading volumes, settlement risk, liquidity risk, default risk including the possible loss of principal.
- (b) Mutual funds and securities investments are subject to market risks and there is no assurance or guarantee against loss in the Scheme or that the Scheme's objective will be achieved.
- (c) As the price / value / interest rate of the Securities in which the Scheme invest fluctuates, the value of a Unit Holder's investment in the Scheme may go up or down.
- (d) 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 such as price and volume volatility, 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.
- (e) Past performance of the Sponsor / AMC / Mutual Fund does not indicate the future performance of the Scheme.
- (f) Investors in the Scheme are not being offered a guaranteed or assured rate of return.
- (g) Edelweiss Government Securities Fund is the name of the Scheme, and does not in any manner indicate the quality of the Scheme or its future prospects and returns.
- (h) The Sponsor is not responsible or liable for any loss resulting from the operation of the Scheme beyond the initial contribution of ₹ 1,00,000/- (One Lakh Rupees only) made by it towards setting up the Mutual Fund.

2) Scheme Specific Risk Factors

a) Risk associated with investing in Bonds and Debt Securities

- The NAV of the Scheme, to the extent invested in Debt Securities, will be affected by changes in the general level of interest rates. When interest rates decline, the value of a portfolio of Debt Securities and therefore the NAV of the Scheme can be expected to rise. Conversely, when interest rates rise, the value of a portfolio of Debt Securities and therefore the NAV of the Scheme can be expected to decline. The extent of fall or rise in the prices is a function of the coupon rate, days to maturity and the increase or decrease in the level of interest rates. The Fund Manager may review the above pattern of investments based on views on interest rates and asset liability management needs.
- Debt Securities, while fairly liquid, lack a well-developed secondary market, which may restrict the selling ability of the investment by the Scheme and may lead to the Scheme incurring losses until the Security is sold.
- The AMC may, considering the overall level of risk of the portfolio, invest in lower rated Debt Securities offering higher yields.
- The liquidity of investments made by the Scheme may be restricted by trading volumes and settlement periods. Different segments

of the Indian financial markets have different settlement periods and such periods may be extended significantly by unforeseen circumstances. The Trustee has the right, in its sole discretion to limit Redemptions (including suspending Redemption) in certain circumstances [outlined in 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 Debt Securities held in the Scheme's portfolio due to the absence of a well developed and liquid secondary market for Debt Securities could result, at times, in potential losses to the Scheme, should there be a subsequent decline in the value of the Debt Securities held in the Scheme's portfolio.

- The liquidity and valuation of the Scheme's investments due to its respective holdings of unlisted Debt Securities may be affected if they have to be sold prior to their target date of divestment.
- Debt Securities, which are not quoted on the stock exchanges, are inherently illiquid in nature and carry a larger amount of liquidity risk, in comparison to Debt Securities that are listed on the exchanges or offer other exit options to the investor, including a put option. Within the regulatory limits, the AMC may choose to invest in unlisted Debt Securities that offer attractive yields. This may however increase the risk of the portfolio.
- While Debt Securities that are listed on a stock exchange carry lower liquidity risk, the ability to sell these investments is limited by the overall trading volume on the stock exchanges. Money Market Instruments, while fairly liquid, lacks a well-developed secondary market, which may restrict the selling ability of the Scheme and may lead to the Scheme incurring losses till the Security is finally sold.
- Debt Securities, as well as Money Market Instruments, are subject to the risk of an issuer's inability to meet interest and principal payments on its debt obligations (credit risk) and market perception of the creditworthiness of the issuer of instruments. Credit risk or default risk refers to the risk which may arise due to default on the part of the issuer of the fixed income security (i.e., the issuer will be unable to make timely principal and interest payments on the security). Because of this risk debentures are sold at a yield spread above those offered on treasury Securities, which are sovereign obligations and generally considered to carry less risk. Normally, the value of a fixed income security will fluctuate depending upon the actual changes in the perceived level of credit risk as well as the actual event of default. These securities may also be subject to price volatility due to factors such as, amongst others, changes in interest rates, general level of market liquidity and market perception of the creditworthiness of the issuer (market risk). The liquidity risk refers to the ease at which a security can be sold at or near its true value. The primary measure of liquidity risk is the spread between the bid price and the offer price quoted by a dealer. Liquidity risk is characteristic of the Indian fixed income market. The AMC will 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 Debt Securities in the Scheme are reinvested. The additional income from reinvestment is the “interest on interest” component. The risk is that the rate at which interim cash flows can be reinvested may be lower than that originally assumed. The risk refers to the fall in the rate for reinvestment of interim cash flows.
 - To the extent the Scheme’s investments are in floating rate debt instruments or fixed debt instruments swapped for floating rate return, they will be affected by interest rate movement (basis risk) - coupon rates on floating rate securities are reset periodically in line with the benchmark index movement. Normally, the interest rate risk inherent in a floating rate instrument is limited compared to a fixed rate instrument. Changes in the prevailing level of interest rates will likely affect the value of the Scheme’s holdings until the next reset date and thus the value of the Units of such Scheme. The value of Debt Securities held by the Scheme generally will vary inversely with changes in prevailing interest rates. Scheme could be exposed to interest rate risk:
 - (i) due to the time gap in the resetting of the benchmark rates, and
 - (ii) to the extent the benchmark index fails to capture interest rate changes appropriately (spread risk): though the basis (i.e. benchmark) gets readjusted on a regular basis, the spread (i.e. markup) over benchmark remains constant. This can result in some volatility to the holding period return of floating rate instruments.
 - **Settlement Risk (counterparty risk):** Specific floating rate assets may also be created by swapping a fixed return into a floating rate return. In such a swap, there is the risk that the counterparty (who will pay the floating rate return and receive the fixed rate return) may default;
 - **Liquidity Risk:** The market for floating rate Securities is still in its evolutionary stage and therefore may render the market illiquid from time to time, in relation to such Securities that the Scheme is invested in.
 - **Prepayment Risk:** The borrower / issuer of security may prepay the receivables prior to their respective due dates. This may result in change in the yield and tenor for the investments of the Scheme.
 - Different types of Securities in which the Scheme may invest as described in this SID carry different levels and types of risk. Accordingly the Scheme’s risk may increase or decrease depending upon its investment pattern. E.g. corporate bonds carry a higher amount of risk than Government of India Securities. Further even among corporate bonds, bonds which are rated AAA are comparatively less risky than bonds which are AA rated.
- b) Risks associated with investing in Government of India Securities**
- **Market Liquidity risk with fixed rate Government of India Securities**
 Even though the Government of India Securities market is more liquid compared to other debt instruments, on certain occasions, there could be difficulties in transacting in the market due to extreme volatility leading to constriction in market volumes. Also, the liquidity of the Scheme may suffer in case the relevant guidelines issued by Reserve Bank of India undergo any adverse changes.
 - **Interest Rate risk associated with Government of India Securities**
 While Government of India Securities generally carry relatively minimal credit risk since they are issued by the Government of India, they do carry price risk depending upon the general level of interest rates prevailing from time to time. Generally, when interest rates rise, prices of fixed income securities fall and when interest rates decline, the prices of fixed income securities increase. The extent of fall or rise in the prices is a function of the coupon rate, days to maturity and the increase or decrease in the level of interest rates. The price-risk is not unique to Government of India Securities. It exists for all fixed income securities. Therefore, their prices tend to be influenced more by movement in interest rates in the financial system than by changes in the government’s credit rating. By contrast, in the case of corporate or institutional fixed income Securities, such as bonds or debentures, prices are influenced by their respective credit standing as well as the general level of interest rates.
 - **Risks associated with floating rate Government of India Securities**
 Floating rate securities issued by the Government of India (coupon linked to Treasury bill benchmark or an inflation linked bond) have the least sensitivity to interest rate movements compared to other securities. Some of these securities are already in issue. These securities can play an important role in minimising interest rate risk in a portfolio.
- c) Risks Associated with Derivatives**
- The Scheme may use derivatives in connection with its investment 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. Derivatives may be riskier than other types of investments because they may be more sensitive to changes in economic or market conditions than other types of investments and could result in losses that significantly exceed the Scheme’s original investment. Certain derivatives may give rise to a form of leverage. As a result, the Scheme may be more volatile than if the Scheme had not been leveraged because the leverage tends to exaggerate the effect of any increase or decrease in the value of the Scheme’s portfolio.
 - The Scheme may invest in derivative products in accordance with and to the extent permitted under the SEBI 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 / filters, 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. All option positions will have underlying assets in case of the Scheme, 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 or Securities representing an index. The extent of loss is the same as in the underlying shares or Securities.
- The Scheme bears a risk that the Fund Managers 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.
- As and when the Scheme trades in derivative products, there are risk factors and issues concerning the use of derivatives that investors should understand. Derivatives require the maintenance of adequate controls to monitor such transactions and the embedded market risks that a derivative adds to the portfolio.

Besides the price of the underlying asset, the volatility, tenor and interest rates affect the pricing of derivatives.

Other risks in using derivatives include but are not limited to:

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

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 MITIGATION FACTORS

Risk and Description specific to Debt Securities	Risk Mitigants / Management Strategy
Market Risk	In a rising interest rates scenario the Fund Managers will endeavour to increase its investment in money market securities whereas if the interest rates are expected to fall the allocation to debt securities with longer maturity will be increased thereby mitigating risk to that extent.
Liquidity or Marketability Risk	Although the domestic debt markets are maturing rapidly with liquidity emerging in various debt segments through the introduction of new instruments and investors, Fund Managers will endeavour to allocate the assets of the Scheme between various money market and fixed income Securities with the objective of achieving optimal returns while maintaining liquidity. The actual percentage of investment in various money market and other fixed income Securities will be decided after considering the economic environment including interest rates and inflation, the performance of the corporate sector and general liquidity and other considerations in the economy and markets.
Credit Risk	<p>With reference to the separate due diligence of the counter parties, in addition to the credit rating, the AMC takes into consideration the following parameters while investing:</p> <ol style="list-style-type: none"> (i) The exposure to a counter party is based on the net worth of the counterparty. The Fund Managers would do a risk assessment of the issuer before making the investments. Further, continuous monitoring of the net worth of the issuer is done. The risk assessment by the Fund Managers includes the monitoring of the following: <ol style="list-style-type: none"> I. Capital Structure II. Debt Service coverage ratio III. Interest coverage IV. Profitability margin V. Current ratio (ii) The Fund Managers determine the sector to which the counter party relates. The Fund Managers assign risk weighing to sectors and shall not invest in sectors which carry a high credit risk. The risk weighing are based upon various factors like the nature of products / services of the sector, current state and future outlook for the sector, subsidies provided to the sector and government regulations for the sector.

Risk and Description specific to Debt Securities	Risk Mitigants / Management Strategy
	<p>(iii) The Fund Managers shall also check the track record of the company in terms of its financials and default history to its creditors.</p> <p>(iv) The Fund Managers shall consider the track record of the sponsor / parent of the counterparty. It includes the financials of the sponsor / parent company and whether the parent / sponsor has defaulted in the past.</p> <p>(v) The Fund Managers can also have a call with the Management of the issuer as a part of its research of the issuer.</p> <p>(vi) The Fund Managers will also check for Credit Default Swaps spreads of the issuer in global market, if any available.</p>

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 the 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, IF ANY

- The Sponsor, Edelweiss Financial Services Limited, 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/- (One Lakh Rupees 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 hereof or regard the summaries contained herein 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 resulting from -
 - i. Subscription, gifting, acquisition, holding, disposal (by way of sale, switch or Redemption or conversion into money) of Units and
 - ii. to the treatment of income (if any), capitalization, capital gains, any distribution, and other tax consequences relevant to their subscription, acquisition, holding, capitalization, 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 to possible legal, tax, financial or other consequences.
- None of the Mutual Fund, the AMC nor the Sponsor have authorized any person to give any information or make any representations, either oral or written, not stated in this SID in connection with issue of Units under the Scheme. Prospective investors are advised not to rely upon any information or representations not incorporated in this SID as the same have not 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 in this SID or which are inconsistent with the information contained herein shall be solely at the risk of the investor.
- Mutual funds or schemes managed by the affiliates / associates of the Sponsor may invest either directly or indirectly in the Scheme. The mutual funds or schemes so 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 of the Scheme 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 to the investors resulting from investing in the Scheme.
- The tax benefits described in this SID are as available under the prevailing taxation laws. 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 his own professional tax advisor.

- The Scheme's value may be impacted by fluctuations in the bond markets, fluctuations in 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 and trading volumes etc.
- Redemptions due to a change in the fundamental attributes of the Scheme or due to any other reason may entail tax consequences. Such taxes, if any, shall be borne by the investor in the Scheme and the Scheme, the Mutual Fund and the AMC shall not 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.

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 INTERPRETATION

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
AMFI	Association of Mutual Funds in India.
Applicable NAV	The Net Asset Value per Unit applicable for the purchase of Units during the NFO or redemption of Units on the date of maturity of the Scheme, calculated in the manner provided in this SID.
Application Form	A form to be used by an investor to open a folio and purchase Units. 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.
ASBA	Applications Supported by Blocked Amount ASBA is an application containing an authorization given by the investor to block the application money in his specified bank account towards the subscription of Units offered during the NFO of the Scheme. If an investor is applying through ASBA facility, the application money towards the subscription of Units shall be debited from his / her specified bank account only if his / her application is selected for allotment of Units.
Board	Board of Directors.
Business Day	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 RBI 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. The AMC, with the approval of the Trustee, reserves the right to change the definition of Business Day, in accordance with the applicable regulations. The AMC reserves the right to declare any day as a Business Day or otherwise at any or all ISCs.
CAS	Consolidated Account Statement Contain details relating to all the 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.
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.
Custodian	Standard Chartered Bank, registered under the SEBI (Custodian of Securities) Regulations, 1996, or any other custodian who is approved by the Trustee.
Debt Securities	Debt and debt-related instruments.
Depository	Depository 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 Centers	AMC's offices, ISCs and branches of Collection Bank(s) designated by the AMC where the applications shall be received.
ECS	Electronic Clearing System.
Entry Load	A fee 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 current SEBI Regulations, the AMC is prohibited from charging an Entry Load.

Exit Load	A fee 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
FCNR	Foreign Currency Non Resident
FPI	Foreign Portfolio Investor An entity registered with SEBI under Securities and Exchange Board of India (Foreign Portfolio Investors) Regulations, 2014, as amended from time to time.
Government Security	Government security (G-Sec) means a security created and issued by the Government for the purpose of raising a public loan or any other purpose as notified by the Government in the Official Gazette and having one of the following forms. i. a Government Promissory Note (GPN) payable to or to the order of a certain person; or ii. a bearer bond payable to a bearer; or iii. a stock; or iv. a bond held in a Bond Ledger Account (BLA).
HUF	Hindu Undivided Family.
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.
ISC	Investor Service Centres Official points of acceptance of transaction / service requests from investors. These will be designated by the AMC from time to time.
Edelweiss Financial Services Limited	The Sponsor or Settlor of the Edelweiss Mutual Fund.
KYC	Know-Your-Client 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 Government of India or RBI from time to time for regulating mutual funds generally or the Mutual Fund particularly.
Load	Entry Load or Exit Load, as applicable, on purchase or redemption of Units, respectively.
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.
NRE	Non-Resident External.
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	National Securities Depository Limited.
NSE	National Stock Exchange of India Limited.
PAN	Permanent Account Number.

PIO	<p>Person of Indian Origin</p> <p>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).</p>
POA	Power of Attorney
Purchase Price	The price (being Applicable NAV) at which the Units can be purchased and calculated in the manner provided in this SID.
RBI	Reserve Bank of India.
Redemption	Repurchase of Units by the Mutual Fund from a Unit Holder.
Redemption Price	The price (being Applicable NAV minus Exit Load, if any) 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 governmental or regulatory bodies to which the Trustee and / or the Mutual Fund and / or the AMC (as the case may be) is subject.
RTGS	Real Time Gross Settlement.
SAI	The Statement of Additional Information containing 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).
Scheme	Edelweiss Government Securities Fund (including as the context permits, options there under, if any).
Scheme Options	<p>Each Plan under the Scheme offers a choice of two options which are as follows:-</p> <ul style="list-style-type: none"> ▪ Growth option ▪ Dividend option <p>The 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 Growth option.</p>
Scheme Plans	<p>The Scheme offers choice of two plans:</p> <ul style="list-style-type: none"> ▪ Direct Plan ▪ Regular Plan
Securities & Exchange Board of India / SEBI	The Securities and Exchange Board of India established under the SEBI Act.
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 also includes shares, stocks, bonds, debentures, warrants, instruments, obligations, Money Market Instruments, Debt Securities 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.
SID	<p>Scheme Information Document</p> <p>This document issued by Edelweiss Mutual Fund, for inviting subscription to the 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.</p>
SIP	<p>Systematic Investment Plan</p> <p>A plan enabling investors to save and invest in the Scheme on a monthly or quarterly basis by submitting post-dated cheques / payment instructions.</p>
Sponsor	Edelweiss Financial Services Limited

STP	Systematic Transfer Plan 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 weekly, monthly or quarterly basis by giving a single instruction.
SWP	Systematic Withdrawal Plan A plan enabling Unit Holders to withdraw amounts from the Scheme on a monthly or quarterly basis by giving a single instruction.
Transaction	Includes purchase, redemption, switch, dividend reinvestment, dividend payout.
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.
Treasury Bills	Instruments of short term borrowing issued by the Central / State Government of India. They are promissory notes issued at discount and for a fixed period.
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.
Trustee	Edelweiss Trusteeship Company Limited, a company set up under the Companies Act 1956, to act as the trustee company to the Mutual Fund.
Unit	The interest of an investor in the Scheme consisting of each Unit representing one undivided share in the assets of that Scheme; and includes any fraction of a Unit which shall represent the corresponding fraction of one undivided share in the assets of the corresponding Scheme.
Unit Capital	The aggregate of the face value of the Units issued under the Scheme.
Unit Holder	Any registered holder for the time being, of a Unit of the Scheme offered under this SID including persons jointly registered.
US	The United States of America

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, 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.
- All references to “Rs.” or “₹” refer to Indian Rupees and “US\$” refer to United States dollars. 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 Indian 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) The Scheme Information Document of Edelweiss Government Securities Fund, forwarded to SEBI is in accordance with the SEBI Regulations 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 issued by the Indian government and any other competent authority in this behalf, have been duly complied with.
- (iii) The disclosures made in this Scheme Information Document 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 this Scheme Information Document and the Statement of Additional Information are registered with SEBI and their registrations are valid, as of the date of filing.

For **Edelweiss Asset Management Limited**

Place : Mumbai
Date : November 28, 2016.

Name : Vikaas M Sachdeva
Designation : Chief Executive Officer

II. INFORMATION ABOUT THE SCHEME

A. TYPE OF THE SCHEME

An open ended gilt Scheme

B. INVESTMENT OBJECTIVES OF THE SCHEME

The investment objective of the Scheme is to generate income through investment in Securities of various maturities issued and / or created by the Central Government and State Governments of India.

However, there can be no assurance that the investment objectives of the Scheme will be realized.

C. ASSET ALLOCATION BY THE SCHEME

At the time of the initial investment the asset allocation is expected as follows:

Types of Instruments	Indicative Allocations (% of Total Assets)		Risk Profile
	Minimum	Maximum	
Government of India dated Securities / State Government dated Securities / Government of India Treasury Bills / Cash Management Bills of Government of India.*	80	100	Low to Medium
CBLO, cash and cash equivalents and repo / reverse repo in Central Government or State Government Securities. Units of Liquid scheme & units of schemes primarily investing in Government Securities. Debt derivatives#	0	20	Low

Government security (G-Sec) means a security created and issued by the Government for the purpose of raising a public loan or any other purpose as notified by the Government in the Official Gazette and having one of the following forms.

- i. a Government Promissory Note (GPN) payable to or to the order of a certain person; or
- ii. a bearer bond payable to a bearer; or
- iii. a stock; or
- iv. a bond held in a Bond Ledger Account (BLA).

The Scheme may invest in Treasury Bills, Re-purchase agreements in Government of India Securities, Treasury Bills, state development loans and other Securities issued by the Government of India ("REPO") as permitted by the RBI and Collateralized Borrowing and Lending Obligations.

The Scheme does not propose to invest in unrated Debt Securities, securitized Debt / ADRs / GDRs and foreign Securities.

*The Scheme may invest in fixed income derivatives (gross exposure shall not exceed 50% of the asset allocation stipulated above for the relevant instrument category). Exposure to derivatives shall be used only for hedging and portfolio re-balancing.

The Scheme does not propose to engage in short selling and securities lending & borrowing.

The above mentioned Securities could be listed, unlisted, secured or unsecured, rated and may be acquired through initial public offerings (auctions), secondary market offerings, private placements, rights offers or negotiated deals.

The Scheme may also invest in Mutual Fund units of Liquid schemes and schemes primarily investing in Government securities upto 20% of the Net Assets of the scheme. The Scheme may hold cash depending on the market conditions.

The cumulative gross exposure through investment in Securities permitted under the Scheme and derivatives shall not exceed 100% of net assets of the Scheme. Cash or cash equivalents with residual maturity of less than 91 days will be treated as not creating any exposure. Investments and exposures in derivatives shall be subject to SEBI circular no. Cir/IMD/DF/11/2010 dated August 18, 2010 and SEBI guidelines issued from time to time.

Pending deployment of funds of the Scheme in securities in accordance with the terms of the investment objective, the AMC may place the funds of the Scheme in short term deposits of scheduled commercial banks, subject to the guidelines issued by SEBI vide its circular SEBI/IMD/CIR No. 1/91171/07 dated April 16, 2007, SEBI/IMD/CIR No. 8/107311/07, SEBI/IMD/CIR No. 7/129592/08 dated April 16, 2007, October 26, 2007 and June 23, 2008, respectively and any other applicable guidelines.

Liquidity Support from RBI

Being a Scheme dedicated to investments in Government securities, the Mutual Fund will be eligible to avail on any day from RBI, liquidity support upto 20% of the outstanding value of its investments in Government securities (as at the close of business on the previous Business Day), under its Guidelines issued vide letter IDMC.No. 2741/03.01.00/95-96 dated April 20, 1996. Liquidity support under these guidelines is available through reverse repurchase agreements in Government of India dated securities eligible for repo transactions and treasury bills of all maturities.

D. SCHEME'S INVESTMENTS

Scheme may invest in the following asset classes:

- Investments will be restricted to sovereign Securities issued by the Central Government and / or a State Government viz. Government of India dated Securities, treasury bills and State Government dated Securities as per the limits specified in the asset allocation table above, subject to permissible limits laid under SEBI Regulations.
- REPO as permitted by the RBI, Collateralized Borrowing and Lending Obligations and any other like instruments as specified by the RBI from time to time;
- units of liquid mutual funds.
- Domestic derivatives like Interest Rate Swaps, Interest Rate Futures, Forward Rate Agreements and such other derivative instruments as may be permitted under the SEBI Regulations.
- For the purpose of further diversification and liquidity, Scheme may invest in other Liquid schemes and schemes primarily investing in Government securities managed by the same AMC or by the asset management company of any other mutual fund without charging any fees on such investments, provided

that aggregate inter-scheme investment made in all schemes managed by the same AMC or in schemes managed by the asset management company of any other mutual fund shall not exceed 5% of the net asset value of the Mutual Fund.

- Any other Securities, asset class, instruments and units of mutual fund schemes as permitted under the SEBI Regulations.

The Scheme shall not:

- (a) invest in foreign Securities;
- (b) engage in short selling, stock lending and borrowing;
- (c) invest in securitized debt;
- (d) invest in usance bills; and
- (e) invest in unrated Securities.

Change in Investment Pattern

Subject to the SEBI Regulations, the asset allocation pattern indicated above may change from time to time, keeping in view market conditions, market opportunities, applicable regulations and political and economic factors. It must be clearly understood that the percentages stated above in Paragraph C of this Section II are only indicative and not absolute and that they can vary substantially depending upon the perception of the AMC, the intention being at all times to seek to protect the interests of the Unit Holders. Such changes in the investment pattern will be for short term and defensive considerations. In the event of deviations, rebalancing will be carried out within 30 (Thirty) calendar days from the date of the said deviation.

Subject to the above, any change in the asset allocation affecting the investment profile of a Scheme shall be effected only in accordance with the provisions of sub regulation (15A) of Regulation 18 of the SEBI Regulations, as detailed later in this SID.

Scheme's Portfolio Holdings

Top 10 holdings by issuer as on October 31, 2016

Issuer	Market Value (₹ in Crs)	% of Corpus
Government of India	693.93	83.56%
Clearing Corporation of India Ltd.	118.30	14.24%

Fund Allocation towards various sector as on October 31, 2016

Sector	Market Value (₹ in Crs)	% to Net Asset
Miscellaneous	812.23	97.80%

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

Portfolio Turnover Ratio as on October 31, 2016: N.A

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

E. INVESTMENT STRATEGY OF THE SCHEME

The investment strategy of the Scheme is to provide income from its investment in a basket of sovereign Securities issued by the Central and / or State Government including treasury bills, across various maturities, through proactive duration management. Income may be generated through the receipt of coupon payments, the amortization of the discount on debt instruments or the purchase and sale of securities in the underlying portfolio.

Being sovereign debt, Government Securities generally carry relatively minimal credit risk. However, they do carry price risk depending upon the general level of interest rates prevailing from time to time. Generally, when interest rates rise, prices of fixed income securities fall and when interest rates decline, the prices of fixed income securities increase. The extent of fall or rise in the prices is a function of the coupon rate, days to maturity and the increase or decrease in the level of interest rates.

The Fund Manager may review the above pattern of investments based on views on interest rates and asset liability management needs.

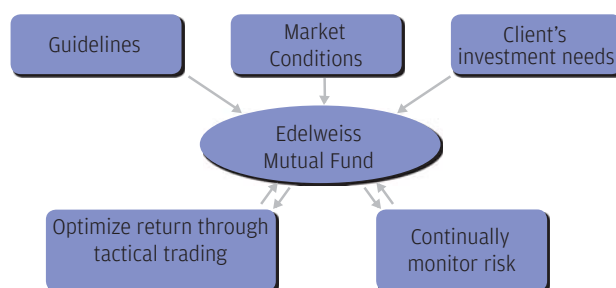
Though every endeavour will be made to achieve the objective of the Scheme, the AMC / Sponsor / Trustee does not guarantee that the investment objective of the Scheme will be achieved. No guaranteed returns are being offered under the Scheme.

Credit Evaluation Policy

The transparent and proven fixed income investment process starts with an identification of portfolio objectives with respect to income / total return, time horizon, risk tolerance and diversification. These determine the range of permitted investments with respect to maturity, interest rate sensitivity (duration) and credit restrictions. From these inputs a portfolio strategy to best achieve the targeted risk / return is formulated. Portfolio specific inputs with respect to credit risk and liquidity in particular, enable the AMC to screen securities to select the most appropriate for inclusion in the portfolio.

The fixed income investment process combines the consistent application of a value-oriented framework with the ongoing review, monitoring and control of key portfolio characteristics. The key processes and decision factors used within these areas of emphasis are discussed in detail below.

Three key decisions drive the process.



Economic Research

The global macroeconomic research with inputs from regional global fixed income team helps to know the global trend on inflation, growth and monetary stance of central banks across the globe.

India macroeconomic research analysis like trend in inflation, liquidity and stance of RBI, growth in deposits, credit off take, index of industrial production and others helps to form a view on interest rates.

Post the analysis of the global and local economic backdrop, implication on the interest rates is analyzed which helps in building the portfolio accordingly build the portfolio.

Credit Research

The 'bottom-up' decision-making focuses on pure securities selection and seek to identify new opportunities consistent with the investment strategies and goals, as well as evaluating the creditworthiness of

corporations already invested in to ensure they continue to meet the investment criteria.

Investment team participates in the investment process by finding the most attractive securities sourcing relative value ideas from fundamental credit analysis. Where there are differences between the investment team's assessments and that of the rating agencies, substantial value may be derived.

In addition, credit yield spreads are monitored against their historical averages. This process allows to anticipate changes in credit quality before they are priced into the market.

Technical Analysis

In conjunction with the economic analysis with respect to duration decision, broad interest rate trends and supply & demand relationships are identified that may influence the shape of the yield curve. As part of the investment process, risk / reward posture of every maturity along the yield curve is evaluated in an effort to identify undervalued portions of the yield curve.

For a given duration target, the yield curve strategy seeks to find optimal exposures along the yield curve. Expected returns are established via scenario analysis, which incorporates yield curve shifts, the roll-down effect and time horizon.

Duration positioning for active bond income strategies is highly dependent on investment team's views of central bank activity. If the central bank is in a tightening mode (leading to higher interest

rates), the portfolio may have a particularly short duration position in order to preserve capital. Likewise, if a central bank is in a steady state or easing mode, the portfolio may be longer in duration to take advantage of both falling interest rates and the roll-down effect of a positively-sloped yield curve, which generally exists in this type of environment. Similar duration positions are implemented across all portfolios within the same strategy.

Duration is adjusted periodically, typically in small increments, to enhance returns when the market is undervalued and to protect portfolio value when the market is overvalued.

Portfolio Turnover

Portfolio turnover in the Scheme will be a function of market opportunities. Consequently it is difficult to estimate with any reasonable measure of accuracy, the likely turnover in the portfolio. The AMC will endeavour to optimize portfolio turnover to optimize risk adjusted return keeping in mind the cost associated with it. The Scheme has no explicit constraints either to maintain or limit the portfolio turnover. Portfolio turnover will depend upon the circumstances prevalent at any time and would also depend on the extent of volatility in the market and inflows / outflows in the Scheme. The AMC will however endeavour to maintain a low portfolio turnover rate. However, the AMC will take advantage of the opportunities that present themselves from time to time because of the inefficiencies in the securities markets.

F. COMPARISON BETWEEN THE SCHEMES

Name of Existing Scheme	Investment Objective	Asset Allocation Pattern	Investment Strategy	Differentiation	Benchmark	Average AUM (in crs.) for the month of October, 2016	No. of Folios as on October 31, 2016
Edelweiss Liquid Fund	The investment objective of the scheme is to provide reasonable returns, commensurate with low risk while providing a high level of liquidity through a portfolio of money market and debt securities. However, there can be no assurance that the investment objective of the Scheme will be realised.	Money market instruments (including cash and reverse repo and debt instruments with maturity upto 91 days) up to 100%; Securitised debt instruments with maturity up to 91 days upto 30%..	The domestic debt markets are maturing rapidly with liquidity emerging in various debt segments through the introduction of new instruments and investors. The objective will be to allocate the assets of the Scheme between various money market and fixed income Securities with the objective of providing liquidity and achieving optimal returns.	An open ended liquid scheme aiming at low risk while providing high level of liquidity. Edelweiss Liquid Fund holds a portfolio which has a average maturity of not more than 91 days.	CRISIL Liquid Fund Index	243.67	701
Edelweiss Treasury Fund	The investment objective of the Scheme is to provide Liquidity and optimal returns by investing primarily in a mix of short-term debt and money market instruments which results in a portfolio having marginally higher maturity and moderately higher credit risk as compared to a liquid fund at the same time maintaining balance safety and liquidity. However, there can be no assurance that the investment objective of the Scheme will be realised.	Money market & debt instruments with maturity / average maturity / interest rate reset greater than 90 days up to 365 days: 65-100%; Debt instruments with maturity greater than 1 year: 0-35%	The domestic debt markets are maturing rapidly with liquidity emerging in various debt segments through the introduction of new instruments and investors. The objective will be to allocate the assets of the Scheme between various money market and fixed income Securities with the objective of providing liquidity and achieving optimal returns.	An open ended Income scheme, with a portfolio of marginally higher maturity and moderately higher credit risk compared to liquid fund	CRISIL Liquid Fund Index	18.27	537

Name of Existing Scheme	Investment Objective	Asset Allocation Pattern	Investment Strategy	Differentiation	Benchmark	Average AUM (in crs.) for the month of October, 2016	No. of Folios as on October 31, 2016
Edelweiss Bond Fund	<p>The investment objective of the Scheme is to generate optimal returns while maintaining liquidity through active management of the portfolio by investing in debt and money market instruments.</p> <p>However, there can be no assurance that the investment objective of the Scheme will be realised.</p>	<p>Money market and Debt instruments with maturity / average maturity / interest rate reset not greater than one year 10-100%; Debt instruments including government securities and corporate Debt 0-90%.</p>	<p>The domestic debt markets are maturing rapidly with liquidity emerging in various debt segments through the introduction of new instruments and investors. The objective will be to allocate the assets of the Scheme between various money market and fixed income Securities with the objective of providing liquidity and achieving optimal returns.</p>	<p>An open ended Income scheme aiming at generating optimal returns through active management of the portfolio.</p>	<p>CRISIL Composite Bond Fund Index</p>	384.48	539
Edelweiss Short Term Income Fund	<p>The investment objective of the Scheme is to generate income by investing primarily in money market and short term debt instruments.</p> <p>However, there can be no assurance that income can be generated, regular or otherwise or that the investment objective of the Scheme will be realised.</p>	<p>Money market and Debt instruments including government securities with maturity / average maturity / residual maturity / interest rate reset not greater than one year 65-100%; Debt instruments with maturity / average maturity / residual maturity / interest rate reset greater than one year 0-35%.</p>	<p>The domestic debt markets are maturing rapidly with liquidity emerging in various debt segments through the introduction of new instruments and investors. The objective will be to allocate the assets of the Scheme between various money market and fixed income Securities with the objective of providing liquidity and achieving optimal returns. The portfolio duration will undergo a change according to the expected movement in interest rates. Liquidity conditions and other macro-economic factors affecting interest rates shall be taken into account for varying the portfolio duration. Under normal circumstances, if the interest rates move down, the duration of the portfolio shall be increased and vice versa. The Investment Manager may review the pattern of investments based on views on interest rates and asset liability management needs.</p>	<p>An open ended investing primarily in money market and short term debt instruments.</p>	<p>CRISIL Short-Term Bond Fund Index</p>	34.46	492
Edelweiss Banking and PSU Debt Fund	<p>The investment objective of the Scheme is to seek to generate income by investing predominantly in a portfolio of Debt Securities and Money Market Instruments issued by banks and PSUs.</p> <p>However, there can be no assurance that the investment objective of the Scheme will be realized or that income will be generated.</p>	<p>Debt securities and Money Market Instruments issued by banks and public sector undertakings - 80%-100% & Debt Securities and Money Market Instruments issued by banks and PSUs including Treasury Bills, CBLO, G-Sec, central and State Government Securities, Units of Debt & Liquid Mutual Fund units - 0%-20%</p>	<p>The objective will be to allocate the assets of the Scheme between various Money Market Instruments and fixed income Securities issued by banks and PSUs with the objective of providing liquidity and achieving optimal returns.</p>	<p>An open ended Income scheme investing primarily in instruments issued by banks and public sector undertaking</p>	<p>CRISIL Short Term Bond Fund Index</p>	484.07	363
Edelweiss Government Securities Fund	<p>The investment objective of the Scheme is to generate income through investment in Securities of various maturities issued and/or created by the Central Government and State Governments of India.</p> <p>However, there can be no assurance that the investment objectives of the Scheme will be realized.</p>	<p>Government of India dated Securities / State Government dated Securities/Government of India Treasury Bills / Cash Management Bills of Government of India.- 80% - 100%CBLO, cash and cash equivalents and repo / reverse repo in Central Government or State Government Securities. Units of Liquid scheme & units of schemes primarily investing in Government Securities. Debt derivatives# 0% - 20%.</p>	<p>The investment strategy of the Scheme is to provide income from its investment in a basket of sovereign Securities issued by the Central and/or State Government including treasury bills, across various maturities, through proactive duration management. Income may be generated through the receipt of coupon payments, the amortization of the discount on debt instruments or the purchase and sale of securities in the underlying portfolio.</p>	<p>An open ended Income scheme investing primarily in instruments issued by central Government and state Government of India</p>	<p>I-Sec Mi-BEX</p>	840.95	583

Name of Existing Scheme	Investment Objective	Asset Allocation Pattern	Investment Strategy	Differentiation	Benchmark	Average AUM (in crs.) for the month of October, 2016	No. of Folios as on October 31, 2016
Edelweiss Corporate Debt Opportunities Fund	Corporate bonds and securities including securitized debt instruments: 80% - 100%, Other Debt and Money Market instruments: 0% - 20%.	The investment objective is to generate regular income and opportunities for capital appreciation while maintaining liquidity through active management of a diversified portfolio comprising of corporate bonds and securities across the investment grade credit rating and maturity spectrum. However, there can be no assurance that the investment objectives of the Scheme will be realized.	The Scheme is an actively managed debt fund wherein the AMC takes an active view of the interest rate movements, liquidity conditions and other macroeconomic factors affecting interest rates. The Scheme would seek to identify and invest in quality credits that offer an attractive risk-return reward relative to sovereign instruments with the objective to generate accrual income or in yield pickups which offer a better spread for similar credits. Potential capital appreciation opportunities arising out of mispricing of yields relative to fundamentals, potential credit upsides (both short term and long term ratings), sector rotations etc will be explored. The portfolio's overall duration will be actively monitored depending on the interest rate environment. The Fund Manager will adopt a long duration strategy in falling interest rate scenario and shift towards low duration strategy as the interest rates bottom out/trend upwards. The Fund Manager will structure the portfolio looking into the need to provide liquidity to meet redemptions as and when they arise. Though every endeavour will be made to achieve the objectives of the Scheme, the AMC / Sponsor / Trustee does not guarantee that the investment objectives of the Scheme will be achieved. No guaranteed returns are being offered under the Scheme.	An open ended income scheme investing in corporate bonds and securities across the investment grade credit rating and maturity spectrum	CRISIL Short Term Bond Fund Index	173.07	236

* Please refer Asset Allocation Pattern under each Scheme for more details.

G. FUNDAMENTAL ATTRIBUTES OF THE SCHEME

Below are the fundamental attributes of the Scheme, in terms of sub regulation (15A) of Regulation 18 of the SEBI Regulations:

(i) Type of Scheme

- An open ended gilt scheme

(ii) Investment Objective

- The main investment objective as defined in **Section II, Paragraph B** of this SID.
- The Scheme offers choice of two plans: Direct Plan and Regular Plan.
- Each Plan under the Scheme offers Growth, Dividend Option.
- The investment pattern is as set out in **Section II, Paragraph C** of this SID with an option to alter the asset allocation for a short term period on defensive considerations.

(iii) Terms of Issue

- Liquidity:** The Scheme being an open ended income scheme the Units are not proposed to be listed on any stock exchange. Units may be purchased or redeemed at NAV related prices on every Business Day on an ongoing basis. The procedure for redemption of Units on an ongoing basis is as set out in the Section III, Paragraph B of this SID. The Mutual Fund will endeavour to dispatch the Redemption proceeds within 3

(Three) 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 aggregate fees and expenses charged to a Scheme are set out in Section IV, Paragraph B which are as permitted by the SEBI Regulations.
- The present Scheme is not a guaranteed or assured return scheme and hence no safety net or guarantee is provided.
- In accordance with sub regulation (15A) of Regulation 18 of the SEBI Regulations, the Trustees shall ensure that no change in the fundamental attributes of the Scheme or the Mutual Fund or fees and expenses payable or any other change 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 Unit Holder of the Scheme 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
 - The Unit Holders of the Scheme is given an option for a period of 30 (Thirty) days to exit at the prevailing NAV without any Exit Load.

H. HOW WILL THE SCHEME BENCHMARK ITS PERFORMANCE?

The performance of the Scheme is reviewed by the Investment Committee of the AMC as well as the respective Boards 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. Monthly reports on the performance of

the Scheme with appropriate benchmark indices are also sent to the respective Boards of the AMC and the Trustee together with the relative performance of the schemes of other mutual funds schemes in the same category.

The Benchmark index of the Scheme shall be I-Sec Mi-BEX Index.

The composition of the aforesaid benchmark is such that it is most suited for comparing performance of the Scheme.

I. 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. Dhawal Dalal Fund Manager Age: 44 years	B.E., MBA	Mr. Dhawal Dalal, aged 44 years, is a B.E. (Ahmedabad, Gujarat University), and MBA (University of Dallas, Irving) by qualification and has an overall work experience of 17 years mostly in the investment management function. Mr. Dhawal has joined Edelweiss AMC as Chief Investment Officer - Fixed Income in October 2016 and a key personnel. Prior to joining Edelweiss AMC, he was associated with DSP BlackRock Investment Managers Pvt. Ltd as Executive Vice President and Head of Fixed Income from January 2012 to July 2016, as Sr. Vice President and Head of Fixed Income schemes from January 2006 to December 2011 and as Asst. Vice President for fixed income products from May 1998 to December 2005. Prior to that he was associated with Merrill Lynch Investment Managers as Assistant Portfolio Manager, from August 1996 to April 1998.	Fund Manager <ul style="list-style-type: none"> ▪ Edelweiss Bond Fund ▪ Edelweiss Liquid Fund ▪ Edelweiss Banking and PSU Debt Fund ▪ Edelweiss Corporate Debt Opportunities Fund ▪ Edelweiss Government Securities Fund ▪ Edelweiss Short Term Income Fund ▪ Edelweiss Treasury Fund ▪ Edelweiss Equity Savings Advantage Fund (Debt Portion) ▪ Edelweiss Balanced Advantage Fund (Debt Portion) 	Since November 28, 2016
Mr. Swayam Mangwani Assistant Fund Manager Age: 27 years	Bachelor in Commerce from Mumbai University and is a Chartered Financial Analyst - US (Level 1).	Mr. Swayam Mangwani, aged 27 years, is a Bachelor in Commerce from Mumbai University and is a Chartered Financial Analyst - US (Level 1). He has more than 5 years of work experience in the Fixed Income segment. Prior to joining Edelweiss AMC, he was associated with ICICI Securities Limited as a Product Manager - Fixed Income. He has also been associated with RR Investors Capital Services Ltd., dealing in Fixed Income securities.	Fund Manager <ul style="list-style-type: none"> ▪ Edelweiss ASEAN Equity Off-shore Fund ▪ Edelweiss Emerging Markets Opportunities Equity Offshore Fund ▪ Edelweiss Europe Dynamic Equity Offshore Fund ▪ Edelweiss US Value Equity Offshore Fund ▪ Edelweiss Greater China Equity Off-Shore Fund ▪ Edelweiss Fixed Maturity Plan - Series 14 ▪ Edelweiss Fixed Maturity Plan - Series 20 ▪ Edelweiss Fixed Maturity Plan - Series 35 ▪ Edelweiss Fixed Maturity Plan - Series 37 ▪ Edelweiss Fixed Maturity Plan - Series 38 ▪ Edelweiss Fixed Maturity Plan - Series 40 ▪ Edelweiss Income Fund - Series 501 ▪ Edelweiss Fixed Maturity Plan - Series 502 	Since November 28, 2016

Name of the Fund Manager & Age	Educational Qualification	Experience	Scheme Managed	The tenure for which the Fund Manager has been managing the Scheme
			Assistant Fund Manager <ul style="list-style-type: none"> ▪ Edelweiss Bond Fund ▪ Edelweiss Liquid Fund ▪ Edelweiss Banking and PSU Debt Fund ▪ Edelweiss Corporate Debt Opportunities Fund ▪ Edelweiss Government Securities Fund ▪ Edelweiss Short Term Income Fund ▪ Edelweiss Treasury Fund 	

J. WHAT ARE THE INVESTMENT RESTRICTIONS TO BE FOLLOWED BY THE SCHEME?

i. Disclosure and investment restrictions

All investments by the Scheme will be made in accordance with the investment objective, investment strategy and investment pattern described in this SID. However the following investment restrictions in accordance with and subject to the SEBI Regulations shall apply to the Scheme at the time of making the 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. 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 relevant 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.
3. Scheme may, without charging any additional management fees, invest in other schemes managed by the AMC or by the asset management company of any other mutual fund, provided that the 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 Mutual Fund.

4. Scheme shall buy and sell Securities on the basis of deliveries and shall in all cases of purchases, take delivery of the relevant Securities and in all cases of sale deliver the Securities.
 The sale of Government of India Securities already contracted for purchase shall be permitted in accordance with the guidelines issued by RBI in this regard.
5. Pending deployment of funds of a Scheme in Securities in accordance with the terms of investment objectives of the Scheme, Scheme can invest such funds in short-term deposits of scheduled commercial banks, in accordance with the SEBI Regulations. The investments in these deposits shall be in accordance with SEBI Circular nos. SEBI/IMD/CIR No. 1/91171/07, SEBI/IMD/CIR No. 8/107311/07, SEBI/IMD/CIR No. 7/129592/08 dated April 16, 2007, October 26, 2007 and June 23, 2008, respectively and any other applicable guidelines. Further the AMC will not charge any investment management and advisory fees for placing these funds of a Scheme in short term deposits of scheduled commercial banks.
6. Scheme shall not make any investment in:
 - i. any unlisted security of an associate or group company of the Sponsor; or
 - ii. any security issued by way of private placement by an associate or group company of the Sponsor; or
 - iii. the listed Securities of group companies of the Sponsor which are in excess of 25% of its net assets.
7. Scheme shall not make any investment in any fund of funds scheme.
8. The Mutual Fund shall get the Securities purchased or transferred will be held in the name of the Mutual Fund on account of the relevant Scheme, wherever investments are intended to be of long-term nature.
9. The Scheme shall not borrow except to meet temporary liquidity needs of the Scheme for the purpose of redemption of Units or payment of interest and dividend to the Unit holders.
 Provided that the Mutual Fund shall not borrow more than 20% of the net assets of any individual Scheme and the duration of the borrowing shall not exceed a period of 6 months.
10. No loans would be made by the Mutual Fund except as provided in the SEBI Regulations.

11. 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.

12. 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 investments in Securities

The AMC will follow a policy where, before any investment is made in any instrument, a research report will be prepared by the fund managers/research analyst which will analyze the instruments. The research report shall be reviewed at least on a half yearly basis. The recommendations of the research report shall not, however, be binding on the fund managers, the AMC, the Scheme or the Mutual Fund.

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 managers. 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 managers 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 investments in Government of India Securities

As per the SEBI Regulations and investment restriction guidelines issued by SEBI, the AMC will follow a policy wherein each decision of purchase / sale of Government of India 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 Securities including Government of India Securities, State Government securities, and Government guaranteed debt is given to the relevant Fund

Managers of the AMC with the responsibility on the relevant Fund Managers to ensure conformity with the specified minimum credit rating standards for the purpose of managing credit risk and portfolio credit risk. All investments in Government of India Securities shall be done in accordance with SEBI / RBI guidelines.

iv. Investment Restrictions pertaining to debt derivatives

Derivatives products are leveraged instruments and can provide disproportionate gains as well as disproportionate losses to the investor. Execution of such strategies depends upon the ability of the fund managers to identify such opportunities. Identification and execution of the strategies involve uncertainty and the decision of the fund managers may not always be profitable. No assurance can be given that the fund managers 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. In terms of Circular No. MFD.BC.191/07.01.279/ 1999-2000 and MPD.BC.187 /07.01.279/1999-2000 dated November 1, 1999 and July 7, 1999 respectively issued by the RBI permitting participation by mutual funds in interest rate swaps and forward rate agreements, the Scheme will use derivative instruments for the purpose of hedging and portfolio balancing.

Further, the guidelines issued by the RBI from time to time for forward rate agreements and interest rate swaps and other derivative products will be adhered to by the Scheme.

Interest Rate Swaps (“IRS”)

An IRS is an agreement between two parties to exchange stated interest obligations for an agreed period in respect of a notional principal amount. The most common form is a fixed to floating rate swap where one party receives a fixed (pre-determined) rate of interest while the other receives a floating (variable) rate of interest.

Interest Rate Futures (“IRF”)

IRF means a standardized interest rate derivative contract traded on a recognized stock exchange to buy or sell a notional security or any other interest bearing instrument or an index of such instruments or interest rates at a specified future date, at a price determined at the time of the contract.

Example of an IRF Contract Specification:

A 10 year IRF Contract will be having the following specifications:

- Underlying - 10 year coupon bearing Government of India Security
- Notional Coupon - 7.00% semi annual (day count 30 / 360)
- Contract Size - ₹ 2,00,000
- Available Contracts - Quarterly contracts expiring in the months of March, June, September and December
- Deliverable Month - From 1st of the contract expiry month to last day of contract expiry month i.e. 1 month
- Tenor - The maximum maturity of the contract is 12 months
- Last Delivery Day - Last Business Day of the month
- Trading Hours - 9.00 a.m. to 5.00 p.m.
- Limits have been placed on gross open positions of clients across all contracts at 6% of the total open interest of ₹ 300 crores, whichever is higher.
- Quotations - Similar to the price of a Gov security, having a day count convention of 30 / 360.

IRF for Hedging

Interest rate futures can also be used for hedging purpose as follows:

- Hedging for increase in interest rates: In this case a decrease in the value of the portfolio can be hedged by taking a short position. If interest rates do increase, the portfolio value will decrease but the value of the futures will increase.
- Changing duration of bond portfolio: Broadly, futures can be purchased to increase the duration of the portfolio or sold to decrease the duration of the portfolio.

Example -

A debt mutual fund can effectively use IRFs to hedge from increase in interest rates. The fund has to short IRFs to hedge its position.

Amount Invested in 9.125% 10 Yr GSec	54,00,000.00
View	Yields likely to go up in next one month
Current Yield from Bonds	9.125%
Price	100.00
No. of bonds held	54,000.00
March Futures Price	92.0500
Settlement Date	1st October, 2009
Futures expiry	31st March, 2010
Yield on futures	8.18%
No. of contracts purchased	27.00

After 1 month

Yield on Bonds	9.852%
Price	95.4489
Loss on Bond	-2.45,759.00
Futures yield after 1 month	8.87%
Futures Price	87.8225
Profit on futures contract	2,28,245.00
Net Gain / (Loss)	-17,474.00

Note: The hedge needs to be monitored regularly to make it more effective and the hedge ratio needs to be applied to determine the number of futures contracts required to hedge the cash bond position.

A mutual fund can also hedge its corporate bond portfolio by using IRFs. However this will be a cross hedge and may not be as effective as hedging a government bond portfolio.

Forward Rate Agreement (“FRA”)

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

Example of a derivatives transaction:

Basic Structure of a Swap

Bank A has a six-month ₹ 10 crores liability, currently being deployed in call. Bank B has a ₹ 10 crores, six-month asset, being funded through call. Both banks are running an interest rate risk. To hedge this interest rate risk, they can enter into a six-month MIBOR (Mumbai Inter Bank Offered Rate) swap. Through this swap, Bank A will receive a fixed pre-agreed rate (say 7%) and pay “call” on the NSE Mumbai Inter Bank Offer Rate (“benchmark rate”). Bank A paying at “call” on

the benchmark rate will hedge the interest rate risk of lending in call. Bank B will pay 7% and receive interest at the benchmark rate. Bank A receiving of “call” on the benchmark rate will hedge its interest rate risk arising from its call borrowing.

The mechanism is as follows:

- Assume the swap is for ₹ 10 crores March 1, 2005 to September 1, 2005. Bank A is a fixed rate receiver at 7% and Bank B is a floating rate receiver at the overnight compounded rate.
- On March 1, 2005, Bank A and Bank B will exchange only an agreement of having entered this swap. This documentation would be based on an International Swaps and Derivatives Association template.
- On a daily basis, the benchmark rate fixed by NSE will be tracked by them. On September 1, 2005 they will calculate the following:
- Bank A is entitled to receive interest on ₹ 10 crores at 7% for 184 days i.e. ₹ 35.28 lakhs, (this amount is known at the time the swap was concluded) and will pay the compounded benchmark rate.
- Bank B is entitled to receive daily compounded call rate for 184 days and pay 7% fixed.
- On September 1, 2005, if the total interest on the daily overnight compounded benchmark rate is higher than ₹ 35.28 lakhs, Bank A will pay Bank B the difference. If the daily compounded benchmark rate is lower, then Bank B will pay Bank A the difference.
- Effectively, Bank A earns interest at the rate of 7% p.a. for six months without lending money for six months fixed, while Bank B pays interest @ 7% p.a. for six months on ₹ 10 crores, without borrowing for six months fixed.

As per the above mentioned RBI circulars, mutual funds are permitted to do interest rate swaps / forward rate agreements for hedging purposes only. Accordingly, the AMC would undertake the same for similar purposes only. IRS and FRAs also have inherent credit and settlement risks. However, these risks are reduced as they are limited to the interest streams and not the notional principal amounts. Investments in derivatives will be in accordance with the SEBI Regulations / guidelines and derivatives shall be used for hedging and / or portfolio balancing purposes, as permitted under the Regulations. The circumstances under which such transactions would be entered into would be when, using the IRS route, it is possible to generate better returns / meet the objective of the Scheme at a lower cost. For example, if buying a two-year Mumbai Inter Bank Offer Rate based instrument and receiving the two-year swap rate yields better return than buying the two-year AAA corporate instrument, the Scheme would endeavour to do that. Alternatively, the Scheme would also look to hedge existing fixed rate positions if the view on interest rates is that they are likely to rise in the future.

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 SEBI 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.

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.

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

In addition to the investment restrictions prescribed by SEBI Regulations, the AMC / the Trustee may also prescribe certain internal risk mitigating parameters / procedures from time to time to limit exposure of the Scheme in certain Securities, in order to overcome volatile market conditions.

The Mutual Fund shall make investment out of the NFO proceeds only on or after the closure of the NFO Period.

All investment restrictions shall be applicable at the time of making investment.

K. POSITION OF DEBT MARKETS IN INDIA

The debt market in India is well developed. The largest market consists of daily trading of the Government of India Securities which averaged above ₹ 60,000 Crores for the month of Oct-16, with instruments tenors ranging from short dated treasury bills to long dated securities extending upto the maturity of October 2055 as on Nov 10 2016.

The government securities market not only provides resources to the government for meeting its short term and long term needs but also acts as the benchmark for pricing corporate papers of varying maturities. The government securities market includes the dated Securities issued by the government, both Central and State and

Treasury bills of 91 days, 182 days and 364 days. The corporate bond market is also fast developing with greater number of corporates accessing the markets through MIBOR linked bonds, commercial paper issuances and short to medium to long dated fixed and floating rate bonds.

The Indian government securities yields tends to be upward sloping i.e. yield of shorter dated Securities being lower than that of longer dated ones.

Current Yield Range as on November 10, 2016

Instrument	Current Yield (% per annum)
CBLO	6.25
3 month T Bill	6.27
6 month T Bill	6.33
1 year T Bill	6.36
3 month CD/CP	6.54/6.80
6 month CD/CP	6.83/7.20
1 year CD/CP	6.85/7.44
1 year AAA	7.06
2 year AAA	7.23
3 year AAA	7.38

Source: Bloomberg

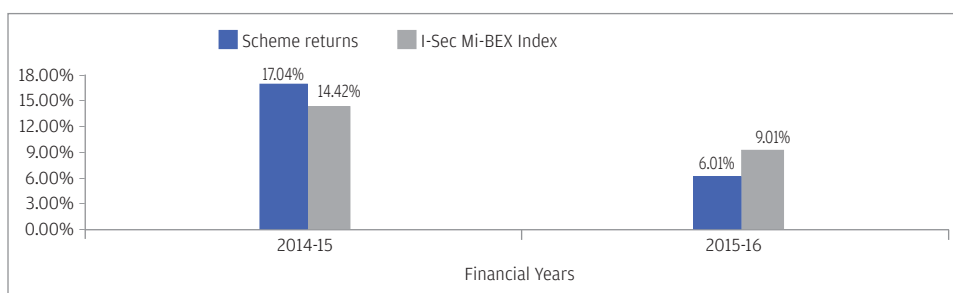
These yields are only indicative and interest rates are susceptible to fluctuations and are sensitive to various macro economic and political factors.

Please note that the above examples are based on assumptions and are used only for illustrative purposes.

L. HOW HAS THE SCHEME PERFORMED?

Edelweiss Government Securities Fund			Returns as on October 31, 2016	
REGULAR PLAN - GROWTH OPTION :			DIRECT PLAN - GROWTH OPTION :	
Date	Scheme Returns (%)	I-Sec Mi-BEX Index# (%)	Scheme Returns (%)	I-Sec Mi-BEX Index# (%)
^Returns for the last 1 year	10.24%	12.14%	10.80%	12.14%
^Returns since inception	11.44%	12.13%	11.94%	12.13%

Absolute returns for each financial year for the last 2 years



Financial Year	Scheme returns (%)	I-Sec Mi-BEX Index (%)
2014-15	17.04%	14.42%
2015-16	6.01%	9.01%

*Allotment dates: Regular Plan: 13 February, 2014 Direct Plan: 13 February, 2014. # 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.

M. INVESTMENTS BY THE 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. However, the AMC shall not charge any investment management and advisory services fee on such investments in the Scheme.

The aggregate investment in the scheme as on November 25, 2016 under the following Categories:

Category	Aggregate Investment (in ₹)
i. AMC's Board of Directors	-
ii. Concerned scheme's Fund Manager(s)	10,484.23
iii. Other key managerial personnel	-

N. UNDERTAKING BY THE TRUSTEES

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 FOR THE SCHEME

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

A. NEW FUND OFFER (NFO)

New Fund Offer, New Fund Offer Period, New Fund Offer Price, Minimum Amount for Application in the NFO Period, Minimum Target Amount, Maximum Amount to be raised, Allotment, Refund and Special products / facilities available during the NFO

These sections do not apply to the Scheme covered in this SID, as the ongoing offer of the Scheme has commenced after the NFO, and the Units are available for continuous subscription and redemption.

Scheme Plans

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

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

1. Direct Plan; and
2. Regular Plan

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 Government Securities Fund - Direct Plan”. Investors should also indicate “Direct” in the ARN column of the application form. However, in case Distributor code is mentioned in the application form, but “Direct Plan” is indicated against the Scheme name, the Distributor code will be ignored and the application will be processed under Direct Plan. Further, where application is received for Regular Plan without Distributor code or “Direct” mentioned in the ARN Column, the application will be processed under Direct Plan.

Treatment for investors based on the applications received is given in the table below:

Sr.	Broker Code	Plan	Treatment
1	Not mentioned	Not mentioned	Direct Plan
2	Not mentioned	Direct	Direct Plan
3	Not mentioned	Regular	Direct Plan
4	Mentioned	Direct	Direct Plan
5	Mentioned	Not Mentioned	Regular Plan
6	Direct	Not Mentioned	Direct Plan
7	Direct	Regular	Direct Plan

A valid broker code should be mentioned.

Scheme Options and Dividend Policy

Each Plan under the Scheme offers a choice of two options which are as follows:-

- Growth option; or
- Dividend option; or

Under the Growth option, no dividend will be declared.

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

The Dividend option offers:

- Payout option; or
- Reinvestment option; or
- Weekly reinvestment option; or
- Fortnightly reinvestment option; or

- Monthly reinvestment option; or
- Annual reinvestment option; or
- Monthly payout option; or
- Annual payout option.

In case of weekly dividend reinvestment option, the record date for the declaration of dividend shall be every Tuesday; in case of fortnightly dividend reinvestment option, the record date shall be 14th and 28th of each month; in case of monthly dividend reinvestment or payout option the record date shall be 25th of each month and in case of annual dividend reinvestment or payout option, the record date shall be March 20 of every year. In case these record dates fall on a non-Business Day, the subsequent Business Day shall be considered as the record date. There is no assurance or guarantee to Unit Holders as to the rate of dividend distribution nor 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, it will be treated as a weekly dividend reinvestment option.

The 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.

The Trustee may decide to distribute by way of dividend, the distributable 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 distributable 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.

Allotment

Allotment

Subject to the receipt of the specified minimum subscription amount, full allotment of Units applied for will be made within 5 (Five) Business Days from the date of closure of the NFO Period for all valid applications received during the NFO Period of the Scheme.

The investor can opt to subscribe for Units in dematerialized form. The option to hold Units in dematerialized form can be exercised at the time of subscription for the Units or at a later date by converting the Units into dematerialized form.

In case the Unit Holder desires to hold Units in dematerialized / rematerialized form at a later date, the request for conversion of Units held in non-dematerialized form into dematerialized form or vice-versa should be submitted along with a dematerialized / rematerialized request form to their Depository Participants.

Account statement

AMC shall allot Units to the applicants whose application has been accepted and also send confirmations specifying the number of Units allotted to the applicant by way of email and / or SMS 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. For ongoing period, CAS for each calendar month to the Unit Holder(s) in whose folio(s) Transaction(s) has / have taken place during that calendar month shall be sent on or before 10th of the succeeding calendar month. In case of any specific request for account statement received from a Unit Holder, the account statement would be sent to the Unit Holder within 5 (Five) Business Days from the receipt of such request.

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

The CAS shall not be received by the Unit Holders for the folio(s) not updated with PAN details. The Unit Holders are therefore requested to ensure that the folio(s) are updated with their PAN.

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

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 those Units on the stock exchange until their holdings are converted into dematerialized form. For conversion of physical holdings into dematerialized form, the Unit Holders will have to send the dematerialize 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 and Transfer Agent 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 Transfer 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 in the Scheme

This is an indicative list and you are requested to consult your financial, legal and 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 authorized to purchase units of mutual funds as per their respective constitutions, charter documents, corporate / other authorizations 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 (but not exhaustive) list of persons who are generally eligible and may apply for subscription to the Units :

- 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));
- HUF through its Karta;
- 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 authorized 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 of the United States of America and 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 organizations;
- 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);
- Mutual funds through their respective schemes, including fund of funds schemes;
- Any other category of investors as the AMC/Trustee may permit and who may be notified by the Trustees from time to time by display on the website of the AMC.

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.
- 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 AMC.

2. Change in Status on Minor Attaining Majority

- 2.1 Prior to the minor attaining majority, 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 2.4 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 2.4 below are received.
- 2.3 In case of existing standing instructions 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 2.4 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 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; and
 - (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 to operate the account in his own right.

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).

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 the United States of America and Canada.
- (d) NRIs residing in Non-Compliant Countries and Territories (“NCCTs”) as determined by the Financial Action Task Force (“FATF”), from time to time.
- (e) 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.
- (f) Any investor not in compliance with Edelweiss’s Anti Money Laundering and KYC Policies.
- (g) Any individual or entity subject to U.S. sanctions (OFAC) or other sanctions or persons resident in countries which are subject to U.S. sanctions (OFAC) or other sanctions.

In this connection, note that, the Trustee / AMC shall be entitled to force redemption of the Units of an Unit Holder where it is discovered that the Unit Holder was not entitled to subscribe to or hold Units in the Scheme (where the status or residence of a Unit Holder is changed) on account of such Unit Holder being an or an individual or entity subject to U.S. sanctions (OFAC) or other sanctions or persons resident in countries which are subject to U.S. sanctions (OFAC) or other sanctions.

- (h) 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.

The AMC or the Trustee may need to obtain from the investor verification of identity or such other details relating to a subscription for Units as may be required under any applicable Law, which may result in a delay in processing the application.

Where can Investors submit Completed Applications

Investors are requested to refer to the list provided on the last page of the SID and to the latest list which is available on the AMC’s website (www.edelweissmf.com) for the list of Collection Banks, ISCs and Designated Collection Centers.

ASBA applications can be submitted only at Self Certified Syndicate Bank (“SCSB”) at their designated branches. List of SCSBs and their designated branches shall be displayed on the SEBI’s website (www.sebi.gov.in).

How to Apply

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

Applications should be made in adherence to the minimum amount requirements as mentioned in paragraph A of this Section III - Minimum amount for Application in the NFO.

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 will 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, thereby ensuring a sound audit trail for all transactions, SEBI has mandated that PAN will be the sole identification number for all participants transacting in the securities market, 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 an application in joint names, each of the applicants should mention his / her PAN allotted under the Act.

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 is not mentioned;
- 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.cvindia.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 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 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.

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.

Facilities offered:

Investors also have an option to subscribe to Units during the NFO Period under the ASBA facility, which would entail blocking of funds in the investor's bank account, rather than transfer of funds, in accordance with the investor's authorization.

Investors applying through the ASBA facility should carefully read the applicable provisions before making their application. For further details on ASBA facility, investors are requested to refer to the SAI.

ASBA applications can be submitted only at SCSB at their designated branches. List of SCSBs and their designated branches shall be displayed on the SEBI's website (www.sebi.gov.in).

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 India Private 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 favoring “Edelweiss Government Securities Fund” or “Edelweiss Government Securities Fund A/c First Investor Name” or “Edelweiss Government Securities 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 August 16, 2010, which provides that with effect from November 15, 2010, no third party payments shall be accepted in any of the schemes of Edelweiss Mutual Fund. “Third Party Payment” means payment made through an instrument issued from a bank account other than that of the first named applicant/ investor mentioned in the Application Form. In case of payment instruments issued from a joint bank account, the first named applicant / investor must be one of the joint holders of the bank account from which the payment instrument is issued. However, under following exceptional circumstances third party cheques will 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).
- b) Custodian on behalf of an FPI or a client.
- c) Payment by Employer on behalf of employee through Payroll deductions or deduction out of expense reimbursement.
- 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.
- e) Payment by corporates to its agent / distributors / dealers (similar arrangement with principal agent relationship), on account of commission / incentive payable for sale of its good / services, in the form of mutual fund units through systematic investment plan or lump sum / one time subscription, subject to compliance with SEBI guideline issued by AMFI, from time to time. Asset Management Companies should exercise excess due diligence in terms of ensuring the authenticity of such arrangements from a fraud prevention and ensure compliance with provisions of PMLA Act regarding prevention of money laundering etc.

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.

*‘Related Person’ means any person investing on behalf of a minor in consideration of natural love and affection or as a gift.

Investors submitting their applications in the above mentioned 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 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:

- a) 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.)
- b) 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 code (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) 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) 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 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.

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 October 22, 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 holders' 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 calendar days shall be made applicable for validation and registration of bank accounts.

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 Collecting Banker's 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 ₹ 200/- (Two hundred Rupees) for each such 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).
- Cash, money orders or postal orders.
- Post dated cheques

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). The AMC shall not refund any demand draft charges.

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, FPIs

(a) 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 Account / FCNR account

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

(b) Non-repatriable basis

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

Listing

The Scheme being open ended, the Units are not proposed to be listed on any stock exchange and no transfer facility is provided. However, the Mutual Fund may at its sole discretion list the Units on one or more stock exchanges at a later date.

The policy regarding reissue of redeemed Units, including the maximum extent, the manner of reissue and the entity (the Scheme or the AMC) involved in the same.

Not Applicable

Restrictions, if any, on the right to freely retain or dispose of Units being offered for the Scheme

In conformity with the guidelines and notifications issued by SEBI / Government of India / any other Regulatory Agencies from time to time, as applicable, Units may be offered as security by way of a lien / charge in favour of 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 form for this purpose is available on request with the Registrar and Transfer Agent.

The Unit Holder will not be able to redeem / switch Units under a lien until the lien holder provides written authorisation to the AMC / Mutual Fund / Registrar and Transfer Agent that the lien is discharged. As long as Units are under a 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 a lien holder. Dividends declared on units under lien will be paid / reinvested to the credit of the Unit Holder and not the lien holder.

The Units held in physical mode are not transferable. In view of the same, additions / deletions of names will not be allowed under any folio of a Scheme. The above provisions in respect of deletions 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.

B. ONGOING OFFER DETAILS

Ongoing Price for Subscription (Purchase) / Switch-in (from other schemes of the Mutual Fund) by Investors

At the Applicable NAV.

This is the price you need to pay for Purchase / Switch-in.

Ongoing Price for Redemption / Switch outs (to other schemes of the Mutual Fund) by investors

At the Applicable NAV subject to the prevailing Exit Load.

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:

$$₹ 10 * (1 - 0.02) = ₹ 9.80$$

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.

For Purchase:

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

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

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

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.

Note: For the avoidance of doubt, where applications are received for an amount of less than ₹ 2 Lakhs (Two Lakh Rupees) on a non-Business Day the closing NAV of the next Business Day shall be applicable.

For Redemption:

- a. Where the application is received up to 3.00 pm on a Business Day - Closing NAV of the day of receipt of application; and
- b. Where the application is received after 3.00 pm on a Business Day - Closing NAV of the next Business Day.

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

For Switches:

Valid applications for 'Switch-out' shall be treated as applications for Redemption and valid applications for 'Switch-in' shall be treated as applications for Purchase, and the provisions of the cut-off time and the Applicable NAV mentioned above as applicable to purchase and redemption shall be applied respectively to the 'Switch-in' and 'Switch-out' applications.

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 Re. 1/- (One Rupee only) thereafter.

Minimum Additional Application Amount:

₹ 1,000/- (One Thousand Rupees only) per application and in multiples of Re. 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 AMC / Trustee may, at their discretion, approve the distribution of dividends out of the distributable surplus to the Unit Holders in the Dividend Option whose names appear in the Register of Unit Holders on the Record Date. The dividend will either be reinvested or cash payouts made as per the option exercised by the Unit Holder.

Dividends, in the case of investors who have opted for the Dividend (Payout) option, shall be dispatched to the Unit Holders concerned within 30 (Thirty) calendar days of the date of declaration of the dividend.

If there is any delay in dispatch of dividends as per SEBI Regulations, the AMC will be liable to pay interest at 15% p.a.

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

How to Redeem

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.

Restrictions on Redemptions

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

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

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

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

Special facilities available

1. SIP

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:

- (a) The date of the first cheque shall be the same as the date of the application. 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) For SIP, the installment after the NFO Period should be dated after the date of declaration of first NAV. Any payments intended for the interim period will not be processed and will be treated as void.
- (c) The SIP can be made monthly or quarterly on any date specified by the Unit Holder except last 3 days of the month. In case the chosen day/date falls on a Non-Business Day, the SIP will be processed on the immediate next Business Day.
- (d) All the cheques /payment instructions (including the first cheque / payment instruction) shall be of equal amounts.
- (e) The minimum amount of each cheque / payment instruction shall be Rs. 1000 (Rupees One Thousand only).
- (f) The aggregate of such cheques / payment instructions shall not be less than Rs. 6,000 (Rupees Six Thousand only). i.e. Minimum 6 cheques in case of a SIP. There is no upper limit for the Purchase for a single cheque / payment instruction or in aggregate.
- (g) 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.
- (h) The load structure prevailing at the time of submission of the SIP application (whether fresh or extension) will apply for all the installments indicated in such application.
- (i) With effect from November 28, 2016 fresh registration under the SIP through post dated cheques will not be accepted

2. SWP

This facility enables the Unit Holders to withdraw sums from their accounts in the Scheme at periodic intervals through a one-time request. The SWP can be made monthly or quarterly on any date specified by the Unit Holder except last 3 days of the month. 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 ₹ 1,000/-

(One Thousand Rupees only), while the minimum number of Units for withdrawal shall be 100 (one hundred) Units, whichever is less. In case the minimum balance falls below these limits immediately after such SWP being effected, the AMC has the discretion but not the obligation to redeem all the 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 (₹)
1-Jan-09	100,000		10.00		10,000	100,000.00
7-Feb-09		1,000	10.15	98.522	9,901	100,500.00
7-Mar-09		1,000	10.25	97.561	9,804	100,490.15
7-Apr-09		1,000	10.35	96.618	9,707	100,470.54
7-May-09		1,000	10.45	95.694	9,612	100,441.27
7-Jun-09		1,000	10.55	94.787	9,517	100,402.43
7-Jul-09		1,000	10.65	93.897	9,423	100,354.11
7-Aug-09		1,000	10.75	93.023	9,330	100,296.40
7-Sep-09		1,000	10.85	92.166	9,238	100,229.39
7-Oct-09		1,000	10.95	91.324	9,146	100,153.17
7-Nov-09		1,000	11.05	90.498	9,056	100,067.81
7-Dec-09		1,000	11.25	88.889	8,967	100,878.99
7-Jan-10		1,000	11.35	88.106	8,879	100,775.69

*The NAVs in the table above are purely illustrative and should not be understood or construed as assured or guaranteed returns. Entry and Exit Loads are assumed to be NIL for the purpose of the illustration.

** Previous balance less Units redeemed.

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

3. STP

This facility enables Unit Holders to transfer fixed amounts from their accounts in the Scheme to other schemes launched by the Mutual Fund from time to time. The STP can be made weekly (on 7th ,14th ,21st ,28th day of the month) or monthly (any date of the month except last 3 days) or quarterly (any date of the month except last 3 days) as specified by the Unit Holder. In case the chosen day/date falls on a Non-Business Day, the STP will be processed on the immediate next Business Day. 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) and will take place weekly / monthly / quarterly on the day specified by the Unit Holder (provided such date is a Business Day). The Units will be allotted / redeemed at the Applicable NAV of the Business Day on which such investments / withdrawals are effected. 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. Please note:

- 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).

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 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.
3. Unit Holders whose folio(s) are not updated with PAN details shall not receive a CAS. The Unit Holders are therefore requested to ensure that the folio(s) are updated with their PAN.

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

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.

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 endeavor 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 / remittance fees 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 / redemption 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 AMC / Trustee / Mutual Fund 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 AMC / Trustee / Mutual Fund 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.

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.

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>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	<p>Following the allotment of Units after the NFO Period, the Mutual Fund will declare the NAV of the Scheme on the same Business Day on the website of AMFI (www.amfiindia.com) by 9.00 pm and also on its own website - www.edelweissmf.com.</p> <p>The NAV of the Scheme shall be made available at all ISCs of the AMC. The AMC will publish the NAV for each Business Day in at least two daily newspapers having nationwide circulation on the next Business Day.</p>
Monthly / Half yearly Disclosures: Portfolio / Financial Results	<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 (March 31 and September 30) disclose its unaudited half yearly 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	<p>An annual report of the Scheme will be prepared as at the end of each financial year (March 31) and copies of the report or an abridged summary thereof will be mailed to all Unit Holders as soon as possible but not later than 4 (Four) months from the closure of the relevant financial year. Annual report will be available for inspection at the registered office (irrespective of whether the summary or full version is sent to the investors) of the Mutual Fund and a copy thereof on request to the Unit Holders on payment of a nominal fee.</p> <p>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 investors who wish to receive the annual report in physical form they should indicate the same to the AMC.</p> <p>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.</p>

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 rates mentioned herein are as per the Finance Act, 2016.

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 schemes.

Under the existing provisions of the Income-tax Act, 1961 this scheme does not qualify as an equity oriented scheme.

Edelweiss Government Securities Fund (An open ended gilt scheme)	Resident Investors *	Mutual Fund	
		For Individuals / HUF	For Others
Tax on Dividend	Nil	28.84% (25% plus 12% surcharge plus 3% education cess)^	34.608% (30% plus 12% surcharge plus 3% education cess)^
Short-term capital gains@	10 - 30 per cent based on the legal status and the total income of the investor ##	Nil	
Long-term capital gains@	20 per cent with indexation benefit #	Nil	
Business income	10 - 30 per cent based on the legal status and total income of the investor ##	Nil	

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

Since the Scheme does not qualify as an equity oriented mutual fund (Refer Note 1 below), no Securities Transaction Tax (STT) is payable by the Unit Holders on redemption/ repurchase of Units by the Scheme.

*The tax rate would be increased by a surcharge of:

- 7 per cent - in case of domestic corporate Unit Holders, where the total income exceeds ₹ 1,00,00,000/- (Rupees One Crore only) but does not exceed ₹ 10,00,00,000/- (Rupees Ten Crore Only).
- 12 per cent - in case of domestic corporate Unit Holders, where the total income exceeds ₹ 10,00,00,000/- (Rupees Ten Crore Only).
- 12 per cent - in case of firms, local authority and co-operative societies, where total income exceeds ₹ 1,00,00,000/- (Rupees One Crore Only).
- 15 percent - in case of individuals, HUF, AOP and BOI where total income exceeds ₹ 1,00,00,000/- (Rupees One Crore Only).

Further, an additional surcharge of 3 per cent by way of education cess would be charged on amount of tax inclusive of surcharge for all Unit Holders.

Tax rebate up to ₹ 5,000 per annum would be available for resident individuals having total income up to ₹ 5,00,000/- (Rupees Five Lakh only).

^ With effect from 1 October 2014, additional income-tax is to be paid by the mutual fund after grossing up income distributed to investor.

@ Units of a mutual fund (other than an equity oriented fund) shall be considered as a short-term capital asset where the same are held for a period of 36 months or less immediately preceding their date of transfer. Long-term capital asset means an asset which is not a short-term capital asset.

In case of resident individuals and HUFs, where the total income as reduced by long-term capital gains, is below the basic exemption limit, the long-term capital gains will be reduced to the extent of the shortfall and only the balance long-term capital gains will be subjected to the 20 per cent tax.

Assuming that the total income in case of individuals/ HUF/Association of Persons (AOP)/ Body of Individual (BOI) exceeds the basic exemption limit [(₹ 5,00,000/- (Rupees Five Lakhs only) in case of resident individual of an age eighty (80) years or more, ₹ 3,00,000/- (Rupees Three Lakh only) in case of resident individual of an age of sixty (60) years or more but less than eighty (80) years and ₹ 2,50,000/- (Two Lakhs Fifty Thousand only) in case of resident in India below sixty (60) years of age (including HUF, AOP / BOI)].

Note 1: An equity oriented fund has been defined as a scheme of a Mutual Fund where the investible funds are invested in equity shares of domestic companies to the extent of more than 65 per cent of the total proceeds of such fund. The percentage of equity shareholding of the fund shall be computed with reference to the annual average of the monthly averages of the opening and closing figures.

Any transfer by a unit holder of a capital asset, being a unit or units, held by him in the consolidating scheme of a mutual fund, made in consideration of the allotment to him of a capital asset, being a unit or units, in the consolidated scheme of the mutual fund is not chargeable to tax. Also, any transfer by a unit holder of a capital asset, being a unit or units, held by him in the consolidating plan of a mutual fund scheme, made in consideration of the allotment to him of a capital asset, being a unit or units, in the consolidated plan of that scheme of the mutual fund shall not be considered transfer for capital gain tax purposes and thereby shall not be chargeable to tax.

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 or the Mutual Fund 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.

Please note that currently the provisions of Direct Taxes Code Bill, 2010 are not applicable and as and when the Direct Taxes Code Bill, 2010 is enacted, the section on taxation may undergo a change.

Investor Services

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

Address : Tower 3, Wing B, Ground Floor, Kohinoor City Mall, Kohinoor City, Kirod Road, Kurla(W), Mumbai-400070, Maharashtra.

Telephone : 91-22-40979900/40979821

Fax : 91-22-40979878

E-mail id : EMFHelp@edelweissfin.com

D. COMPUTATION OF NAV

Calculation of NAV

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

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

Computation of NAV, will be done after taking into account dividends paid, if any, and the distribution tax thereon, if applicable. Therefore, once dividends are distributed under the Dividend (Payout) option, the NAV of the Units under the Dividend (Payout) option would always remain lower than the NAV of the Units issued under the Growth option. The income earned and the profits realized in respect of the Units issued under the Growth option remain invested and are reflected in the NAV of the Units.

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 relevant Units. Subsequently, the AMC will calculate the NAV on each Business Day and declare the same Business Day NAV of the Scheme on every Business Day.

The NAV will be calculated up to four decimal places for the Scheme.

IV. FEES AND EXPENSES

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

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 investment management and advisory fee charged by the AMC, the Registrar and Transfer Agent's fee, marketing and selling costs etc. as given in the table below:

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

Particulars	% of daily Net Assets (per annum) (Maximum Limit)
Investment Management & Advisory Fees	Up to 2.25%
Trustee Fees	
Audit Fees	
Custodian Fees	
Registrar & Transfer Agent Fees	
Marketing & Selling Expenses including Agent Commission	
Costs related to investor communications	
Cost of fund transfer from location to location	
Cost of providing accounts statement and dividend redemption cheques and warrants etc.	
Costs of statutory advertisements	
Cost towards investor education & awareness (at least 2bps)	
Brokerage & transaction cost over and above 12 bps and 5 bps for cash and derivative market trades resp.	
Service tax on expenses other than investment and advisory fees	
Service tax* on brokerage and transaction cost	
Maximum total expense ratio (TER) permissible under Regulations 52 (6) (c) (i) and (6) (a)	
Additional expenses under regulation 52 (6A) (c)^	Up to 0.20%
Additional expenses for gross new inflows from specified cities#	Up to 0.30%

Note: Distribution expenses, commission, will not be charged in Direct Plan and no commission shall be paid from Direct Plan. At least 10% of the TER is charged towards distribution expenses / commission in the Regular Plan. The TER of the Direct Plan will be lower to the extent of the above mentioned distribution expenses / commission (at least 10%) which is charged in the Regular Plan.

#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.

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

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

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

The above estimates for recurring expenses for the Scheme are based on the corpus size of INR 1,000 million, 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.

Maximum Recurring Expenses:

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

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

- I. The AMC may charge additional expenses not exceeding 0.20 % of daily net assets of the Scheme incurred towards different heads of fees and expenses.
- 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 service tax on Investment

Management and Advisory Fees, expenses other than Investment Management and Advisory Fees and brokerage and transaction cost as below:

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

Any expenditure in excess of the SEBI regulatory limits shall be borne by the AMC or by the Trustee or the Sponsor.

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

Recurring expenses (Actual expenses for the month ending October 31, 2016):

Plan	Total Recurring expenses as a percentage of Daily / Weekly average net assets
Direct Plan	0.75%~
Regular Plan	1.25%~

~ Excluding Service tax.

C. LOAD STRUCTURE

Load is an amount which is paid by the investor to subscribe to the Units or to redeem the Units from the Scheme. This amount is used by the AMC to pay commissions to the distributor 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 may call at (toll free number 1800 425 0090 (MTNL/BSNL) and non toll free number +91 40 23001181 (MTNL/BSNL) for others and investors outside India or your distributor.

Entry Load: NIL**

** In accordance with SEBI circular number SEBI/IMD/CIR No. 4/168230/09 dated June 30, 2009, no entry load shall be charged on

investments in mutual fund schemes.

Exit Load:

If redeemed within 12 months from the date of allotment in respect of Purchase made other than through SIP; if redeemed within 12 months from the date of allotment in respect of each Purchase made through SIP	1.00%
If redeemed after 12 months from the date of allotment in respect of Purchase made other than through SIP; If redeemed after 12 months from the date of allotment in respect of each Purchase made through SIP	Nil

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

There will be no Load for Units created as a result of dividend reinvestment.

No Loads will be chargeable in case of switches made between different Scheme Options or for switches from Direct Plan to Regular Plan.

Exit Load (net of service tax) charged, if any, shall be credited to the Scheme.

The investor is requested to check the prevailing load structure of the Scheme before investing.

For the most up to date information on Loads investors are advised to contact their ISC or the AMC at its toll-free number (1800 425 0090 and non-toll free no. +91-40-23001181) prior to any application / Redemption.

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

- (a) Any imposition or enhancement of load in future shall be applicable on prospective investments only.
- (b) 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.
- (c) 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.

For any changes in load structure, the AMC will issue an addendum and display it on the website / ISCs.

D. TRANSACTIONS UNDER A POA

An applicant wishing to transact through a POA must lodge the 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 original POA should be duly indicated in the Application Form / Transaction Slips. In case the application for subscription is accepted by the AMC without the POA, the Units under the folio cannot be redeemed unless the 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 organization not being an individual, a duly certified copy of the relevant resolution specifying the relevant personnel authorized to sign on behalf of the company to invest in the Units or a document providing evidence of the authority of the organization to invest in Units, 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 Centre, 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 investors, 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 or the AMC. 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 and the AMC 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. If there is any delay in dispatch of dividends as per SEBI Regulations, the AMC will be liable to pay interest at 15% p.a. 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 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 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 ₹ 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 ₹ 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

No penalties have been awarded by SEBI under the SEBI Act or the Regulations against the Sponsor or the AMC or the Trustee, or any of its directors or key personnel (specifically the fund managers) of the AMC and the Trustee.

The above information has been disclosed in good faith as per the information available to the AMC as at the date of this SID.

Notwithstanding anything contained in this Scheme Information Document, the provisions of the SEBI Regulations and the guidelines there under shall be applicable.

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

Ahmedabad: Madhusudan House, Basement, Near Navrangpura Telephone Exchange, Off CG Road, Navrangpura, Ahmedabad - 380 009 Tel - 079-26461040. • **Bengaluru:** 427/14-1, 1st Floor, 9th Main Road, 5th Block, Jayanagar, Bengaluru - 560041, Karnataka. Tel - 080-69001508. • **Chennai:** 7th Avenue, 2nd floor Ammayi Eye hospital building, Ashok Nagar, Chennai - 600083 Tel: 044- 42895741. • **Delhi:** 104, 1st Floor, Mercantile House, 15 Kasturba Gandhi Marg, New Delhi - 110001 Tel - 011 - 4357 1105. • **Indore:** 312-313, D.M. Tower, Third Floor, Race Course Road, Indore, Madhya Pradesh - 452001 Tel - 0731 6701522. • **Kolkata:** Savitri Tower, 2nd Floor, 3A Upper Wood Street, Kolkata - 700017 Tel - 033 - 4421 8800. • **Lucknow:** Cabin No. 102, A Small Store Trade Point, Ground Floor, Saran Chamber-1, 5-Park Road, Hazratgunj, Lucknow - 226001 Tel - 0522-4070679. • **Mumbai:** Tower 3, Wing B, Ground Floor, Kohinoor City Mall, Kohinoor City, Kiroli Road, Kurla(W), Mumbai - 400070. Maharashtra.

KARVY COMPUTERSHARE PRIVATE LIMITED - ISC / OPA

• **Agra:** 1st Floor, Deepak Wasan Plaza, Behind Holiday Inn, Sanjay Place, Agra - 282002 (U.P.). Tel: 9369918603 • **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. Uttar Pradesh. Tel: 9369918604 • **Allahabad:** Rsa Towers, 2nd Floor, Above Sony Tv Showroom, 57, S P Marg, Civil Lines, Allahbad - 211001. Tel: 9369918605 • **Ambala:** 6349, Nicholson Road, Adjacent Kos Hospital Ambala Cant, Ambala - 133001. Tel: 9315017301 • **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 Showroom, Grid Char Rasta, Anand - 380001. Tel: 9662020623 • **Ankleshwar:** L/2 Keval Shopping Center, Old National Highway, Ankleshwar - 393002. Tel: 02646 645326 • **Asansol:** 114 / 71, G.T. Road Near Sony Centre, Bhanga Pachil, Asansol - 713303 Tel:0341-3266507 • **Aurangabad:** Ramkunj Niwas, Railway Station Road, Near Osmanpura Circle, Aurangabad - 431005 Tel: 0240-2343414. • **Balasore:** M S Das Street, Gopalgau, Balasore - 756001. Tel: 06782-260503 • **Bangalore:** 59, Skanda Puttanna Road, Basavanagudi, Bangalore - 560004. Tel: 080-26602852/9625 • **Bareilly:** 1st Floor, 165, Civil Lines, Opp. Hotel Bareilly Palace, Near Rly Station Road, Bareilly - 243 001. Tel: 9369918607 • **Baroda:** 203, Corner point, Jetalpur Road, Baroda, Gujarat - 390007 Phone : 0265-2353506/ 0265-2353507 • **Begusarai:** Near Hotel Diamond Surbhi Complex, Near I.O.C Township Gate, Kapasiya Chowk, Begusarai - 851117. Tel: 9308793949 • **Belgaum:** CTS No. 3939/ A2 A1, Above Raymonds Show Room, Beside Harsha Appliances, Club Road, Belgaum - 590001. Tel: 0831 2402544 • **Berhampur (OR):** Opp - Divya Nandan Kalyan Mandap, 3rd Lane Dharam Nagar, Near Lohiya Motor, Berhampur - 760001, Tel:0680-2228106 • **Bhagalpur:** 2nd Floor, Chandralok Complex, Ghantaghar, Radha Rani Sinha Road, Bhagalpur - 812001, Tel: 9386256100 • **Bharuch:** 147-148, Aditya Complex, Near Kasak Circle, Bharuch - 392 001. Tel: 02642-225022 • **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, Pin - 490020. Tel: 0788-2295999/2295332 • **Bhopal:** Kay Kay Busniss Centre, 133 Zone I M P Nagar, Above City Bank, Bhopal - 462011. Tel: 0755-4092712 • **Bhubaneswar:** A/181 , Back Side Of Shivam Honda Show Room, Saheed Nagar, Bhubaneswar - 751007. Tel: 0674-6534585 • **Bokaro:** B-1, 1st Floor, Near Sona Chandi Jewellers, City Centre, Sector - 4, Bokaro Steel City - 827 004. Tel: 9204061959 • **Borivali:** A-1, Himanshu Building, Sodawala Lane, Near Chamunda Circle, Borivali West, Mumbai - 400 091. Tel: 022- 28916319 • **Burdwan:** 63 G T Road, Birhata, Halder Complex, 1st Floor, Burdwan - 713101. Tel: 0342-2665140 • **Calicut:** 2nd Floor Soubhagya Shopping Complex, Areyadathupalam, Mavoor Road, Calicut - 673 004. Tel: 0495-4022480 • **Chandigarh:** SCO- 2423-2424, Above Mirchi Red Restaurent, First Floor, Sector 22-C, Chandigarh - 160022. Tel: 0172-5101342 • **Chennai:** Flat No F11, First Floor, Akshya Plaza, (Erstwhile Harris Road), Opp Chief City Metropolitan Court, #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, Ernakulam - 682036. Tel: 0484 3000232 • **Coimbatore:** 3rd Floor, 1057, Jaya Enclave, Avanashi Road, Coimbatore - 641018 Phone : 0422 - 4388011 • **Cuttack:** Dargha Bazar, Opp. Dargha Bazar Police Station, Buxibazar, Cuttack - 753001. Tel: 9238102118 • **Dehradun:** Kaulagarh Road, Near Sirmaur Marg, Above Reliance Webworld, Dehradun - 248 001. Tel: 9369918608 • **Dhanbad:** 208, New Market, 2nd Floor, Bank More, Dhanbad - 826001. Tel: 0326-6452027/2301045 • **Dharwad:** 307/9-A, 1st Floor, 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, KMY Salai, Veerappan Traders Complex, Opp : Erode Bus Stand, Sathy Road, Erode - 638 003. Tel: 0424-4021212 • **Faridabad:** A-2B, 1st Floor, Nehru Ground, Neelam Bata Road, Peer ki Mazar, Faridabad - 121 001, Tel: 9310448851 • **Gandhidham:** Shop # 12, Shree Ambica Arcade, Plot # 300, Ward 12. Opp. CG High School, Near HDFC Bank Gandhidham - 370201 Landline: 02836-651296 • **Gaya:** 1st Floor Lal Bhawan, Tower Chowk, Near Kiran Cinema, Gaya - 823001. Tel: 0631 - 2220065 • **Ghaziabad:** 1st Floor, C-7, Lohia Nagar, Ghaziabad - 201001. Tel: 9310448804 • **Gorakhpur:** Above V.I.P. House, Ajdacent A.D. Girls Inter College, Bank Road, Gorakpur - 273 001. Tel: 9369918610 • **Guntur:** D No 6-10-27, 10/1, Sri Nilayam, Arundelpet, Guntur - 522002 - Tel: 0863-2339094 • **Gurgaon:** Shop No. 18, Ground Floor, Sector - 14, Opp. AKD Tower, Near Huda Office, Gurgaon - 122001. Tel: 9310448806 • **Guwahati:** 1st Floor, Bajrangbali Building, Near Bora Service Station, GS Road, Guwahati : 781007. Phone: 8811036746 • **Gwalior:** 2nd Floor, Rajeev Plaza, Jayendra Ganj, Lashkar, Gwalior - 474009. Tel: 9300004262 • **Haldwani:** Above Kapilaz, Sweet House, Opp LIC Building, Piliikothi, Haldwani - 263139. Uttaranchal. Tel: 9369918611 • **Hissar:** Sco 71, 1st Floor, Red Square Market, Hissar - 125001. Tel: (01662) 225845 • **Hubli:** CTC no. 483 / A1/A2, Ground Floor, Shri Ram Plaza, Behind Kotak Mahindra Bank, Club Road, Hubli - 580029. Tel: 0836-2252444 • **Hyderabad:** KARVY CENTRE' 8-2-609/K, Avenue 4, Street No. 1, Banjara Hills, Hyderabad - 500034. Tel: 040-67406120 / 040-67406121 • **Hyderabad (Gachibowli):** KARVY Selenium, Plot No: 31 & 32, Tower B, Survey No. 115/22, 115/24, 115/25, Financial District, Gachibowli, Nanakramguda, Serilimgampally Mandal, Hyderabad - 500032. Tel: 040-3321 5121 /5122/5123 • **Indore:** 2nd floor, 203-205 Balaji Corporate House, Above ICICI bank, 19/1 New Palasia, Near Curewell Hospital, Janjeerwala Square, Indore - 452001. Tel: 0731-4218902 • **Jaipur:** S-16 A, 3rd Floor, Land Mark, Opposite Jaipur

Club, Mahavir Marg, C- Scheme, Jaipur - 302 001. Tel: 0141 4167714 • **Jalandhar:** 1st Floor, Shanti Towers SCO No. 37, PUDA Complex, Opposite Tehsil Complex, Jalandhar -144001. Tel: 0181-5094410 • **Jalgaon:** 269, Jaee Vishwa, 1st Floor, Above United Bank Of India Baliram Peth, Nr Kishor Agencies, Jalgaon-425001 Tel : 0257-2226761 • **Jalpaiguri:** D B C Road, Opp Nirala Hotel, Jalpaiguri - 735101. Tel: 03561-222136 • **Jammu:** Gupta's Tower, 2nd Floor, CB-12, Rail Head Complex, Jammu - 180012 Tel: 0191-2470860 • **Jamnagar:** 136-137-138, Madhav Plaza, Opposite SBI Bank, Nr Lal Bungalow, Jamnagar, Gujarat -361001. Tel: 0288-2558887 • **Jamshedpur:** 2nd Floor, SB Shop Area, near Reliance Foot Print & Hotel-Bs Park Plaza, Main Road, Bistupur, Jamshedpur - 831001. Tel: 0657-6655000 • **Jhansi:** 371/01, Narayan Plaza, Gwalior Road, Near Jeevan Shah Chauraha, Jhansi - 284001. Tel: 9369918614 • **Jodhpur:** 203, Modi Arcade, Chopasni Road, Jodhpur - 342 001. Tel: 0291-6454590 • **Kanpur:** 15/46, B, Ground Floor, Opp. Muir Mills, Civil Lines, Kanpur - 208001. Tel: 9369918615/6 • **Karaikudi:** No. 2, Gopi Arcade, 100 Feet Road, Karaikudi - 630 001. Tel: 04565-237192 • **Karur:** No. 6, Old No.1304, Thiru-Vi-Ka Road , Near G.R. Kalyan Mahal, Karur - 639 001. Tel: 04324-241755 • **Kharagpur:** 180, Malancha Road, Beside Axis Bank, 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), 15 Park Street, C Block, 3rd Floor, Kolkata - 700016 , West Bengal Tel No. : 033-66285900 • **Kota:** H. No. 29, First 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 - 686 002. Tel: 0481-2300868 • **Lucknow:** 1st Floor, A. A. Complex, Thaper House, 5, Park Road, Hazratganj, Lucknow - 226001, Tel: 9369918600 • **Ludhiana:** SCO - 136 , First Floor, Above Airtel Show Room, Feroze Gandhi Market, Ludhiana - 141001. Tel: 0161-4648747 • **Madurai:** Rakesh Towers, 30-C, Bye Pass Road, Ist Floor, Opp Nagappa Motors, Madurai - 625010. Tel: 0452-2605856 • **Malda:** Sahistuli Under Ward, No- 6, English Bazar Municipality, No-1 Govt Colony, Malda - 732101. Tel: 03512-223763 • **Mangalore:** Mahendra Arcade Opp Court Road, Karangal Padi, Mangalore - 575003. Tel: 0824-2496289 • **Margoa:** 2nd Floor, Dalal Commercial Complex, Opp: Hari Mandir, Pajifond, Margao, Goa -403601. Tel: 0832-2731823 • **Mathura:** AMBEY Crown, IInd Floor, In Front Of BSA College, Gaushala Road, Mathura - 281001 Tel: 9369918618 • **Meerut:** 1st Floor, Medi Centre Complex, Opp. ICICI Bank, Hapur Road, Near Bachha Park, Meerut - 250 002. Tel: 9369918619 • **Mehsana:** Ul -47, Apollo Enclave, Opp Simandhar Temple, Modhera Char Rasta; Highway, Mehsana-384002. Tel: 2762 242950 • **Moradabad:** Om Arcade, Parker Road, Above Syndicate Bank, Tari Khana Chowk, Moradabad - 244 001. Tel: 9369918620 • **Mumbai:** 24/B, Raja Bahadur Compound, Ambalal Doshi Marg, Behind Bombay Stock Exchange, Fort, Mumbai - 400001 Tel: 022 - 66235353 • **Muzaffarpur:** First Floor, Shukla Complex, Near ICICI Bank, Civil Court Branch, Company Bagh, Muzaffarpur-842001 Mob:+91-7857015105 • **Mysore:** L - 350 , Silver Tower , Clock Tower, Ashoka Road, Mysore - 570 001. Tel: 0821-2438006 • **Nadiad:** 104/105 City Point Nadiad, Near Paras Cinema, Nadiad - 387001. Tel: 0268-2563245 • **Nagpur:** Plot No.2/1, House No. 102/1, Mangaldeep Apartment, Mata Mandir Road, Opp. Khandelwal Jewellers, Dharampeth, Nagpur - 440 010. Tel: 0712-2533040 • **Nasik:** F-1, Suyojit Sankul, Suyojit Sankul, Sharanpur Road, Near Rajiv Gandhi Bhavan Nasik - 422 002. Tel: 0253-6611395 • **Navsari:** 1st Floor./ Chinmay Arcade, Opp. Sattapir, Tower Road, Navsari - 396 445. Tel: 02637-280367 • **New Delhi:** 305, 3rd Floor, New Delhi House, Bara Khamba Road, New Delhi-110 001. Tel: 011-43681700 • **Panipat:** JAVA Complex, 1st Floor, Above Vijaya Bank, G T Road, Panipat - 132103. Tel: 9315017304 • **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, Chhoti Baradari, Near Car Bazaar, Patiala - 147 001. Tel: 0175-5004349 • **Patna:** 3A, 3rd Floor, Anand Tower, Exhibition Road, Opp ICICI Bank, Patna - 800001. Tel: 0612-2323066 • **Pondicherry:** First Floor, No. 7, Thiayagaraja Street, Pondicherry - 605 001. 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, Ph. No: 020-66496700/01/02/03/04 • **Raipur:** Room No. TF 31, 3 RD Floor, Millennium Plaza, Behind Indian Coffee House, G E Road, Raipur - 492 001. Tel: 0771-4052620 • **Rajahmundry:** Dr. No. 6-1-4, First Floor, Rangachary Street, T. Nagar, Near Axis Bank, Rajahmundry -533101. Tel: 0883-2434469 • **Rajkot:** 104, Siddhi Vinayak Complex, Dr. Yagnik Road, Opp. Ramkrishna Ashram, Rajkot - 360 001 Gujarat Tel: 2816545888 • **Ranchi:** Commerce Towers, 3rd Floor, Room No. 307, Beside Mahabir Towers, Main Road, Ranchi - 834001. Tel: 0651-2331320 • **Rohtak:** 1st Floor, Ashoka Plaza, Delhi Road, Rohtak - 124001. Tel:(01262) 253597 • **Rourkela:** 1St Floor, Sandhu Complex, Kanchery Road, Rourkela - 769 012. Tel: 0661-2500005 • **Saharanpur:** 18 Mission Market, Court Road, Saharanpur - 247001. Uttar Pradesh. Tel: 9369918622 • **Salem:** NO 3/250 , Brindavan Road, Near Perumal Koil, Fairlands, Salem - 636016. Tel: 0427-4020300 • **Sambalpur:** Ground Floor Quality Massion, Infront of bazaar Kolkata, Nayapara, Sambalpur - 768 001. Tel: 0663-2522105 • **Secunderabad:** Crystal Plaza 2nd Floor, Manday Lane, Near Sunshine Hospital, P G Road, Secunderabad - 500003. Tel: 8985469607 • **Shillong:** Mani Bhawan, Thana Road, Lower Police Bazar, Near R K M Lp School, Shillong - 793 001. Tel: 0364 2506106 • **Shimla:** Triveni Building, By Pas Chowk, Khallini, Shimla - 171 002. Tel: 9318644501 • **Shimoga:** Sri Matra Naika Complex, 1st Floor, Above Shimoga Diagnostic Centre, LLR Road, Durgigudi, Shimoga - 577201. Tel: 08182-228799 • **Silchar:** Chowchakra Complex, N N Dutta Road, Premtala, Silchar - 788001. Tel: 03842 261714 • **Siliguri:** Nanak Complex, Near Church Road, Sevoke Road, Siliguri - 734001. Tel: 0353-2526393 • **Surat:** G-5 Empire State Building, Near Parag House, Udhna Darwaja, Ring Road, Surat - 395002. Tel: 0261-2311100 • **Thane:** 101, Yaswant Towers, Ram Maruti Road, Opp. Pooja Hotel, Naupada, Thane West, 400 602. Tel: 022 25428475 • **Tirunelveli:** Jeney Building, 55/18, S N Road, Near Arvind Eye Hospital, Tirunelveli - 627 001. Tel: 0462 2335137 • **T. Nagar:** G1, Ground Floor, No 22, Vijayaraghava Road, Swathi Court, T Nagar, Chennai - 600 017. Tel: 044 - 28151034 • **Tirupur:** First Floor, 224 A, S, Selvakumar Departmental Stores, Palladam Road, Opp to Cotton market complex, Tirupur -641604 . Tel: 0421-2214221 • **Trichur:** 2nd Floor, Brother'S Complex, Near Dhana Laxmi Bank Head Office, Nikkanal Junction, Trichur - 680 001. Tel: 0487 6999987 • **Trichy:** 60, Sri Krishna Arcade, 1st Floor, Thennur High Road, Trichy - 620 017. Tel: 0431-4020227 • **Trivandrum:** 2nd Floor, Akshaya Towers, Above Jetairways, Sasthamangalam, Trivandrum - 695 010. Tel: 0471-2725728 • **Udaipur:** 201-202, Madhav Chambers, Opp. G.P.O, Chetak Circle, Madhuban, Udaipur-313001. Tel: 0294- 2429370 • **Valsad:** Shop No 2, Phiroza Corner, Opp Next Showroom, Tithal Road, Valsad - 396001. Tel: 02632-258481 • **Vapi:** Shop No- 12 , Ground Floor, Sheetal Appartment , Near K P Tower, Vapi -396195 Tel : 9228012909 • **Varanasi:** D-6/132,KA 1st Floor, Anant Complex, Siga, Varanasi - 221 010. Tel: 9369918626 • **Vijayawada:** 39-10-7 Opp. Municipal Water Tank, Labbipet, Vijayawada - 520 010. Tel:0866 - 6604040/39/32 • **Vile Parle:** 104, Sangam Arcade, V P Road, Opp. Railway Station, Above Axis Bank ATM, Vile Parle (West) - 400 056. Tel: 022-26100967 • **Visakhapatnam:** Door No: 48-8-7, Dwaraka Diamond, Ground Floor, Srinagar, Visakhapatnam - 530 016. 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)

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