



by Edelweiss Mutual Fund

**BHARAT Bond ETF FOF – April 2032**

(An open-ended Target Maturity fund of funds scheme investing in units of BHARAT Bond ETF – April 2032)

## Scheme Information Document (SID)

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

Risk-o-meter of the Scheme	Risk-o-meter of the Benchmark (NIFTY BHARAT Bond Index - April 2032)
Investors understand that their principal will be at moderate risk	
This product is suitable for investors who are seeking*:	
<ul style="list-style-type: none"> <li>Income over the Target Maturity period</li> <li>An open ended Target Maturity fund of funds scheme with the primary objective to generate returns by investing in units of BHARAT Bond ETF – April 2032</li> </ul>	
*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.	

**NEW FUND OFFER OPENS ON: December 3, 2021**  
**NEW FUND OFFER CLOSES ON: December 9, 2021**  
 Scheme re-opens for continuous sale and repurchase not later than  
**December 22, 2021**

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 (MF) Regulations) as amended till date, and filed with SEBI, along with a Due Diligence Certificate from the AMC. The Units being offered for public subscription have not been approved or recommended by SEBI nor has SEBI certified the accuracy or adequacy of the Scheme Information Document.

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

The investors are advised to refer to the Statement of Additional Information (SAI) for details of Edelweiss Mutual Fund, Tax and Legal issues and general information on [www.edelweissmf.com](http://www.edelweissmf.com).

This Document should be read in its entirety before making application and should be retained for future reference.

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

The Scheme Information Document should be read in conjunction with the SAI and not in isolation.

This Scheme Information Document is dated November 24, 2021.

### NAME OF MUTUAL FUND

**Edelweiss Mutual Fund**  
 Edelweiss House, Off. C.S.T Road,  
 Kalina, Mumbai - 400 098  
[www.edelweissmf.com](http://www.edelweissmf.com)

### TRUSTEE:

**Edelweiss Trusteeship Company Limited**  
 (CIN: U67100MH2007PLC173779)  
 Registered and Corporate 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](http://www.edelweissfin.com)

### INVESTMENT MANAGER:

**Edelweiss Asset Management Limited**  
 (CIN: U65991MH2007PLC173409)  
 Registered and Corporate Office:  
 Edelweiss House, Off. C.S.T Road,  
 Kalina, Mumbai 400098  
[www.edelweissmf.com](http://www.edelweissmf.com)

### REGISTRAR:

**KFin Technologies Private Limited**  
 Unit - Edelweiss Mutual Fund  
 Karvy Selenium Tower B, Plot No 31 & 32,  
 Gachibowli, Financial District,  
 Nanakramguda, Serilingampally,  
 Hyderabad - 500 032,  
 Tel: 040-67161500



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## HIGHLIGHTS – SUMMARY OF THE SCHEME

<b>Name of the Scheme</b>	<b>BHARAT Bond ETF FOF - April 2032</b>																																				
<b>Type of Scheme</b>	An open ended Target Maturity fund of funds scheme investing in BHARAT Bond ETF - April 2032																																				
<b>Investment Objective</b>	BHARAT Bond ETF FOF - April 2032 is a fund of funds scheme with the primary objective to generate returns by investing in units of BHARAT Bond ETF - April 2032.  However, there is no assurance that the investment objective of the Scheme will be realized.																																				
<b>Maturity Date of the Scheme</b>	The Scheme will mature on April 16, 2032. If such a Maturity Date is a non-Business Day, the subsequent Business Day shall be considered as the Maturity Date for the Scheme. Further, if there is change in maturity date of the Underlying Scheme, Maturity Date of this Scheme will also undergo a change. A notice in this regard shall be issued to the investors.																																				
<b>Underlying Scheme Name</b>	BHARAT Bond ETF - April 2032																																				
<b>Plans, Options and Facilities</b>	<p>The Scheme will offer two Plans:</p> <ol style="list-style-type: none"> <li>1. Regular Plan; and</li> <li>2. Direct Plan</li> </ol> <p>The Direct Plan will be offered only for investors who purchase /subscribe Units of the Scheme directly with the Fund and will not be available for investors who route their investments through a Distributor. In case neither Distributor's Code nor "Direct" is indicated in the application form, the same will be treated as "Direct Plan" application.</p> <p>The portfolio of the Scheme under these Plans will be common.</p> <p>Each Plan will offer: (i) Growth Option and (ii) Income Distribution Cum Capital Withdrawal (IDCW) Option. IDCW Option shall have the following facilities:</p> <ol style="list-style-type: none"> <li>a) IDCW Payout</li> <li>b) IDCW Reinvestment</li> </ol> <p>The AMC reserves the right to introduce further Options/Facilities as and when deemed fit.</p> <p>There is no assurance or guarantee to Unit Holders as to the rate of IDCW distribution nor that the IDCWs will be regularly declared, though it is the intention of the Mutual Fund to make regular IDCW distribution under the IDCW Option. IDCW distribution is subject to availability of distributable surplus.</p> <p>If the application is received incomplete with respect to not selecting Regular/Direct Plan, the application will be processed as under:</p> <table border="1" data-bbox="443 1357 1457 1709"> <thead> <tr> <th>Scenario</th> <th>Broker Code mentioned by the investor</th> <th>Plan mentioned by the investor</th> <th>Default Plan to be captured</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>Not mentioned</td> <td>Not mentioned</td> <td>Direct Plan</td> </tr> <tr> <td>2</td> <td>Not mentioned</td> <td>Direct</td> <td>Direct Plan</td> </tr> <tr> <td>3</td> <td>Not mentioned</td> <td>Regular</td> <td>Direct Plan</td> </tr> <tr> <td>4</td> <td>Mentioned</td> <td>Direct</td> <td>Direct Plan</td> </tr> <tr> <td>5</td> <td>Direct</td> <td>Not mentioned</td> <td>Direct Plan</td> </tr> <tr> <td>6</td> <td>Direct</td> <td>Regular</td> <td>Direct Plan</td> </tr> <tr> <td>7</td> <td>Mentioned</td> <td>Regular</td> <td>Regular Plan</td> </tr> <tr> <td>8</td> <td>Mentioned</td> <td>Not mentioned</td> <td>Regular Plan</td> </tr> </tbody> </table> <p>In cases of wrong/ invalid/ incomplete ARN codes mentioned on the application form, the application shall be processed under Regular Plan. The AMC shall contact and obtain the correct ARN code within 30 calendar days of the receipt of the application form from the investor/ distributor. In case, the correct code is not received within 30 calendar days, the AMC shall reprocess the transaction under Direct Plan from the date of application without any exit load.</p> <p>The AMC reserves the right to introduce further Options/Facilities as and when deemed fit.</p>	Scenario	Broker Code mentioned by the investor	Plan mentioned by the investor	Default Plan to be captured	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	Direct	Not mentioned	Direct Plan	6	Direct	Regular	Direct Plan	7	Mentioned	Regular	Regular Plan	8	Mentioned	Not mentioned	Regular Plan
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<b>Default Plan/Option/facility</b>	<p>The investors must clearly indicate their choice of Plan/Option/Facility in the relevant space provided for in the Application Form. In the absence of such clear instructions it will be assumed that the investor has opted for the “Default” Plan/Option/Facility &amp; the Application will be processed accordingly.</p> <p>Default Plan: Direct Plan (between Regular &amp; Direct Plans) An application will be processed under Direct Plan:</p> <ul style="list-style-type: none"> <li>• if the Investor indicates “Direct Plan” against the Scheme name and/or indicates “Direct” in the ARN column of the Application Form,</li> <li>• 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</li> <li>• where application is received for Regular Plan without Distributor code or “Direct” mentioned in the ARN Column.</li> </ul> <p>If the above conditions are not met, the application will be processed under the Regular Plan.</p> <p>Default Option: Growth (between Growth &amp; IDCW)</p> <p>Default IDCW Facility: IDCW Reinvestment Facility (between Reinvestment &amp; Payout Facilities)</p> <p>The AMC reserves the right to introduce further Options /facility as and when deemed fit.</p>
<b>Minimum Application Amount</b>	Minimum of Rs. 1,000/- and multiples of Re. 1/- thereafter.
<b>Minimum Additional Application Amount</b>	Minimum of Rs. 500/- and multiples of Re. 1/- thereafter.
<b>Minimum Redemption Amount</b>	<p>There will be no minimum redemption criterion. The Redemption / Switchout would be permitted to the extent of credit balance in the Unit holder’s account of the Plan(s) / Option(s) of the Scheme (subject to release of pledge / lien or other encumbrances). The Redemption / Switch-out request can be made by specifying the rupee amount or by specifying the number of Units of the respective Plan(s) / Option(s) to be redeemed. In case a Redemption / Switch-out request received is for both, a specified rupee amount and a specified number of Units of the respective Plan(s)/ Option(s), the specified number of Units will be considered the definitive request.</p> <p>Amount based redemptions will be in multiples of Re. 1.</p> <p>In case of Units held in dematerialized mode, the Unit Holder can give a request for Redemption only in number of Units which can be fractional units also. Depository participants of registered Depositories can process only redemption request of units held in demat mode.</p> <p>The AMC/ Trustee reserves the right to change/ modify the terms of minimum redemption amount/switch-out.</p>
<b>Load</b>	<p>Entry Load: Not Applicable</p> <p>Exit Load:</p> <ul style="list-style-type: none"> <li>▪ If redeemed or switched out on or before completion of 30 days from the date of allotment of units - 0.10%</li> <li>▪ If redeemed or switched out after completion of 30 days from the date of allotment of units - NIL</li> </ul> <p>Redemption of units would be done on First in First out Basis (FIFO).</p> <p>For details on load structure, please refer Section on ‘Load Structure’.</p>
<b>Listing</b>	The Units of the Scheme will not be listed on any stock exchange.
<b>Dematerialization (Demat)</b>	<p>The Unit holders will have an Option to hold the units by way of an Account Statement or in Dematerialized (“Demat”) form. Unit holders opting to hold the units in Demat form must provide their Demat Account details in the specified section of the application form. The Applicant intending to hold the units in Demat form are required to have a beneficiary account with a Depository Participant (DP) registered with NSDL / CDSL and will be required to indicate in the application the DP’s name, DP ID Number and the Beneficiary Account Number of the applicant held with the DP at the time of purchasing Units. Unitholders are requested to note that request for conversion of units held in Account Statement (non-demat) form into Demat (electronic) form or vice versa should be submitted to their Depository Participants.</p> <p>In case Unit holders do not provide their demat account details or the demat details provided in the application form are incomplete / incorrect or do not match with the details with the Depository records, the Units will be allotted in account statement mode provided the application is otherwise complete in all respect and accordingly an account statement shall be sent to them.</p>

	In case of Investors investing through SIP facility and opting to hold the Units in Demat form, the units will be allotted based on the Applicable Net Asset Value (NAV) and the same will be credited to investor's Demat Account after the realization of the funds. Please note that all the Special Products are not available during NFO period.
<b>Transaction Charges</b>	<p>In accordance with SEBI circular no. Cir/IMD/DF/13/2011 dated August 22, 2011, the AMC will deduct Transaction Charges on purchase/subscription of Rs.10,000/- and above made through a valid ARN Holder i.e. AMFI registered distributors/ intermediaries, provided such distributor has opted to receive the Transaction Charges. Further, in accordance with SEBI circular no. CIR/IMD/DF/21/2012 dated September 13, 2012, distributors have an option either to opt in or opt out of levying transaction charge based on type of the product. Such Transaction Charges collected by the AMC will be paid to the ARN Holder through whom the investment has been made. However, no Transaction Charges will be imposed for investments made directly with the Fund.</p> <p>For more details on Transaction Charges, please refer the Section on "Transaction Charges" in this Document.</p>
<b>Purchase/ Redemption Price</b>	Purchase/Redemption Price will be based on Applicable NAV, subject to applicable Entry and Exit Loads, if any.
<b>Target Amount to be raised during the NFO</b>	Rs. 20 Crores
<b>Benchmark Index</b>	Nifty BHARAT Bond Index - April 2032
<b>Fund Manager</b>	<p>Fund Manager: Mr. Dhawal Dalal (Managing the Scheme Since Inception)</p> <p>Co-Fund Manager: Mr. Rahul Dedhia (Managing the Scheme Since Inception)</p>
<b>Risk Factors</b>	For Risk Factors, please refer to para on Risk Factors.
<b>Liquidity</b>	On an on-going basis, the Scheme will offer Units for purchase/switch-in and redemption/switch-out at NAV related prices on every Business Day. As per SEBI Regulations, the Mutual Fund shall dispatch Redemption proceeds within 10 Business Days from the date of receipt of valid redemption or repurchase request. In case the Redemption proceeds are not made within 10 Business Days of the date of redemption or repurchase, interest will be paid @ 15% per annum or such other rate from the 11th Business Day onwards, as may be prescribed by SEBI from time to time.
<b>Transparency/NAV disclosure</b>	<p>The AMC will calculate and disclose the first NAV within the timelines stipulated under the Regulations from the closure of the New Fund Offer Period. Subsequently, the NAV will be calculated and disclosed on every Business Day. The AMC will prominently disclose the NAVs under a separate head on its website (<a href="http://www.edelweissmf.com">www.edelweissmf.com</a>) NAV will be updated on the website of the AMC (<a href="http://www.edelweissmf.com">www.edelweissmf.com</a>) and on the AMFI website (<a href="http://www.amfiindia.com">www.amfiindia.com</a>). The NAVs will be normally updated on the websites by 10 a.m. of the following business day. In case of any delay, the reasons for such delay would be explained to AMFI by the next day. In case of any delay, the reason for such delay would be reported to AMFI and the Fund shall issue a press release providing reasons and explaining when the Fund would be able to publish the NAVs.</p> <p>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.</p> <p>Investors may write to the AMC for availing facility of receiving the latest NAVs through SMS.</p> <p>The AMC will disclose portfolios (along with ISIN) in user friendly and downloadable spreadsheet format, as on the last day of the month/half year for all their schemes on its website (<a href="http://www.edelweissmf.com">www.edelweissmf.com</a>) and on the website of AMFI <a href="http://www.amfiindia.com">www.amfiindia.com</a> within 10 days from the close of each month/half year.</p> <p>In case of unitholders whose email addresses are registered, the AMC will send via email both the monthly and half yearly statement of scheme portfolio within 10 days from the close of each month /half year respectively.</p> <p>The AMC will publish an advertisement every half-year, in the all India edition of at least two daily newspapers, one each in English and Hindi, disclosing the hosting of the half yearly statement of the schemes portfolio on the AMC's website (<a href="http://www.edelweissmf.com">www.edelweissmf.com</a>) and on the website of AMFI (<a href="http://www.amfiindia.com">www.amfiindia.com</a>) and the modes such as SMS, telephone, email or written request (letter) through which a unitholder can submit a request for a physical or electronic copy of the statement of scheme portfolio. The AMC will provide physical copy of the statement of scheme portfolio without any cost, on specific request received from a unitholder.</p> <p>The AMC will make available the Annual Report of the Scheme within four months of the end of the financial year.</p>

## I. INTRODUCTION

### A. RISK FACTORS:

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

#### a) STANDARD RISK FACTORS:

- Investment in Mutual Fund Units involves investment risks such as trading volumes, settlement risk, liquidity risk, default risk including the possible loss of principal.
- Mutual funds and securities investments are subject to market risks and there is no assurance or guarantee against loss in the Scheme or that the Scheme's objective will be achieved.
- As the price / value / interest rates of the securities in which the Scheme invests fluctuates, the value of your investment in the Scheme may go up or down depending on various factors and forces affecting the capital markets.
- Past performance of the Sponsor/AMC/Mutual Fund does not guarantee future performance of the Scheme.
- BHARAT Bond ETF FOF - April 2032 is the only name of the Scheme & it does not in any manner indicate either the quality of the Scheme or its future prospects and returns.
- The sponsor is not responsible or liable for any loss resulting from the operation of the Scheme beyond the initial contribution of Rs.1,00,000 made by it towards setting up the Fund.
- The present Scheme is not a guaranteed or assured return Scheme.

#### b) SCHEME SPECIFIC RISK FACTORS:

The performance of the Scheme may be affected by changes in Government policies, general levels of interest rates and risks associated with trading volumes, liquidity and settlement systems, etc. Some of the Risks are listed below:

##### 1. Risks Associated with Fixed Income and Money Market Instruments:

- **Interest rate risk:** Price of a fixed income instrument falls when the interest rates move up and vice-versa, which will affect the NAV accordingly.
- **Spread risk:** Investments in corporate bonds are exposed to the risk of widening of the spread between corporate bonds and gilts. Prices of corporate bonds tend to fall if this spread widens which will affect the NAV of the Scheme accordingly.
- **Credit risk or default risk:** Credit risk is the risk that the issuer of a debenture/ bond or a money market instrument may default on interest &/or principal payment obligations.
- **Liquidity Risk:** The Risk of non execution of sale/purchase order due to low volumes is liquidity risk.
- **Reinvestment risk:** Interest rates may vary from time to time. The rate at which intermediate cash flows are reinvested may differ from the original interest rates on the security, which can affect the total earnings from the security.
- **Performance Risk:** Performance of the Scheme may be impacted with changes in factors, which affect the capital market and in particular the debt market.
- **Market risk:** Lower rated or unrated securities are more likely to react to developments affecting the market as they tend to be

more sensitive to changes in economic conditions than higher rated securities.

##### 2. Risk Factors associated with Underlying Scheme i.e. BHARAT Bond ETF – April 2032:

###### i. Lack of Vibrant Secondary Market for Units of BHARAT Bond ETF – April 2032:

Although the Units of BHARAT Bond ETF – April 2032 will be listed on the Stock Exchanges such as NSE and BSE, there can be no assurance that a vibrant secondary market for units of BHARAT Bond ETF – April 2032 will be developed or maintained by the Authorised Participants.

###### ii. Halting of Trading in Units of BHARAT Bond ETF – April 2032:

Trading in the Units of BHARAT Bond ETF – April 2032 on NSE and BSE may be halted because of market conditions or for reasons that in view of NSE, BSE, SEBI or any other Regulatory authorities, trading in the units of the BHARAT Bond ETF – April 2032 is not advisable.

In addition, trading of the BHARAT Bond ETF – April 2032 are subject to trading halts caused by extraordinary market volatility and pursuant to stock exchange and SEBI 'circuit filter' rules.

There can be no assurance that the requirements of NSE and BSE necessary to maintain the listing of the Units of the BHARAT Bond ETF – April 2032 will continue to be met or will remain unchanged.

###### iii. Lack of secondary market depth:

In case of unit creation and unit redemption in BHARAT Bond ETF – April 2032. BHARAT, Bond ETF – April 2032 will have to either buy a basket of securities or sell a basket of securities. This requires an active secondary market for underlying securities at all points of time. A lack of depth in secondary market for underlying securities could hamper the efficient transaction in unit creation and unit redemption.

###### iv. Units of BHARAT Bond ETF – April 2032 may trade at prices other than NAV:

Depending on the demand-supply dynamic, the of BHARAT Bond ETF – April 2032 may either trade on the Stock Exchange above or below its NAV. This may give rise to arbitrage opportunities. However, the in-built mechanisms of unit creation and unit redemption in the form of Cash or in-kind is designed to reduce the arbitrage opportunity for market participants.

###### v. Regulatory Risk:

Any changes in Regulations by SEBI / RBI / Stock Exchange / GOI / and other decision makers may hamper the ability of the market participants in trading to arbitrage resulting into wider premium/discount to NAV.

###### vi. Asset Class Risk:

The returns from the types of Securities in which BHARAT Bond ETF – April 2032 invests may under-perform returns of general Securities markets or different asset classes. Different types of securities tend to go through cycles of out-performance and under-performance in comparison of Securities markets.

###### vii. Risk of Investment Strategy

As units of BHARAT Bond ETF – April 2032 would be primarily investing in the Bonds of CPSE/CPFU/CPFI or any other eligible

entities, any government policy which will have an impact on central public sector enterprises, including any change in the disinvestment policy of the government, could impact the price of the underlying assets. This may have negative impact on the performance of the Scheme.

**viii. Risk of Credit Rating changes**

It is understood that most of the CPSEs securities' higher credit rating is due to government ownership and implied government support. Any potential change in government control, shareholding pattern, market perception, corporate action etc., could result in potential downgrade of credit rating of the Issuers. This may have negative impact on the performance of BHARAT Bond ETF - April 2032.

**ix. Risk of Investment in eligible securities**

The Scheme objective of BHARAT Bond ETF - April 2032 is to invest in CPSEs securities as defined in the Index. BHARAT Bond ETF - April 2032 will invest in the securities predominantly through private placement route. These securities are generally auctioned on Electronic Bidding Platforms (EBP) in anonymous manner through competitive bidding. It is quite possible that the BHARAT Bond ETF - April 2032 may not be able to subscribe to these securities in sufficient quantities. This may result in sub-optimal asset allocation until the next bidding takes place.

**x. Risk of variation in asset allocation as compared to the Index**

BHARAT Bond ETF - April 2032 intends to accept "in-kind" unit creation request from investors. The criteria for securities eligible for "in-kind" subscription has been defined in this document. It is possible that the "in-kind" subscription may result in variation in asset allocation as compared to the Index asset allocation.

**xi. Risk of sovereign rating change**

The valuation of the CPSEs securities is based on the shape of the sovereign bond yield curve. The level of sovereign bonds are, apart from other factors, dependent on the sovereign rating of India by global Credit Rating Agencies. Any potential change in India's sovereign credit rating may have direct impact on the levels of sovereign bonds which in turn may have impact on the CPSEs securities.

**xii. Risk of higher supply of CPSEs securities**

There has been an increase in total issuances of CPSEs securities in last 3 years. This has resulted in "crowding out effect" in the corporate bond market. As a result, credit spreads of certain CPSEs issuers with higher supply have widened as compare to other CPSEs issuers. This has also resulted in higher concentration for certain CPSEs issuer resulting in lack of appetite. Any incremental issuance from these CPSEs is likely to be met with lukewarm response from the investors, resulting in further widening of credit spreads.

**xiii. Lack of supply of eligible securities with desired maturity**

The target maturity bond ETF structure has a pre-defined maturity date. This necessitate investment in eligible securities maturing within 3 months before the maturity date of the Scheme. Any decline in potential supply of eligible securities maturing within 3 months before the maturity date of BHARAT Bond ETF - April 2032 may expose the Scheme to the reinvestment risk or investing in lower yielding T-bills / TREPS

in the maturing year of the BHARAT Bond ETF - April 2032. This may be detrimental to the investor interest.

**xiv. Increase in supply of Tax-free bonds from CPSEs Issuers**

The target maturity bond ETF structure is designed to provide investor with long-term fixed income asset allocation to high qualities CPSEs with better tax-adjusted returns in the current interest rate environment. Any potential increase in supply of Tax-free bonds from CPSEs issuer may adversely impact the demand and future growth of BHARAT Bond ETF - April 2032.

**xv. Risk of divergence in credit rating of BHARAT Bond ETF - April 2032 and the Index**

BHARAT Bond ETF - April 2032 intends to invest in AAA rated CPSEs entities. Any potential credit rating downgrade will necessitate the Scheme to sell bonds of downgraded CPSEs entities at market level and invest in new AAA rated CPSEs entities. This exercise is dependent on the secondary market liquidity in affected CPSEs entities. In case if the BHARAT Bond ETF - April 2032 is unable to liquidate these bonds in the open market, this will result in divergence in the credit rating composition between the BHARAT Bond ETF - April 2032 and the Index.

**xvi. Risk of disinvestment / privatization of invested CPSE entities**

The GOI has recently made several announcements regarding their intentions to either disinvest full or part of their holdings in several CPSE entities. In case if a CPSE entity, which is part of the portfolio, is privatized, it will result in exclusion from the Index. The Scheme will also be required to exit their positions at the prevailing market levels and reinvest the proceeds in CPSE entities at prevailing market levels. This may result in untoward volatility and undesirable outcome.

**3. Risks associated with investing in Tri Party Repo through CCIL (TREPS):**

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

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

**4. Risks associated with stock lending:**

The risks in lending portfolio securities, as with other extensions of credit, consist of the failure of another party, in this case the approved intermediary, to comply with the terms of agreement entered into between the lender of securities i.e. the Scheme and the approved intermediary. Such failure to comply can result in the possible loss of rights in the collateral put up by the borrower of the securities, the inability of the approved intermediary to return the securities deposited by the lender and the possible loss of any corporate benefits accruing to the lender from the securities deposited with the approved intermediary. It may be noted that this activity would have the inherent probability of collateral value drastically falling in times of strong downward market trends, rendering the value of collateral inadequate until such time as that diminution in value is replenished by additional security. It is also possible that the borrowing party and/ or the approved intermediary may suddenly suffer severe business

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

For details please refer SAI.

## **B. REQUIREMENT OF MINIMUM INVESTORS IN THE SCHEME**

The Scheme shall have a minimum of 20 investors and no single investor shall account for more than 25% of the corpus of the Scheme. If either/both of such limit(s) is breached during the NFO of the Scheme, it shall be ensured that within a period of three months or 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. During the ongoing offer these two conditions shall be complied with on calendar quarter basis, on an average basis, as specified by SEBI. In case the Scheme does not have a minimum of 20 investors in the stipulated period, the provisions of Regulation 39(2) (c) of the SEBI (MF) 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. If there is a breach of the 25% limit by any investor over the quarter, a rebalancing period of one month would be allowed and thereafter the investor who is in breach of the rule shall be given 15 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 days would lead to automatic redemption by the Mutual Fund on the Applicable Net Asset Value on the 15th day of the notice period. The Mutual Fund shall adhere to the requirements prescribed by SEBI from time to time in this regard.

In order to track the investor's holding rather than the folio/account's holdings, the fund houses are recommended to track the investors at the master folio/ master account (whatever be the terminology used by the fund houses) level. In addition since there is a possibility of an investor holding multiple accounts, the account is identified for the purpose of aggregation to comply with 20/25 rule by using a common parameter like PAN. Thus, tracking of investor's holding & number of investors may be conducted using a common parameter like PAN, Master Folio/Master Account, since there is possibility of an investor holding multiple accounts. In line with AMFI's suggestion, tracking of investor's holding & number of investors may be conducted using a common parameter like PAN, master folio/master account, since there is possibility of an investor holding multiple accounts. In case of multiple folios, the sequence or the order of the compulsory redemption is left to the discretion of the fund house in consultation with the investor.

## **C. SPECIAL CONSIDERATIONS**

The Sponsor is not responsible or liable for any loss resulting from the operation of the Scheme beyond the initial contribution of Rs.1,00,000/- (Rupees One Lakh) collectively made by them towards setting up the Fund or such other accretions and additions to the initial corpus set up by the Sponsor.

Neither this Document nor the Units have been registered in any other jurisdiction other than India. The distribution of Units /this Document in certain jurisdictions may be restricted or totally prohibited and accordingly, persons who come into possession of this Document

are required to inform themselves about, and to observe, any such restrictions.

The AMC can invest in any of the Schemes of Edelweiss Mutual Fund subject to the limits as prescribed by the SEBI Regulations and in such case it will not be entitled to charge any fees on such investments. The Sponsor, entities managed or sponsored by the affiliates or associates of the Sponsor, Funds managed/ advised by the Sponsor/and their associated entities, the Asset Management Company, the Custodian, the Registrar, any Associate, any Distributor, Dealer, any Company, Corporate Bodies, Trusts, any Service Provider, investor (resident or non resident), any Scheme / Mutual Fund managed by the Asset Management Company or by any other asset management company may invest in this Scheme, subject to the limits specified by SEBI. While at all times the Trustee Company and the Asset Management Company will endeavor that excessive holding of Units in the Scheme among a few Unit holders is avoided, however, the funds invested by these aforesaid persons may acquire a substantial portion of the Scheme's outstanding Units and collectively may constitute a majority unit holder in the Scheme. Redemption of Units held by such persons may have an adverse impact on the value of the Units of the Scheme because of the timing of any such redemption. It may also have impact on the liquidity of the Scheme, which may lead to an adverse impact on the NAV of the Scheme.

Prospective investors should review / study this Document in addition with Statement of Additional Information in its entirety and shall not construe the contents hereof or regard the summaries contained herein as advice relating to legal, taxation, or financial / investment matters and are advised to consult their own professional advisor(s) as to the legal, tax, financial or any other requirements or restrictions relating to the subscription, gifting, acquisition, holding, disposal (by way of sale, switch or redemption or conversion into money) of Units and to the treatment of income (if any), capitalisation, capital gains, any distribution, and other tax consequences relevant to their subscription, acquisition, holding, capitalisation, disposal (by way of sale, transfer, switch or conversion into money) of Units within their jurisdiction of nationality, residence, incorporation, domicile etc. or under the laws of any jurisdiction to which they or any managed funds to be used to Purchase / gift Units are subject, and also to determine possible legal, tax, financial or other consequences of subscribing / gifting, purchasing or holding Units before making an application for Units.

The tax benefits described in this Document in addition with Statement of Additional Information are as available under the present taxation laws and are available subject to relevant conditions. The information given is included only for general purpose and is based on advice received by the AMC regarding the law and practice currently in force in India and the Investors 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 accordance with the SEBI Regulations, the AMC also acts as the investment manager to the following Alternative Investment Funds (AIFs) as per SEBI (Alternative Investment Funds) Regulations 2012:

- 1) Edelweiss Multi Strategy Investment Trust, a Category III Alternative Investment Fund having SEBI Registration No. IN/AIF3/12-13/0004;
- 2) Edelweiss Alpha Fund, a Category III Alternative Investment Fund having SEBI Registration No. IN/AIF3/13-14/0047; and
- 3) Edelweiss Alternative Investment Opportunities Trust, a Category II Alternative Investment Fund having SEBI Registration No. IN/AIF2/17-18/0502



(collectively known as the “AIFs”) and other AIFs set up from time to time.

Further, the AMC is also authorized to act as the Portfolio Manager as per SEBI (Portfolio Managers) Regulations 1993, vide SEBI Registration No. INP000004631, for various PMS strategies.

While undertaking the aforementioned business activities, the AMC shall ensure that (i) there is no conflict of interest with the activities of the Mutual Fund; (ii) there exists a system to prohibit access to insider information as envisaged under SEBI (Mutual Funds) Regulations, 1996; and (iii) Interest of the Unit holder(s) of the Scheme(s) of the Mutual Fund are protected at all times.

#### D. DEFINITIONS & ABBREVIATIONS

The following Scheme specific definitions/terms apply throughout this document in addition to the definitions mentioned in the Statement of Additional Information unless the context requires otherwise:

<b>Applicable NAV</b>	The Net Asset Value (NAV) applicable for purchases or switch-ins, based on the time of the Business Day & relevant cut off time by which the application is accepted at the Investor Service Centres and/or at Branches.
<b>Application Supported by Blocked Amount (ASBA)</b>	An application containing an authorization to block the application money in the bank account for subscribing to the NFO.
<b>AMC or Investment Manager or EAML</b>	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.
<b>Beneficial Owner</b>	As defined in the Depositories Act 1996 (22 of 1996) means a person whose name is recorded as such with a depository.
<b>Business Day</b>	Business Day is a day other than (a) Saturday and Sunday or (b) a day on which banks in Mumbai including Reserve Bank of India are closed for business or clearing or (c) a day on which BSE Ltd. and /or National Stock Exchange are closed or (d) a day which is a public and/ or bank holiday at Edelweiss ISC or their R&T Agent’s ISC where the application is received or (e) a day on which sale and repurchase of Units is suspended by the AMC or (f) a day on which normal business could not be transacted due to storms, floods, bandhs, strikes, or any other pandemic situation; etc. or (g) a day on which money markets are closed for business / not accessible or (h) a day on which funds accompanying applications cannot be realized and / or are not available for utilisation for investments or investments cannot be liquidated and / or funds are not available for utilization for redemption / repurchase.  The AMC reserves the right to declare any day as Business Day or otherwise at any of the ISCs.
<b>Consolidated Account Statement/CAS</b>	Consolidated Account Statement/CAS is a statement containing details relating to all the transactions across all mutual funds viz. purchase, redemption, switch, IDCW payout, IDCW reinvestment, systematic investment plan, systematic withdrawal plan, systematic transfer plan and bonus transactions, etc.
<b>Credit Risk</b>	Risk of default in payment of principal or interest or both.
<b>Custodian</b>	Standard Chartered Bank, Mumbai registered under the Securities and Exchange Board of India (Custodian of Securities) Regulations 1996, acting as Custodian for the Scheme, and includes such Custodian(s) as may be appointed from time to time.
<b>Day</b>	Any day (including Saturday, Sunday and holiday) as per English Calendar viz. 365 days in a year. For the filing of an official request, if the day is a Saturday, Sunday, or federal (or gazetted or statutory) holiday, or any occurrence causes the closure of the designated accepting office (for part or whole of the day), the next day that office is open is counted as the day.
<b>Debt Instruments / Debt Securities</b>	Debt Instruments / Securities includes Government securities including Treasury Bills, SDL, Corporate debentures, bonds, promissory notes, pass-through obligations and other possible similar securities.
<b>Depository</b>	Depository as defined in the Depositories Act, 1996 (22 of 1996).
<b>Depository Participant or DP</b>	‘Depository Participant’ or ‘DP’ means a person registered as such under subsection (1A) of section 12 of the Securities and Exchange Board of India Act, 1992.
<b>IDCW</b>	Income distributed by the Mutual Fund on the Units.
<b>Electronic Fund Transfer/ EFT</b>	Electronic Fund Transfer includes all the means of electronic transfer like Direct Credit / Debit, Electronic Clearing System (ECS), RTGS, NEFT, Wire Transfer or such like modes as may be introduced by relevant authorities from time to time.
<b>Foreign Institutional Investor or FII</b>	Means an institution established or incorporated outside India and registered with SEBI under the Securities and Exchange Board of India (Foreign Institutional Investors) Regulations, 1995, as amended from time to time.

<b>Fund of Funds scheme</b>	Fund of funds scheme means a mutual fund scheme that invests primarily in underlying schemes of the same mutual fund or other mutual funds.
<b>Fund / Mutual Fund / EMF</b>	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.
<b>Gilt or Government Securities</b>	As defined under Section 2(b) of the Securities Contract (Regulation) Act, 1956, Government Security means a security created and issued, whether before or after the commencement of the Act, by the Central Government and/or a State Government and having one of the forms specified in clause (2) of Section 2 of the Public Debt Act, 1944 (18 of 1944) including any amendments thereto or any replacement or re-enactment thereof/clarification and guidelines in the form of notes or circulars etc. issued from time to time; Treasury Bills, such other instruments as may be declared by Government of India and/or SEBI and/or RBI and/or any other regulatory authority to be securities; and rights or interest in the securities.
<b>Investor Service Centre / ISC</b>	Investor Service Centres, as designated from time to time by the AMC, whether of the Registrar or AMC's own branches, being official points of acceptance, authorized to receive Application Forms for Purchase/ Redemption /Switch and other service requests/queries from investors/ Unit Holders. For details please refer to the application form and/or website of the Mutual Fund at <a href="http://www.edelweissmf.com">www.edelweissmf.com</a> .
<b>Load</b>	In the case of redemption / switch out of a Unit, the sum of money deducted from the Applicable NAV and in the case of subscription / switch in of a Unit, a sum of money to be paid by the prospective investor on the Sale / Switch in of a Unit in addition to the Applicable NAV.
<b>NAV or Net Asset Value</b>	Net Asset Value of the Units of the respective Plan/Option under the Scheme calculated in the manner provided in this Document and in conformity with the SEBI Regulations as prescribed from time to time.
<b>New Fund Offer or NFO</b>	Offer for purchase of Units of the Scheme during the NFO Period as described hereinafter.
<b>New Fund Offer Period or NFO Period</b>	The date on or the period during which the initial subscription of Units of the Scheme can be made subject to extension, if any.
<b>Official Points of Acceptance</b>	Places, as specified by AMC from time to time where application for subscription / redemption / switch will be accepted on ongoing basis.
<b>Reserve Bank of India or RBI</b>	Reserve Bank of India established under the Reserve Bank of India Act, 1934.
<b>Redemption or Repurchase</b>	Repurchase of Units by the Scheme from a Unit holder at the Applicable NAV as indicated in this Scheme Information Document.
<b>Redemption Price</b>	Redemption Price to an investor of Units of any of the Plans / Options available under the Scheme as computed in the manner indicated in this Scheme Information Document.
<b>Registrar and Transfer Agent/R&amp;TA</b>	KFin Technologies Pvt. Ltd., currently acting as registrar to the Scheme, or any other registrar appointed by the AMC from time to time.
<b>Repo/Reverse Repo</b>	Sale/Purchase of Securities as may be allowed by RBI from time to time with simultaneous agreement to repurchase/resell them at a later date.
<b>Scheme</b>	BHARAT Bond ETF FOF - April 2032
<b>Scheme Information Document or SID or Document</b>	This document issued by Edelweiss Mutual Fund offering Units of the Scheme there under for Subscription.
<b>SEBI</b>	Securities and Exchange Board of India established under the SEBI Act, 1992.
<b>SEBI Regulations or Regulations or SEBI (MF) Regulations</b>	The Securities and Exchange Board of India (Mutual Funds) Regulations, 1996, as amended from time to time, including its Circulars, Notification & Guidelines.
<b>Securities</b>	As defined in The Securities Contract (Regulation) Act, 1956 & includes notes, bonds, debentures, debenture stock, warrants, etc., futures, options, derivatives, etc. or other transferable securities of a like nature in or of any incorporated company or other body corporate, Gilts / Government Securities, Mutual Fund Units, Money Market Instruments like Commercial Paper, Treasury Bills, etc. and such other instruments as may be declared by GOI and / or SEBI and / or RBI and / or any other regulatory authority to be securities and rights or interest in securities.
<b>Statement of Additional Information / SAI</b>	The document issued by Edelweiss Mutual Fund containing details of Edelweiss Mutual Fund, its constitution, and certain tax, legal and general information. SAI is legally a part of the SID.
<b>Stock Lending</b>	Lending of securities to another person or entity for a fixed period of time, at a negotiated compensation in order to enhance returns of the portfolio as may be permitted by SEBI from time to time.

<b>Trustee or Trustee Company/ETCL</b>	Edelweiss Trusteeship Company Limited, a Company set up under the Companies Act 1956, to act as the Trustee to Edelweiss Mutual Fund.
<b>Unit</b>	The interest of an investor, which consists of one undivided share in the net assets of the Scheme.
<b>Unit holder</b>	A person holding Units of a Scheme of a Mutual Fund offered under this Document.

#### Abbreviations:

<b>AMFI</b>	The Association of Mutual Funds in India	<b>NEFT</b>	National Electronic Fund Transfer Service
<b>BSE</b>	Bombay Stock Exchange Limited	<b>NRI</b>	Non Resident Investor
<b>FIMMDA</b>	Fixed Income Money Market & Derivatives Dealers Association	<b>NSE</b>	National Stock Exchange of India Limited
<b>GOI</b>	Government of India	<b>OIS</b>	Overnight Indexed Swap
<b>IMA</b>	Investment Management Agreement	<b>POA</b>	Power of Attorney
<b>I.T. Act</b>	The Income Tax Act, 1961 as amended from time to time.	<b>RTGS</b>	Real Time Gross Settlement
<b>KYC</b>	Know Your Customer	<b>SEBI Act</b>	The Securities and Exchange Board of India Act, 1992
<b>MIBOR</b>	Mumbai Interbank Offered Rate	<b>SPVs</b>	Special Purpose Vehicles approved by the appropriate authority.
<b>PEKRN</b>	PAN Exempt KYC Reference Number		

#### Interpretation:

For all purposes of this Document, except as otherwise expressly provided or unless the context otherwise requires:

- Words denoting any gender shall include all genders.
- Words used in singular would include plural form and vice-versa.
- A reference to a thing includes a part of that thing.
- Any reference to any statute or statutory provision shall be construed as including a reference to any statutory modifications or re-enactment from time to time.
- Clause headings are for ease of reference only and shall not affect the construction or interpretation of this Document.
- Words and expressions used herein but not defined shall have the meaning specified in the Companies Act, 1956, Companies Act, 2013, Securities Contracts (Regulation) Act, 1956, SEBI Act, 1992, SEBI (Mutual Funds) Regulations, 1996, Depositories Act, 1996, Reserve Bank of India Act, 1934, Public Debts Act, 1944, Information Security Act, 2000 and the Rules, Income Tax Act 1961, Contract Act 1872, Prevention of Money Laundering Act, 2002, Foreign Exchange Management Act & Regulations and the Rules, Regulations and Guidelines issued thereunder from time to time.

#### E. DUE DILIGENCE BY THE ASSET MANAGEMENT COMPANY

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

##### DUE DILIGENCE CERTIFICATE

It is confirmed that:

- The Scheme Information Document forwarded to SEBI is in accordance with the Securities and Exchange Board of India (Mutual Funds) Regulations, 1996 and the guidelines and directives issued by SEBI from time to time.
- All legal requirements connected with the launching of the Scheme and also the Guidelines, instructions, etc. issued by the Government of India and any other competent authority in this behalf, have been duly complied with.
- The disclosures made in the Scheme Information Document are true, fair and adequate to enable the investors to make a well-informed decision regarding investments in the proposed Scheme.
- The intermediaries named in the Scheme Information Document and Statement of Additional Information are registered with SEBI and their registration is valid, as on date.
- The contents of Scheme Information Document including figures, data, yields, etc. have been checked and are factually correct.

For **Edelweiss Asset Management Limited**

Signed : Sd/-

Name : Radhika Gupta

Designation : Managing Director & CEO

Place: Mumbai

Date: November 11, 2021

## II INFORMATION ABOUT THE SCHEME

### A. NAME & TYPE OF SCHEME

BHARAT Bond ETF FOF - April 2032, an open - ended Target Maturity fund of funds scheme investing in BHARAT Bond ETF - April 2032.

### B. INVESTMENT OBJECTIVE

BHARAT Bond ETF FOF - April 2032 is a fund of funds scheme with the primary objective to generate returns by investing in units of BHARAT Bond ETF - April 2032. However, there is no assurance that the investment objective of the Scheme will be realized.

For details on the type of Securities in which the Scheme will invest, please refer Section on “Where will the Scheme Invest”.

### C. ASSET ALLOCATION AND INVESTMENT PATTERN

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

Investments	Indicative Allocation (% to net assets)	Risk Profile
Units of BHARAT Bond ETF - April 2032	95% to 100%	Low to Medium
Government Securities maturing on or before maturity date of the Scheme, TREPS and REPO in government bonds	0% to 5%	Low

- The Scheme shall neither make investments in any Fund of Funds Scheme, Securitised Debt instrument, Credit Default Swap, Foreign Securities and/or ADRs/GDRs, repo in corporate debt securities nor will it engage in short selling of securities. Further, the Scheme will not invest in unrated debt securities, instruments having structured obligations and credit enhancement and debt instruments with special features (AT1/AT2 Bonds).
- The cumulative gross exposure through investment in units of BHARAT Bond ETF - April 2032 and other debt securities will not exceed 100% of the net assets of the Scheme. However, cash or cash equivalents with residual maturity of less than 91 days may be treated as not creating any exposure.
- The Scheme may engage in Stock Lending in accordance with SEBI guidelines in this regard. Not more than 20% of the net assets of the Scheme would generally be deployed in stock lending. The Scheme may engage in Repo transactions of Units of Debt Exchange Traded Funds in line with RBI Notification No. RBI/2019-20/107 FMRD. DIRD.21/14.03.038/2019-20 dated November 28, 2019 and SEBI guidelines issued in this regard from time to time.

Pending deployment of the funds in securities in terms of investment objective of the Scheme, the AMC may park the funds of the Scheme in short term deposits of the Scheduled Commercial Banks, subject to the guidelines issued by SEBI vide its circular dated April 16, 2007, as may be amended from time to time.

#### Change in Asset Allocation:

Subject to the Regulations, the asset allocation pattern indicated above may deviate depending on factors.

In case of any deviation in the above mentioned asset allocation the portfolio will be rebalanced within 30 days. However, in case of

deviation in the asset allocation beyond 30 days, the justification for the same shall be provided by the Fund Manager of the Scheme to the Investment Committee and the reason for the same shall be recorded in writing. The Investment Committee shall then decide on the course of action.

Provided further and subject to the above, any change in the asset allocation affecting the investment profile of the Scheme shall be effected only in accordance with the provisions of sub regulation (15A) of Regulation 18 of the Regulations, as detailed later in this document.

#### Investment in Tri-party Repo before the closure of NFO:

In accordance with SEBI circular no. SEBI/HO/IMD/DF2/CIR/P/2016/42, dated March 18, 2016, the Scheme may deploy the NFO proceeds in Tri-party Repo on or before the closure of NFO period. The appreciation received from investment in Tri-party Repo shall be passed on to investors. In case if the Scheme is not able to garner the minimum subscription amount during the NFO period the interest earned upon investment of NFO proceeds in Tri-party Repo shall be returned to investors, in proportion of their investments, along-with the refund of the subscription amount. The AMC shall not charge any investment management and advisory fees on funds deployed in Tri-party Repo during the NFO period.

### D. WHERE WILL THE SCHEME INVEST?

Subject to the Regulations and the disclosures as made under the section - How the Scheme will allocate its Assets, the corpus of the Scheme can be invested in any (but not exclusively) of the following:

- 1) Units of BHARAT Bond ETF - April 2032.
- 2) Government Securities maturing on or before maturity date of the Scheme, TREPS and REPO in government bonds.

As per the SEBI guidelines, a Fund of funds scheme shall not invest in any other fund of funds scheme. The units of the schemes of the Mutual Funds or other securities where the Scheme proposes to invest could be listed, unlisted, rated or unrated and of any maturity. The units may be acquired through subscription to the units during the New Fund Offerings (NFOs) of the schemes or by subscriptions on on-going basis.

### E. INVESTMENT STRATEGY & APPROACH

The Scheme would endeavor to provide investment returns linked to BHARAT Bond ETF - April 2032 and intends to achieve its investment objective by investing in BHARAT Bond ETF - April 2032.

#### Portfolio Turnover

Portfolio turnover is defined as the lower of purchases and sales divided by the average assets under management of the respective Scheme during a specified period of time.

As the Scheme will follow a passive investment strategy for investments in underlying Scheme, the endeavor will be to minimize the portfolio turnover subject to exigencies and needs of the Scheme.

#### Information about Underlying Scheme:

**Name of the Scheme:** BHARAT Bond ETF - April 2032

**Type of the Scheme:**

An open-ended Target Maturity Exchange Traded Bond Fund predominantly investing in constituents of Nifty BHARAT Bond Index - April 2032.

### Maturity Date of the Scheme:

BHARAT Bond ETF – April 2032 will mature on April 15, 2032. If such a Maturity Date is a non-Business Day, the subsequent Business Day shall be considered as the Maturity Date for the Scheme.

### Investment Objective:

The investment objective of the scheme is to track the Nifty BHARAT Bond Index – April 2032 by investing in bonds of AAA-rated CPSEs/ CPSUs/CPFIs and other Government organizations, subject to tracking errors.

However, there is no assurance that the investment objective of the scheme will be realized and the Scheme does not assure or guarantee any returns.

### Asset Allocation of BHARAT Bond ETF – April 2032

Under normal circumstances, the asset allocation of the Scheme would be as follows:

Asset Class	Indicative Allocation (% to net assets)	Risk Profile
#Debt Securities issued by CPSEs/CPSUs/CPFIs and other Government organizations which are part of Nifty BHARAT Bond Index –April 2032	95% to 100%	Low to Medium
Government Securities maturing on or before maturity date of the Scheme, TREPS and REPO in government bonds	0% to 5%	Low

#Pursuant to SEBI Circular no. SEBI/HO/IMD/DF3/CIR/P/2019/147 dated November 29, 2019, replication of the Index by the Scheme shall be as follows:

- (a) The Scheme shall replicate the index completely.
- (b) In the event, if the condition laid down in para (a) above is not feasible due to non-availability of issuances of the issuer forming part of the index, the Scheme may invest in other issuances issued by the same issuer having deviation of +/- 10% from the weighted average duration of issuances forming part of the index, subject to single issuer limit of 15%. Further, at aggregate portfolio level, the duration of the Scheme shall not deviate +/- 5% from the duration of the index.
- (c) In the event, if the conditions laid down in para (a) and para (b) above are not feasible, the Scheme shall invest in issuances of other issuer(s) within the index having duration, yield and credit rating in line with that of the non-available issuances of the issuer(s) forming part of the index, subject to single issuer limit of 15%. The duration of the Scheme shall not deviate +/- 5% from the duration of the index.
- (d) In the event, if the conditions laid down in para (a), para (b) and para (c) above are not feasible, the Scheme shall invest in issuances of issuer(s) not forming part of the index with duration, yield and credit rating in line with that of the non-available issuances of issuer(s) forming part of the index. Such investment in issuances of issuer(s) not forming part of the index shall be maximum of 20% of the aggregate portfolio of the Scheme.

(e) The rationale for any deviation from para (a) above shall be recorded.

(f) In an event where the credit rating of an issuance falls below the investment grade or rating mandated in the index methodology, rebalancing by the Scheme shall be done within a period of 5 working days.

It may be noted that after the closure of the NFO Period/pending deployment of the funds of the Scheme, the Scheme may park the funds in Government Securities maturing on or before the maturity date of the Scheme, TREPS and/or REPO in government bonds for a period of not more than 30 days, until the full deployment in securities issued by eligible issuers is achieved.

The Scheme may engage in Stock Lending in accordance with SEBI guidelines in this regard. Not more than 20% of the net assets of the Scheme would generally be deployed in stock lending.

The cumulative gross exposure through all the debt securities should not exceed 100% of the net assets of the scheme. However, cash or cash equivalents with residual maturity of less than 91 days may be treated as not creating any exposure.

The AMC would monitor the tracking error of the Scheme on periodic basis and would seek to minimize tracking error to the maximum extent possible. Under normal circumstances, the AMC will endeavour that the tracking error of the Scheme does not exceed 2% per annum.

The Scheme does not intend to undertake/ invest/ engage in:

- Derivatives;
- Repos in corporate debt securities;
- Short selling of securities;
- Unrated instruments (except TREPs/ Government Securities/ Repo in Government Securities);
- Foreign securities/ADR/GDR;
- Securitised debts;
- Instruments having Structured Obligations and Credit Enhancements (except GOI guaranteed bonds);
- Debt instruments with special features (AT1/AT2 Bonds);
- Fund of Fund Schemes; and
- Credit Default Swaps.

### Change In Asset Allocation:

Subject to the Regulations, the asset allocation pattern indicated above may deviate depending on factors as follows but not limited to the following:

1. After the launch of the Scheme and until full deployment is achieved.
2. In case higher-than-usual request for unit creation
3. In case if the Scheme is planning to participate in the primary issue of CPSE entities on the EBP Platform
4. In case of the process of rebalancing of the portfolio in the following events:
  - a. Event of credit rating changes,
  - b. Corporate events,
  - c. Potential disinvestment of CPSEs/CPSUs/CPFIs and other Government organizations etc.

In case of any deviation in the above mentioned asset allocation the portfolio will be rebalanced within 7 days. However, in case of deviation in the asset allocation beyond 7 days, the justification for the same shall be provided by the Fund Manager of the Scheme to the Investment Committee and the reason for the same shall be recorded in writing. The Investment Committee shall then decide on the course of action.

Provided further and subject to the above, any change in the asset allocation affecting the investment profile of the Scheme shall be effected only in accordance with the provisions of sub regulation (15A) of Regulation 18 of the Regulations, as detailed later in this document.

In the last 3 months of the Scheme, additional inflows / interest payments / maturity proceeds may be invested primarily in Bonds of CPSE entities constituting part of the index, however if the same are not available the investments will be made in money market securities of the CPSE entities constituting part of the index, and if money market securities of the said CPSE entities are unavailable the Scheme may invest in G-Secs. Maturity dates of these money market securities / G-Secs will be on or before the maturity date of the Scheme. It is pertinent to note that the above will be subject to point 2 of SEBI Circular no. SEBI/HO/IMD/DF3/CIR/P/2019/147 dated November 29, 2019.

#### Risk Control:

The Scheme will predominantly invest in units of BHARAT Bond Index - April 2032.

The BHARAT Bond Index - April 2032 will predominantly invest in securities of CPSEs/CPSUs/CPFIs and other Government organizations issuer which are current constituents or likely constituents of the underlying Index viz. Nifty BHARAT Bond Index - April 2032.

The Scheme has a detailed process to identify, measure, monitor and manage various portfolio risks. The objective is to understand these risk and mitigate them wherever possible.

Risk & Description specific to the Scheme	Risk mitigants / Management Strategy
<b>Market/Volatility Risk</b> Risk arising due to price fluctuations and volatility, having material impact on the overall returns of the Scheme.	The Scheme will invest in BHARAT Bond ETF - April 2032 (a Target Maturity Date ETF structure), which is expected to follow a Buy and Hold investment strategy in a passive manner. Based on that, we expect to mitigate intermittent price volatility in the underlying assets. Investors who remain invested until the maturity of the Scheme are expected to mitigate market / volatility risk to large extent.
<b>Credit risk</b> Risk associated with repayment of investment	The Scheme intends to invest in units of BHARAT Bond ETF - April 2032 which predominantly in AAA rated bonds issued by CPSEs/CPSUs/CPFIs and other Government organizations. These CPSEs entities are controlled by the Government of India. As a result the bond issued by them are considered as relatively safe.

Risk & Description specific to the Scheme	Risk mitigants / Management Strategy
<b>Liquidity risk</b> Risk arising due to inefficient Asset Liability Management, resulting in high impact costs	The Scheme will invest in units of BHARAT Bond ETF - April 2032 which intends to invest predominantly in AAA rated bonds issued by CPSEs/CPSUs/CPFIs and other Government organizations. In general, bonds issued by CPSEs entities enjoy higher level of secondary market liquidity.
<b>Interest rate risk</b> Price volatility due to movement in interest rates	The Scheme will invest in units of BHARAT Bond ETF - April 2032 (a Target Maturity Date ETF structure), which is expected to follow a Buy and Hold investment strategy in a passive manner. All investments are in line with the maturity date of the Scheme and the underlying Index. This should help mitigate the interest rate risk.
<b>Event risk</b> Price risk due to company or sector specific event	The Scheme will invest in units of BHARAT Bond ETF - April 2032 which intends to invest predominantly in AAA rated bonds issued by CPSEs/CPSUs/CPFIs and other Government organizations. These bonds are perceived to be relatively safe with quasi sovereign risk due their government ownership.

#### F. INVESTMENT BY THE AMC IN THE SCHEME

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

#### Investments in the Scheme by the AMC, Sponsor, or their affiliates

Under Regulation 28(4) of the SEBI (MF) Regulations, 1996 inserted by Gazette Notification No. LADNRO/Gn/2014-15/01 dated May 06, 2014 and SEBI circular number SEBI/HO/IMD/DF4/CIR/P/2020/100 dated June 12, 2020, the sponsor or AMC shall invest not less than one percent of the amount which would be raised in the new fund offer or fifty lakh rupees, whichever is less, in growth option of the scheme and such investment will not be redeemed unless the Scheme is wound up.

In addition to investments as mandated under Regulation 28(4) of the Regulations as mentioned above, the AMC, may invest in the scheme during the continuous offer period subject to the SEBI (MF). As per the existing SEBI (MF) Regulations, the AMC will not charge investment management and advisory fee on the investment made by it in the scheme.

#### G. FUNDAMENTAL ATTRIBUTES

Following are the Fundamental Attributes of the Scheme, in terms of Regulation 18 (15A) of the SEBI (MF) Regulations:

(i) **Type of Scheme** – An open ended Target Maturity fund of funds scheme investing in units of BHARAT Bond ETF - April 2032

#### (ii) Investment Objective

Main Objective - BHARAT Bond ETF FOF - April 2032 is a fund of funds scheme with the primary objective to generate returns

by investing in units of Bharat Bond ETF - April 2032. However, there is no assurance that the investment objective of the Scheme will be realized.

**Investment pattern** - The tentative portfolio break-up with minimum and maximum asset allocation is disclosed in the Section on "Asset Allocation and Investment Pattern" in this Document.

### (iii) Terms of Issue

#### Liquidity Provisions:

The Scheme, being open ended, the Units are not proposed to be listed on any stock exchange. However, the Board of Trustees reserve the right to list the Units as and when this Scheme is permitted to be listed and considers it necessary in the interest of Unit holders of the Fund.

The Scheme offers subscription & redemption facility at the Applicable NAV on every Business Day. As per SEBI Regulations, the Mutual Fund will dispatch Redemption proceeds within 10 Business Days of receiving a valid redemption request. In case the redemption proceeds are not made within 10 Business Days of the date of receipt of a valid redemption request, interest will be paid @ 15% per annum or such other rate from the 11th day onwards as may be prescribed by SEBI from time to time.

#### Aggregate fees and expenses charged to the Scheme:

The aggregate fees and expenses charged to the Scheme will be in line with the limits defined in the SEBI Regulations as amended from time to time. The aggregate fee and expenses to be charged to the Scheme is detailed in Section IV of this document.

#### Any Safety Net or Guarantee Provided:

The Scheme does not provide any safety net or guarantee.

### Change in Fundamental Attributes:

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

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

### H. BENCHMARK

The Benchmark of the Scheme is Nifty BHARAT Bond Index - April 2032

#### Rationale for adoption of benchmark:

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

The Trustee reserves the right to change the benchmark for evaluation of performance of the Scheme from time to time in conformity with the investment objectives and appropriateness of the benchmark subject to SEBI (MF) Regulations, and other prevailing guidelines, if any.

## I. FUND MANAGER(S) FOR THE SCHEME

Mr. Dhawal Dalal is the Fund Manager and Mr. Rahul Dedhia is the Co - Fund Manager of the Scheme.

Name of the Fund Manager & Age	Educational Qualification	Experience	Other Schemes Managed
Mr. Dhawal Dalal 49 years (Managing the Scheme since inception)	B.E., MBA	Mr. Dhawal Dalal, aged 49 years, is a B.E. (Ahmedabad, Gujarat University), and MBA (University of Dallas, Irving) by qualification and has an overall work experience of 24 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.	<b>Fund Manager:</b> <ul style="list-style-type: none"> <li>▪ Edelweiss Money Market Fund</li> <li>▪ Edelweiss Banking and PSU Debt Fund</li> <li>▪ Edelweiss Government Securities Fund</li> <li>▪ Edelweiss Equity Savings Fund (Debt Portion)</li> <li>▪ Edelweiss Arbitrage Fund (Debt Portion)</li> <li>▪ Edelweiss Aggressive Hybrid Fund (Debt Portion)</li> <li>▪ BHARAT Bond ETF - April 2023</li> <li>▪ BHARAT Bond ETF - April 2030</li> <li>▪ BHARAT Bond FOF - April 2023</li> <li>▪ BHARAT Bond FOF - April 2030</li> <li>▪ BHARAT Bond ETF - April 2025</li> <li>▪ BHARAT Bond ETF - April 2031</li> <li>▪ BHARAT Bond FOF - April 2025</li> <li>▪ BHARAT Bond FOF - April 2031</li> <li>▪ Edelweiss NIFTY PSU Bond Plus SDL Index Fund - 2026</li> <li>▪ Edelweiss NIFTY PSU Bond Plus SDL Index Fund - 2027</li> </ul>

Name of the Fund Manager & Age	Educational Qualification	Experience	Other Schemes Managed
Mr. Rahul Dedhia Age: 35 Years  (Managing the Scheme since inception)	B.E (Electronics) from Mumbai University and MBA (Finance) from MET College Mumbai	Mr. Rahul Dedhia, has over 9 years of experience in fixed income market including 6 years in the mutual fund industry. Prior to joining Edelweiss AMC, Mr. Dedhia was associated as Assistant Fund Manager with DHFL Pramerica Mutual Fund from March 2016 to October 2017 and with Deutsche Asset Management (India) Pvt. Ltd from July 2014 to March 2016.	<b>Fund Manager</b> <ul style="list-style-type: none"> <li>▪ Edelweiss Liquid Fund</li> <li>▪ Edelweiss Overnight Fund</li> <li>▪ Edelweiss Banking and PSU Debt Fund</li> <li>▪ Edelweiss Government Securities Fund</li> <li>▪ Edelweiss Balanced Advantage Fund (Debt Portion)</li> <li>▪ BHARAT Bond ETF – April 2023</li> <li>▪ BHARAT Bond ETF – April 2030</li> <li>▪ BHARAT Bond FOF – April 2023</li> <li>▪ BHARAT Bond FOF – April 2030</li> <li>▪ BHARAT Bond ETF – April 2025</li> <li>▪ BHARAT Bond ETF – April 2031</li> <li>▪ BHARAT Bond FOF – April 2025</li> <li>▪ BHARAT Bond FOF – April 2031</li> <li>▪ Edelweiss NIFTY PSU Bond Plus SDL Index Fund – 2026</li> <li>▪ Edelweiss NIFTY PSU Bond Plus SDL Index Fund – 2027</li> <li>▪ Edelweiss Fixed Maturity Plan – Series 55</li> </ul>

## J. INVESTMENT RESTRICTIONS

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

1. Transfer of investments from one scheme to another scheme in the same Mutual Fund shall be allowed only if:
  - a) Such transfers are done at the prevailing market price for quoted instruments on spot basis (spot basis shall have the same meaning as specified by a Stock Exchange for spot transactions); and
  - b) The securities so transferred shall be in conformity with the investment objective of the Scheme to which such transfer has been made.
2. The Scheme shall buy and sell securities on the basis of deliveries and shall in all cases of purchases, take delivery of relevant securities and in all cases of sale, deliver the securities:

Provided further that sale of government security already contracted for purchase shall be permitted in accordance with the guidelines issued by the Reserve Bank of India in this regard.
3. The Fund shall get the securities purchased or transferred in the name of the Fund on account of the concerned Scheme, wherever investments are intended to be of a long-term nature.
4. The Scheme shall not make any investment in:
  - a) Any unlisted security of an associate or group company of the Sponsor; or
  - b) Any security issued by way of private placement by an associate or group company of the Sponsor; or
  - c) The listed securities of group companies of the Sponsor, which is in excess of 25% of the net assets of the Scheme of the Fund. Considering the type of the Scheme, the same would be applicable to the residual portion of the indicative asset allocation; i.e. 0% to 5%, and hence shall be restricted

to 5% of the net assets of the Scheme of the Fund.

5. The Scheme shall not make any investment in any fund of funds Scheme.
6. No loans for any purpose shall be advanced by the Scheme.
7. The Scheme will comply with any other regulations applicable to the investments of Mutual Funds from time to time.
8. A fund of funds scheme shall not invest its assets other than in schemes of mutual funds, except to the extent of funds required for meeting the liquidity requirements for the purpose of repurchases or redemptions, as disclosed in the Scheme Information Document.

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

In addition, certain investment parameters may be adopted internally by AMC, and amended from time to time, to ensure appropriate diversification / security for the Fund. The Trustee Company / AMC may alter these above stated limitations from time to time, and also to the extent the SEBI (Mutual Funds) Regulations, 1996 change, so as to permit the Scheme to make its investments in the full spectrum of permitted investments for Mutual Funds to achieve its investment objective. As such all investments of the Scheme will be made in accordance with SEBI (Mutual Funds) Regulations, 1996.

## K. SCHEME PERFORMANCE

This Scheme is a new scheme and does not have any performance track record.



## L. INVESTMENT OF SUBSCRIPTION MONEY

Pending deployment in securities as per the investment objectives of the Scheme and also taking into consideration the current SEBI Regulations, the Fund may invest subscription money received from the investors in bank deposits, or money market instruments before finalisation of the allotment of Units. The AMC, on being satisfied of the receipt of the minimum subscription amount, can commence investment out of the funds received in accordance with the investment objectives of the Scheme and as per the existing Regulations, on or after the closure of the NFO period. The income earned out of such investments would be merged with the corpus of the Scheme on completion of the allotment of the Units.

## M. INDIAN DEBT MARKETS - PILLARS OF THE INDIAN ECONOMY

India's bond market has witnessed a rapid growth in the last five years. The aggregate Face Value of bonds issuance was Rs. 168 trillion (\$2.24 trillion) as on September 2021 according to data from RBI, SEBI and CCIL.

India's bond market comprises mainly of sovereign bonds, corporate bonds and money market assets. Sovereign bonds comprised 71%; corporate bonds were 22% while money market assets comprised 7% of the aggregate Face Value of bonds as on September, 2021.

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

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

Indian corporate entities as well as Public Financial Institutions typically borrow wholesale money from the debt capital market. Primary supply of corporate bonds has been steadily increasing in the last three years in proportion to the increase in the demand

for quality assets from mutual funds, insurance companies, foreign portfolio investors and pension funds.

As on September 30, 2021, size of the Indian government bond market is around 77 trillion, which is distributed amongst 96 unique issues. As compared to that India's corporate bond market is more fragmented. The total corporate bond market size is around Rs. 37 trillion, which is distributed amongst ~26,600 unique issues.

Following table exhibits various debt instruments along with indicative yields as on November 8, 2021:

Instrument	Yield Range (% per annum)
Treps	3.30-40
1 month T Bill	3.30-35
3 month T Bill	3.50-55
6 month T Bill	3.65-70
1 year T Bill	4.00-05
1 month CP	3.50-55
3 month CP	3.65-70
6 month CP	3.90-4.00
1 year CP	4.25-30

Source: Bloomberg/Reuters

## N. ADDITIONAL DISCLOSURES

### (i) SCHEME PORTFOLIO HOLDINGS

- Top 10 holdings: Not Available
- Sector wise holdings: Not Available

The Scheme is a new Scheme and does not have any Portfolio Holdings and Sector wise holdings.

### (ii) INVESTMENT DETAILS:

Category	Aggregate Investment (Rs. in Lakhs)
i. AMC's Board of Directors	NA
ii. Concerned scheme's Fund Manager(s)	NA
iii. Other key managerial personnel	NA

Since the Scheme is a new Scheme, the aggregate investment in the scheme is not available.

### Monthly Portfolio Disclosure:

The Fund/AMC will disclose the portfolio (along with ISIN) of the Scheme as on the last day of the month on its website [www.edelweissmf.com](http://www.edelweissmf.com) on or before the tenth day of the succeeding month in a user-friendly and downloadable format.

**Portfolio Turnover Ratio:** Not Available

## O. PRODUCT DIFFERENTIATION:

Scheme Name	Investment Objective	Asset Allocation		Investment Strategy	Differentiation	Benchmark	AUM (Crores) (as on October 31, 2021)	No. of Folios (as on October 31, 2021)
BHARAT Bond FOF - April 2023	To generate returns by investing in units of BHARAT Bond ETF - April 2023.	<b>Asset Class</b>	<b>Indicative Allocation (% to net assets)</b>	A fund of funds scheme with the primary objective to generate returns by investing in units of BHARAT Bond ETF - April 2023.	An open-ended Target Maturity fund of funds scheme investing in units of BHARAT Bond ETF - April 2023.	Nifty BHARAT Bond Index - April 2023	912.90	9158
		Units of BHARAT Bond ETF - April 2023	95% - 100%					
		Government Securities maturing on or before maturity date of the Scheme, TREPS and REPO in government bonds	0% - 5%					
BHARAT Bond FOF - April 2030	To generate returns by investing in units of BHARAT Bond ETF - April 2030	<b>Asset Class</b>	<b>Indicative Allocation (% to net assets)</b>	A fund of funds scheme with the primary objective to generate returns by investing in units of BHARAT Bond ETF - April 2030.	An open-ended Target Maturity fund of funds scheme investing in units of BHARAT Bond ETF - April 2030.	Nifty BHARAT Bond Index - April 2030	2726.18	5836
		Units of BHARAT Bond ETF - April 2030	95% - 100%					
		Government Securities maturing on or before maturity date of the Scheme, TREPS and REPO in government bonds	0% - 5%					
BHARAT Bond FOF - April 2025	To generate returns by investing in units of BHARAT Bond ETF - April 2025	<b>Asset Class</b>	<b>Indicative Allocation (% to net assets)</b>	A fund of funds scheme with the primary objective to generate returns by investing in units of BHARAT Bond ETF - April 2025.	An open-ended Target Maturity fund of funds scheme investing in units of BHARAT Bond ETF - April 2025.	Nifty BHARAT Bond Index - April 2025	3110.66	6074
		Units of BHARAT Bond ETF - April 2025	95% - 100%					
		Government Securities maturing on or before maturity date of the Scheme, TREPS and REPO in government bonds	0% - 5%					
BHARAT Bond FOF - April 2031	To generate returns by investing in units of BHARAT Bond ETF - April 2031	<b>Asset Class</b>	<b>Indicative Allocation (% to net assets)</b>	A fund of funds scheme with the primary objective to generate returns by investing in units of BHARAT Bond ETF - April 2031.	An open-ended Target Maturity fund of funds scheme investing in units of BHARAT Bond ETF - April 2031.	Nifty BHARAT Bond Index - April 2031	1949.35	4316
		Units of BHARAT Bond ETF - April 2031	95% - 100%					
		Government Securities maturing on or before maturity date of the Scheme, TREPS and REPO in government bonds	0% - 5%					

### III UNITS & OFFER

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

#### A. NEW FUND OFFER (NFO)

<p><b>New Fund Offer Period</b></p> <p>This is the period during which a new scheme sells its units to the investors.</p>	<p><b>BHARAT Bond ETF FOF - April 2032</b></p> <p>NFO opens on: December 3, 2021</p> <p>NFO closes on: December 9, 2021</p> <p>Scheme re-opens for continuous sale &amp; repurchase not later than: December 22, 2021</p> <p>The Scheme, when offered for subscription, would be open for such number of days (not exceeding 15 days) as may be decided by the AMC.</p> <p>The AMC / Trustee also reserve the right to close the Scheme earlier by giving at least one day's notice.</p> <p>The AMC / Trustee reserve the right to extend the closing date of the NFO Period, subject to the condition that subscription list of the NFO shall not be kept open for more than 15 days. Any such extension shall be announced by way of a notice in one national newspaper.</p>
<p><b>New Fund Offer Price:</b></p> <p>This is the price per unit that the investors have to pay to invest during the NFO.</p>	<p>During the New Fund Offer, the Units will be offered at a price of Rs. 10/- per Unit (NFO Price).</p>
<p><b>Minimum Amount for Application in the NFO</b></p>	<p>Minimum of Rs. 1,000/- and in multiples of Re. 1/- thereafter, per application (Including switch-ins from other Schemes of the Edelweiss Mutual Fund)</p>
<p><b>Minimum Target amount</b></p>	<p>The minimum target amount to be raised during the NFO Period shall be Rs. 20 Crores.</p> <p>This is the minimum amount required to operate the Scheme and if this is not collected during the NFO period of the Scheme, then all the investors would be refunded the amount invested without any return. However, if AMC fails to refund the amount within 5 Business Days from the date of closure of the NFO Period, interest as specified by SEBI (currently 15% p.a.) will be paid to the investors from the expiry of fifth business day of the closure of the subscription period.</p>
<p><b>Maximum Amount to be raised (if any)</b></p> <p>This is the maximum amount which can be collected during the NFO period, as decided by the AMC.</p>	<p>Maximum amount to be raised under the Scheme will be Rs. 1,500 crore during the NFO period.</p> <p>In case of oversubscription the units will be allotted on pro-rata basis.</p> <p>There will be no such restriction during On-going Offer Period.</p>
<p><b>Plans / Options offered</b></p>	<p>The Scheme will offer two Plans:</p> <ol style="list-style-type: none"> <li>1. Regular Plan; and</li> <li>2. Direct Plan</li> </ol> <p>Under the aforementioned Plans, the Scheme will offer two Options:</p> <ol style="list-style-type: none"> <li>1. Growth</li> <li>2. IDCW</li> </ol> <p>Under the IDCW Option, the Scheme will offer two facilities:</p> <ol style="list-style-type: none"> <li>1. IDCW Payout</li> <li>2. IDCW Reinvestment</li> </ol> <p>Default Plan: Direct Plan (between Regular and Direct Plan)</p> <p>Default Option: Growth (between Growth &amp; IDCW)</p> <p>Default IDCW Facility: IDCW Reinvestment Facility (between Reinvestment &amp; Payout Facilities)</p> <p>The AMC reserves the right to introduce further Options /facility as and when deemed fit.</p>

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

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. “BHARAT Bond ETF FOF - April 2032”. Investors should also indicate “Direct” in the ARN column of the application form.

If the application is received incomplete with respect to not selecting Regular/Direct Plan, the application will be processed as under:

Scenario	Broker Code mentioned by the investor	Plan mentioned by the investor	Default Plan to be captured
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	Direct	Not mentioned	Direct Plan
6	Direct	Regular	Direct Plan
7	Mentioned	Regular	Regular Plan
8	Mentioned	Not mentioned	Regular Plan

In cases of wrong/ invalid/ incomplete ARN codes mentioned on the application form, the application shall be processed under Regular Plan. The AMC shall contact and obtain the correct ARN code within 30 calendar days of the receipt of the application form from the investor/ distributor. In case, the correct code is not received within 30 calendar days, the AMC shall reprocess the transaction under Direct Plan from the date of application without any exit load. Each Plan under the Scheme offers a choice of two options:

Growth Option

IDCW Option

- IDCW Payout
- IDCW Reinvestment

- (a) **Growth Option:** No IDCW will be declared under this Option. Income / profits received / earned on the Scheme’s corpus would be accumulated by the Fund as capital accretion & will remain invested in the Scheme and will be reflected in the Net Asset Value (NAV). Unit holders who opt for this Option will not receive any IDCW in normal circumstances.
- (b) **IDCW Option (Payout Facility):** Under this Option, IDCW will be declared subject to the availability of distributable surplus as computed in accordance with SEBI Regulations. IDCWs, if declared, will be paid (subject to deduction of dividend distribution tax and statutory levy, if any) to those Unit holders, whose names appear in the register of Unit holders on the notified record date. AMC reserves the right to change the record date from time to time. However, it must be distinctly understood that actual declaration of IDCWs and frequency thereof is at the discretion of Board of Trustees. There is no assurance or guarantee to Unit holders as to the rate of IDCW distribution nor that the IDCWs will be declared regularly, though it is the intention of the Mutual Fund to make regular IDCW distribution under the IDCW Option. On payments of IDCWs, the NAV will stand reduced by the amount of IDCW paid and the dividend distribution tax, if applicable.

- (c) **IDCW Option (Reinvestment):** Unit holders opting for IDCW option may choose to reinvest the IDCWs to be received by them. Under this facility the IDCW due and payable to the Unit holders will be compulsorily and without any further act by the Unit holders, reinvested in the IDCW option at a price based on the prevailing Net Asset Value per Unit on the record date. The Units for the purpose of re-investment will be created and credited to the Unit holder's account at a price based on the prevailing Ex-IDCW Net Asset Value (NAV derived post declaration of IDCW) per unit on the record date. There shall, however, be no load on the IDCWs so reinvested. In case the selected date for IDCW declaration falls on a holiday/non-Business Day then the next Business Day will be considered.

**Default Option: Growth Option**

If the investor does not clearly specify the choice of Option at the time of investing, the Units of the Scheme will be allotted in the Growth Option of the Scheme.

**Default IDCW Facility: IDCW Reinvestment**

If the investor selects IDCW Option but fails to mention the facility, it will be deemed that the investor has opted for IDCW Reinvestment facility.

**IDCW Policy**

• **IDCW Distribution Procedure:**

SEBI Circular lays down the procedure for Declaration of IDCW which clearly says that quantum of IDCW and record date shall be fixed by the Board of Trustees and AMC shall issue a notice to the public communicating the decision about IDCW including the record date, within one calendar day of the decision made by the Board of Trustees in their meeting.

Record date shall be the date that will be considered for the purpose of determining the eligibility of investors whose name appears on the register of Unit holders. Record date shall be five calendar days from the issue of notice.

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

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

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

• **Effect of IDCWs:**

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

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

• **Mode of Payment of IDCWs:**

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

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

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

While the preferred mode of payment is through EFT route, the AMC may in the interest of the investor decide to pay IDCW by any other means i.e. at par cheques and demand drafts, where the EFT facility is not available in a particular city or Bank.

All the IDCW payments shall be in accordance and compliance with SEBI Regulations, as amended from time to time.

If Unit holders have opted for IDCW Payout Option, if the IDCW amount payable to such Unit holders (net of tax deducted at source, wherever applicable) is less than or equal to Rs. 250, following treatment shall be:

Where the option to payout IDCW is available in electronic mode: The IDCW amount shall be paid to the Unit holders. However, if the payment through electronic mode is unsuccessful, the AMC shall issue IDCW warrant for such amount; and

Where the option to payout IDCW is not available in electronic mode: The AMC shall issue IDCW warrant for such amount.

#### Allotment

Allotment will be completed after due reconciliation of receipt of funds for all valid applications within 5 Business Days from the closure of the NFO period. Allotment to NRIs/FIIs will be subject to RBI approval, if required. Subject to the SEBI (MF) Regulations, the Trustee may reject any application received in case the application is found invalid/incomplete or for any other reason in the Trustee's sole discretion. For investors who have given demat account details, the Units will be credited to the investor's demat account after due verification and confirmation from NSDL/CDSL of the demat account details.

- Allotment Confirmation/Account Statement (for non demat account holders): An Allotment Confirmation/Account statement will be sent by way of SMS and/or email and/or ordinary post, to each Unit Holder who has not provided his demat account details in the application form for subscription during the NFO. The Allotment Confirmation/Account statement, stating the number of Units allotted to the Unit Holder will be sent not later than 5 Business Days from the close of the NFO Period of the Scheme. The Account Statement shall be non transferable.
- Despatch of Account Statements to NRIs/FIIs will be subject to RBI approval, if required.
- Allotment Advice/Holding Statement (demat account holders): For investors who have given valid demat account details at the time of NFO, Units issued by the AMC shall be credited by the Registrar to the investor's beneficiary account with the DP as per information provided in the Application Form. Such investors will receive the holding statement directly from their depository participant (DP) at such a frequency as may be defined in the Depository Act or Regulations or on specific request.
- Consolidated Account Statement (for non demat account holders): CAS shall also be sent to the Unit holder in whose folio transactions have taken place during that month, on or before 15th of the succeeding month. In the event the account has more than one registered Unit holder, the first named Unit holder shall receive the CAS. In case of specific request received from investors, Mutual Fund will provide an account statement to the investors within 5 Business Days from the receipt of such request.

The Mutual Fund reserves the right to recover from an investor any loss caused to the Scheme on account of dishonour of cheques issued by him/her/it for purchase of Units.

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**Refund**

Refund of subscription money to applicants in the case of minimum subscription amount not being raised or applications rejected for any other reason whatsoever, will be made within 5 Business Days from the date of closure of the NFO period & all refund orders will be sent by registered post or in such other manner as permitted under Regulations. Investors should note that no interest will be payable on any subscription money so refunded within 5 Business Days. If the Mutual Fund refunds the amount after 5 Business Days, interest at the rate of 15% p.a. will be paid to the applicant and borne by the AMC for the period from the day following the date of expiry of 5 Business Days until the actual date of the refund. Refund orders will be marked "A/c. Payee only" and drawn in the name of the applicant in the case of a sole applicant and in the name of the first applicant in all other cases. In both cases, the bank name and bank account number, as specified in the application, will be mentioned in the refund order. The bank and/or collection charges, if any, will be borne by the applicant.

**Policy on Unclaimed Redemption and IDCW Amounts**

In terms of SEBI circular SEBI/HO/IMD/DF2/CIR/P/2016/37 dated February 25, 2016, the unclaimed redemption amount and IDCW amounts (the funds) may be deployed by the Mutual Fund in money market instruments and separate plan of liquid scheme / Money Market Mutual Fund scheme floated by Mutual Funds specifically for deployment of the unclaimed amounts only. Investors who claim the unclaimed amounts during a period of three years from the due date shall be paid initial unclaimed amount along-with the income earned on its deployment. Investors, who claim these amounts after 3 years, shall be paid initial unclaimed amount along-with the income earned on its deployment till the end of the third year. After the third year, the income earned on such unclaimed amounts shall be used for the purpose of investor education.

The details of such unclaimed redemption/IDCW amounts are made available to investors upon them providing proper credentials, on website of Mutual Funds and AMFI along with the information on the process of claiming the unclaimed amount and the necessary forms / documents required for the same.

**Who can invest**

This is an indicative list and you are requested to consult your financial advisor to ascertain whether the scheme is suitable to your risk profile.

The following persons are eligible and may apply for subscription to the Units of the Scheme of the Fund (subject, wherever relevant, to purchase of units of Mutual Funds being permitted and duly authorised under their respective constitutions, charter documents, corporate / other authorisations and relevant statutory provisions etc):

- a. Resident adult Indian individuals either singly or jointly (not exceeding three), or on an Anyone or Survivor basis;
- b. Karta of Hindu Undivided Family (HUF in the name of Karta);
- c. Partnership Firms in the name of any one of the partner(constituted under the Indian partnership law) & Limited Liability Partnerships (LLP);
- d. Minors (Resident or NRI) through parent / legal guardian;
- e. Schemes of Mutual Funds registered with SEBI, including schemes of Edelweiss Mutual Fund, subject to the conditions and limits prescribed by SEBI Regulations and the respective Scheme Information Documents;
- f. Companies, Bodies Corporate, Public Sector Undertakings (PSU), Association of Persons (AOP) or bodies of individuals (BOI) and societies registered under the Societies Registration Act, 1860 (so long as the purchase of units is permitted under the respective constitutions);
- g. Banks, including Scheduled Bank, Regional Rural Bank, Co-Operative Bank etc. & Financial Institutions;
- h. Special Purpose Vehicles (SPV) approved by appropriate authority;
- i. Religious and Charitable Trusts, Wakfs or endowments of private trusts and Private trusts (subject to receipt of necessary approvals as required & who are authorised to invest in Mutual Fund schemes under their trust deeds);
- j. Non-Resident Indians (NRIs) / Persons of Indian origin residing abroad (POI) on repatriation or non repatriation basis;
- k. Foreign Institutional Investors (FIIs) registered with SEBI on fully repatriation basis;
- l. Foreign Portfolio Investors (FPIs) subject to the applicable Regulations;
- m. Provident / Pension / Gratuity / superannuation, such other retirement and employee benefit and such other funds to the extent they are permitted to invest;
- n. Army, Air Force, Navy and other para-military units and bodies created by such institutions;

- o. Scientific and Industrial Research Organisations;
- p. Multilateral Funding Agencies / Bodies Corporate incorporated outside India with the permission of Government of India / Reserve Bank of India;
- q. Trustee, the AMC, their Shareholders or Sponsor, their associates, affiliates, group companies may subscribe to Units under the Scheme;

Overseas financial organizations which have entered into an arrangement for investment in India, inter-alia with a mutual fund registered with SEBI and which arrangement is approved by Government of India.

Insurers, insurance companies / corporations registered with the Insurance Regulatory Development Authority (subject to IRDA Circular (Ref: IRDA/F&I/INV/CIR/074/03/2014) dated March 3, 2014

Any other category of individuals / institutions / body corporate etc., so long as wherever applicable they are in conformity with SEBI Regulations/other applicable Regulations/the constituent documents of the applicants.

**Notes:**

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

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

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

4. Investors desiring to invest / transact in the Scheme are required to comply with the KYC norms applicable from time to time. Under the KYC norms, Investors are required to provide prescribed documents for establishing their identity and address such as copy of the Passport/PAN Card/Memorandum and Articles of Association/bye-laws/Trust Deed/ Partnership Deed/ Certificate of Registration along with the proof of authorization to invest, as applicable, to the KYC Registration Agency (KRA) registered with SEBI.
5. The Government of India has authorized the Central Registry of Securitization and Asset Reconstruction and Security Interest of India (CERSAI, an independent body), to perform the function of Central KYC Records including receiving, storing, safeguarding and retrieving KYC records in digital form. Accordingly, in line with SEBI circular nos. CIR/ MIRSD/66/2016 dated July 21, 2016 and CIR/MIRSD/120/2016 dated November 10, 2016 on Operationalisation of Central KYC (CKYC), read with AMFI Best Practice Guidelines circular no. 68/2016-17 dated December 22, 2016, new individual investors investing into the Fund are requested to comply with the CKYC norms.



6. It is compulsory for investors to give certain mandatory disclosures while applying in the Scheme like bank details & PAN/PEKRN copy etc. For details please refer SAI.
7. The Trustee may also periodically add and review the persons eligible for making application for purchase of Units under the Scheme.
8. The minor unitholder, on attaining majority, shall inform the same to AMC / Mutual Fund / Registrar and submit following documents to change the status of the account (folio) from 'minor' to 'major' to allow him/her to operate the account in his/her own right viz., (a) Duly filled request form for changing the status of the account (folio) from 'minor' to 'major'; (b) updated bank account details including cancelled original cheque leaf of the new account; (c) Signature attestation of the major by a bank manager of Scheduled bank / Bank certificate or Bank letter; (d) KYC acknowledgement letter of major. The guardian cannot undertake any financial and non-financial transactions after the date of the minor attaining majority in an account (folio) where the units are held on behalf of the minor, and further, no financial and non-financial transactions can be undertaken till the time the change in the status from 'minor' to 'major' is registered in the account (folio) by the AMC/ Mutual Fund.
9. The Fund / AMC / Trustees / other intermediaries will rely on the declarations/affirmations provided by the Investor(s) in the Application/ Transaction Form(s) and the documents furnished to the KRA that the Investor(s) is permitted/ authorised by the constitution document/ their Board of Directors etc. to make the investment / transact. Further, the Investor shall be liable to indemnify the Fund / AMC / Trustee / other intermediaries in case of any dispute regarding the eligibility, validity and authorization of the transactions and / or the applicant who has applied on behalf of the Investors. The Fund / AMC / Trustee reserves the right to call for such other information and documents as may be required by it in connection with the investments made by the investor.

**Investors are requested to view full details on eligibility /non-eligibility for investment in the Scheme mentioned in the SAI under the head “Who Can Invest” & also note that this is an indicative list and you are requested to consult your financial advisor to ascertain whether the Scheme is suitable to your risk profile.**

#### **Foreign Account Tax Compliance Act (commonly known as “FATCA”):**

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

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

- (i) undertake necessary due diligence process by collecting information/documentary evidence of the US/non US status of the investors;
- (ii) disclose/report information as far as may be legally permitted about the holdings/ investment returns pertaining to reportable accounts to the US Internal Revenue Service and/or such Indian authorities as may be specified under FATCA or other applicable laws and
- (iii) carry out such other activities as prescribed under the FATCA provisions, as amended from time to time.

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

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

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

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

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

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

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

#### Who cannot invest?

The following persons/entities cannot invest in the Scheme:

1. Overseas Corporate Bodies pursuant to RBI A.P. (DIR Series) Circular No. 14 dated September 16, 2003
2. Non-Resident Indians residing in the Financial Action Task Force (FATF) declared Non Compliant Countries or Territories (NCCTS) United States Person (US Person) as defined under the extant laws of the United States of America, except where such US Person is an NRI / PIO, he/she shall be permitted to make an investment in the Scheme, when present in India, as lump-sum subscription and/or switch transaction (other than systematic transactions) only through physical form and upon submission of such additional documents/undertakings, as may be stipulated by the AMC/Trustee from time to time and subject to compliance with all applicable laws and regulations prior to investing in the Scheme.
3. Persons residing in Canada.
4. The Fund reserves the right to include / exclude new / existing categories of investors to invest in the Scheme from time to time. In case the application is found invalid / incomplete or for any other reason Trustee feels that the application is incomplete, the Trustee at its sole discretion may reject the application, subject to SEBI Regulations and other prevailing statutory regulations, if any.

#### Where can you submit the filled up applications.

Duly completed application form for purchase of Units under the Scheme during the NFO period along with the instrument for payment may be submitted at any of the Official Point of Acceptance/ISC of the AMC or to the Registrars - KFin Technologies Pvt. Ltd., Unit - Edelweiss Mutual Fund, Karvy Selenium Tower B, Plot number 31 & 32, Financial District, Gachibowli, Hyderabad - 500032, Tel: 040-4030 8000.

For any other investor related query you may call us at our toll free number 1800 425 0090 (for MTNL/BSNL land line) and/or non-toll free number 040-23001181 (for non MTNL/BSNL land line, mobile users and investors outside India) or email us at [EMFHelp@edelweissfin.com](mailto:EMFHelp@edelweissfin.com).

For further details please refer the back cover page of this Document.

<b>How to Apply</b>	Investors are requested to refer to the SAI and Application form for instructions.
<b>Listing</b>	Units of the scheme shall not be listed in view of continuous redemption facility being offered to unitholders.
<b>Special facilities available during the NFO</b>	<p><b>Stock Exchange Infrastructure Facility:</b></p> <p>During NFO of the Scheme the AMC may make available facility to investors to subscribe to the Units of the Scheme through Mutual Fund Services System (MFSS) of the National Stock Exchange of India Ltd. (NSE) and through BSE Stock Exchange Platform for Allotment and Repurchase of Mutual Funds (BSE StAR MF System) of BSE Limited. For more information on this facility, please refer to SAI.</p> <p><b>Switching Options:</b></p> <p>Unit holders will be able to invest in the NFO of the Scheme by switching part or all of their unit holdings held in the respective plan(s) / option(s) of the existing scheme(s) established by the Mutual Fund. Application for switch of units from existing schemes to the Scheme(s) will be accepted upto 3.00 p.m. on the last day of the NFO of the respective Scheme(s).</p> <p>This option will be useful to unit holders who wish to alter the allocation of their investment among the scheme(s) of the Mutual Fund (subject to completion of lock-in period, if any, of the units of the scheme(s) from where the units are being switched) in order to meet their changed investment needs.</p> <p>The switch will be effected by way of a redemption of units from the scheme and a reinvestment of the redemption proceeds in the Scheme and accordingly, to be effective, the switch must comply with the redemption rules of the scheme and the issue rules of the respective Scheme(s) (e.g. as to the minimum number of units that may be redeemed or issued, exit load etc). The price at which the units will be switched-out of the scheme will be based on the redemption price and the proceeds will be invested in the Scheme at Rs. 10/- per unit.</p>
<b>The policy regarding reissue of repurchased units, including the maximum extent, the manner of reissue, the entity (the scheme or the AMC) involved in the same.</b>	Not Applicable
<b>Restrictions, if any, on the right to freely retain or dispose of units being offered.</b>	<p>The Units of the Scheme held in electronic (demat) mode are freely transferable. In case of units held in physical form, additions / deletions of names will be allowed in case a person (i.e. a transferee) becomes a holder of the Units by operation of law or upon enforcement of pledge, then the AMC shall, subject to production of such satisfactory evidence and submission of such documents, proceed to effect the transfer, if the intended transferee is otherwise eligible to hold the Units of the Scheme. The cost of stamp duty paid for issuing the unit certificate in case of a transfer or otherwise will form part of the annual on-going expenses and will be recovered from the unit holder(s).</p> <p>SEBI Circular no. SEBI / HO/IMD/DF2/CIR/P/2016/57 dated May 31, 2016 has laid down the following conditions, in case the AMC wish to impose restrictions on redemption:</p> <ol style="list-style-type: none"> <li>a. Restrictions may be imposed when there are circumstances leading to a systematic crisis or event that severely constricts market liquidity or the efficient functioning of market such as: <ol style="list-style-type: none"> <li>i. Liquidity issues</li> <li>ii. Market failures, exchange closure</li> <li>iii. Operational issues</li> </ol> </li> <li>b. Restriction on redemption may be imposed for a specified period of time not exceeding 10 working days in any 90 days period.</li> <li>c. Any imposition of restriction would require specific approval of Board of AMCs and Trustee and the same should be informed to SEBI immediately.</li> <li>d. When restriction on redemption is imposed, the following procedure shall be applied: <ol style="list-style-type: none"> <li>i. No redemption request upto INR 2 lakh shall be subject to such restriction.</li> <li>ii. When redemption request are above INR 2 lakhs, AMCs shall redeem the first INR 2 lakh without such restriction and remaining part over and above INR 2 lakh shall be subject to such restriction.</li> </ol> </li> </ol>

	<p>For details please refer to paragraph on “Right to limit redemption, “suspension of purchase and / or redemption of Units” &amp; paragraph on “Lien &amp; pledge” under SAI.</p>
<p><b>Bank Mandate</b></p>	<p>It is mandatory for every applicant to provide the name of the bank, branch, address, account type and number as per requirements laid down by SEBI and any other requirements stated in the Application Form. Applications without these details will be treated as incomplete. Such incomplete applications will be rejected. The Registrar/AMC may ask the investor to provide a blank cancelled cheque or its photocopy for the purpose of verifying the bank account number. In case of Demat account, the bank details of demat a/c will prevail.</p>
<p><b>Multiple Bank Account Registration</b></p>	<p>The Mutual Fund offers a facility to register multiple bank accounts for pay-in &amp; payout purposes and designate one of the registered bank account as “Default Bank Account”. Individuals, HUFs, Sole proprietor firms can register upto five bank accounts and a non-individual investor can register upto ten bank accounts in a folio. This facility can be availed by using a designated “Bank Accounts Registration Form” available at Investor Service Centers and Registrar and Transfer Agent’s offices. In case of new investors, the bank account mentioned on the purchase application form, used for opening the folio, will be treated as default bank account till the investor gives a separate request to register multiple bank accounts and change the default bank account to any of other registered bank account. Registered bank accounts may also be used for verification of pay-ins (i.e. receiving of subscription funds) to ensure that a third party payment is not used for mutual fund subscription. Default Bank Account will be used for all IDCWs and redemptions payouts unless investor specifies one of the existing registered bank account in the redemption request for receiving redemption proceeds. However, in case a Unit holder does not specify the default account, the Mutual Fund reserves the right to designate any of the registered bank accounts as default bank account.</p> <p>Consequent to introduction of “Multiple Bank Accounts Facility”, registering a new bank account will require a cooling period of not more than 10 days from the date of receipt of request. In the interim, in case of any IDCW/ redemption/ maturity payout, the same would be credited in the existing registered bank account.</p>
<p><b>Know Your Client (KYC) Norms</b></p>	<p>KYC (Know Your Customer) norms are mandatory for all investors for making investments in Mutual Funds, for more information refer SAI.</p>
<p><b>Third party Cheques</b></p>	<p>Investment/subscription made through third party cheque(s) will not be accepted for investments.</p> <p>Third party cheque(s) for this purpose are defined as:</p> <ol style="list-style-type: none"> <li>i) Investment made through instruments issued from an account other than that of the beneficiary investor,</li> <li>ii) in case the investment is made from a joint bank account, the first holder of the Fund folio is not one of the joint holders of the bank account from which payment is made.</li> </ol> <p>Third party cheque(s) for investment/subscription shall be accepted, only in exceptional circumstances, as detailed below:</p> <ol style="list-style-type: none"> <li>1. Payment by Parents/Grand-Parents/related persons on behalf of a minor in consideration of natural love and affection or as gift. Provided the minor is an account holder in the said bank account.</li> <li>2. Payment by Employer on behalf of employee under Systematic Investment Plans or lump sum/one-time subscription through Payroll deductions.</li> <li>3. Custodian on behalf of a Foreign Institutional Investor (FII) or a client.</li> <li>4. Payment by registered Stock brokers of recognized stock exchanges for their clients having demat accounts.</li> </ol> <p>The above mentioned exception cases will be processed after carrying out necessary checks and verification of documents attached along with the purchase transaction slip/application form, as stated below:</p> <ol style="list-style-type: none"> <li>1. Determining the identity of the Investor and the person making payment i.e. mandatory now Your Client (KYC) for Investor and the person making the payment.</li> <li>2. Obtaining necessary declaration from the Investor/unitholder 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 beneficiary.</li> <li>3. Verifying the source of funds to ensure that funds have come from the drawer’s account only.</li> </ol>

The AMC reserves a right to seek information and/or obtain such other additional documents other than the aforesaid documents from third party for establishing the identity of the Third Party, before processing such applications. Please visit [www.edelweissmf.com](http://www.edelweissmf.com) for further details.

## B. ONGOING OFFER DETAILS

### Ongoing Offer Period

This is the date from which the Scheme will reopen for subscription/redemption after the closure of the NFO period.

The Units of the Scheme(s) are available for subscription / redemption at applicable NAV based prices, subject to prevalent load provisions, if any.

### Ongoing price for subscription (purchase) / switch-in (from other Schemes / plans of the Mutual Fund) by investors.

(This is the price an investor need to pay for purchase/switch-in.)

Units of the Scheme will be available at the Applicable NAV.

#### Sales Price:

For calculating the Sales price, the entry load applicable at the time of investment shall be deducted from the applicable NAV of the Scheme. Please note that as per SEBI (Mutual Funds) Regulations 1996, no entry load can be charged to the Scheme. For example: If the applicable NAV of the Scheme is Rs. 10 and the Entry Load applicable is 0% at the time of investment, then the Sales Price will be calculated as follows:

#### Step 1:

Entry Load Amount = Applicable NAV \* Entry Load at the time of investment in %  
 = Rs. 10\* 0%  
 = Rs. 0

#### Step 2:

Sales price = Applicable NAV - Entry Load Amount  
 = Rs. 10 - Rs. 0  
 = Rs. 10

### Ongoing price for redemption (sale) /switch outs (to other Schemes/plans of the Mutual Fund) by investors.

(This is the price you will receive for redemptions/switch outs.)

Example: If the applicable NAV is Rs. 10, exit load is 2% then redemption price will be:

Rs. 10\* (1-0.02) = Rs. 9.80

Units can be redeemed / switched out at the Applicable NAV subject to prevailing exit load.

#### Repurchase Price:

For calculating the Repurchase Price, the exit load applicable at the time of investment shall be deducted from the applicable NAV of the Scheme. For example: If the applicable NAV of the Scheme is Rs. 10 and the Exit Load applicable at the time of investment is 1% if redeemed before completion of 1 year from the date of allotment of units and the investor redeems units before completion of 1 year, then Repurchase Price will be calculated as follows:

#### Step 1:

Exit Load Amount = Applicable NAV \* Exit Load at the time of investment in %  
 = Rs. 10\* 1%  
 = Rs. 1

#### Step 2:

Repurchase price = Applicable NAV - Exit Load Amount  
 = Rs. 10- Rs. 1  
 = Rs. 9

The Mutual Fund will ensure that the repurchase price will not be lower than 95% of the Applicable NAV.

### Cut off timing for subscriptions/ redemptions/ switches

This is the time before which your application (complete in all respects) should reach the official points of acceptance.

The AMC will calculate and disclose the first NAV within the timelines stipulated under the Regulations from the closure of the New Fund Offer Period. Subsequently, the NAV will be calculated and disclosed on every Business Day. The AMC will prominently disclose the NAVs under a separate head on its website ([www.edelweissmf.com](http://www.edelweissmf.com)) NAV will be updated on the website of the AMC ([www.edelweissmf.com](http://www.edelweissmf.com)) and on the AMFI website ([www.amfiindia.com](http://www.amfiindia.com)). The NAVs will be normally updated on the websites by 10 a.m. of the following business day. In case of any delay, the reasons for such delay would be explained to AMFI by the next day. In case of any delay, the reason for such delay would be reported to AMFI and the Fund shall issue a press release providing reasons and explaining when the Fund would be able to publish the NAVs.

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.

**For Purchase of any amount:**

- In respect of valid applications received upto 3.00 p.m. and where the funds for the entire amount are available for utilization before the cut-off time i.e. 3.00 p.m. - the closing NAV of the day shall be applicable.
- In respect of valid applications received after 3.00 p.m. and where the funds for the entire amount are available for utilization on the same day or before the cut-off time of the next business day - the closing NAV of the next Business Day shall be applicable.

Irrespective of the time of receipt of application, where the funds for the entire amount are available for utilization before the cut-off time on any subsequent Business Day - the closing NAV of such subsequent Business Day shall be applicable.

**For Redemption:**

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

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

**For Switches:**

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

For Switch-ins of any amount: In case of switch from one scheme to another scheme received before cut-off i.e. upto 3 p.m. having business day for both the schemes, closing NAV of the Business Day shall be applicable for switch-out scheme and for Switch-in scheme, the closing NAV of the Business Day shall be applicable, on which funds are available for utilization in the switch-in scheme (allocation shall be in line with the redemption payout).

To clarify, for investments through systematic investment systematic investment and trigger routes such as Systematic Investment Plans (SIP), Systematic Transfer Plans (STP), IDCW Transfer, Power SIP, Power STP, Multi SIP, Combo SIP, STeP Facility, Gain Switch Mechanism, Switch on Arbitrage etc. the units will be allotted as per the closing NAV of the day on which the funds are available for utilization by the Target Scheme irrespective of the installment date of the SIP, STP or record date of IDCW etc.

The NAV of the Scheme will be calculated and declared by the Fund on every Business Day. The information on NAV may be obtained by the Unit holders, on any day from the office of AMC / the office of the Registrar or any of the other Designated Investor Service Centres or from [www.edelweissmf.com](http://www.edelweissmf.com) & [www.amfiindia.com](http://www.amfiindia.com).

For NAV related information, investor may also call out Toll free number 1800 425 0090, Alternative number: +91 40 23001181 for non MTNL/BSNL land line, mobile users and investor outside India. The Toll Free Number and the Non-Toll Free Number will be available between 9.00 am to 7.00 pm from Monday to Saturday.

**Where can the applications for purchase/redemption switches be submitted?** Investors can submit the Application Forms for purchase or redemption or switch at any of the ISCs notified by the AMC. For details please visit AMC website ([www.edelweissmf.com](http://www.edelweissmf.com)).

Investments under BHARAT Bond ETF FOF - April 2032 - Direct Plan can be made through various modes offered by the Fund for investing directly with the Fund.

**Minimum amount for purchase/redemption/ switches** **Minimum Purchase Amount:**

Minimum of Rs. 1,000/- and multiples of Re. 1/- thereafter.

**Minimum additional purchase amount:**

Rs.500/- and in multiples of Re. 1/-thereafter.

	<p><b>Minimum Redemption Amount:</b></p> <p>There will be no minimum redemption criterion. The Redemption / Switchout would be permitted to the extent of credit balance in the Unit holder's account of the Plan(s) / Option(s) of the Scheme (subject to release of pledge / lien or other encumbrances).</p> <p>Amount based redemptions will be in multiples of Re. 1.</p> <p>In case of Units held in dematerialized mode, the Unit Holder can give a request for Redemption only in number of Units which can be fractional units also. Depository participants of registered Depositories can process only redemption request of units held in demat mode.</p> <p>The AMC may revise the minimum / maximum amounts and the methodology for new/ additional subscriptions, as and when necessary. Such change may be brought about after taking into account the cost structure for a transaction/account and /or Market practices and/or the interest of existing Unit holders. Further, such changes shall only be applicable to transactions from the date of such a change, on a prospective basis.</p> <p><b>NOTE:</b></p> <ul style="list-style-type: none"> <li>▪ Investors can purchase Units under the Scheme at the purchase price. The Unit holder can request for purchase of Units by amount or by number of Units. For details on how the Purchase Price is calculated, investors are requested to view SAI under the heading "Purchase Price".</li> <li>▪ Allotment of Units for purchases by NRIs / FIIs / PIOs shall be in accordance with RBI rules in force.</li> </ul>
<p><b>Purchase and Redemption of Units through Stock Exchange infrastructure</b></p>	<p>Units of the Scheme can be purchased / redeemed through Mutual Fund Services System (MFSS) of the National Stock Exchange of India Ltd. (NSE) and through BSE Stock Exchange Platform for Allotment and Repurchase of Mutual Funds (BSE StAR MF System) of BSE Limited (BSE).</p> <p>Please refer to SAI for more details.</p>
<p><b>Transferability of Units of the Scheme</b></p>	<p>Units of the Scheme, which are held in dematerialized (demat) form, are freely transferable under the depository system in accordance with the provisions of SEBI (Depositories and Participants) Regulations, 1996. However, for Units of the Scheme held on physical form the AMC shall, on production of instrument of transfer together with relevant unit certificates, register the transfer and return the unit certificate to the transferee within 30 days from the date of such production. The cost of stamp duty paid for issuing the unit certificate in case of a transfer or otherwise will form part of the annual on-going expenses and/or may be recovered from the unit holder(s).</p>
<p><b>Minimum balance to be maintained and consequences of non maintenance.</b></p>	<p>There is no minimum balance requirement.</p>
<p><b>Special Products available</b></p>	<p>The AMC/Trustees reserves the right to amend or terminate or introduce special facilities/products in this Scheme. Such facilities/products for the time being include Systematic Investment Plan, Systematic Withdrawal Plan, Systematic Transfer Plan, Trigger Facility, Switch Facility and any such facility/products that may be introduced in the future. Applicants are requested to indicate the Option/sub option i.e. IDCW or Growth Option, Payout or Reinvestment or Transfer Facility etc. clearly in the Application Form.</p> <p><b>1. Systematic Investment Plan (SIP):</b></p> <p>Investors are given an additional facility of Systematic Investment Plan (SIP) in the Scheme. Thus, by investing a fixed amount at regular intervals, Unit holders can take advantage of the benefits of rupee cost averaging. Such facility will be treated as subscription along with the Applicable NAV/load, if any. Investor can enroll themselves for SIP by submitting the enrolment form along with the relevant documents like debit instructions, the first cheque to start SIP and a cancelled cheque or a copy of cheque in case of Electronic Clearing System (ECS) as the case may be, at any of our ISCs. Investors should note that the AMC may take initial transaction processing time upto 30 days. Investment can be made by the investor under SIP in either IDCW / Growth Option provided the following conditions are met:</p>

Frequency	Minimum Investment Amount*	Minimum number of installments*	Investment Dates:
Daily	Rs. 300/- & in multiples of Re. 1/- thereafter	20	All Business Days
Weekly	Rs. 500/- & in multiples of Re. 1/- thereafter	12	7th, 14th, 21st & 28th of any month
Fortnightly	Rs. 500/- & in multiples of Re. 1/- thereafter	12	10th, 25th of the month
Monthly	Rs. 500/- & in multiples of Re. 1/- thereafter	12	Any date except last 3 days of the month
Quarterly	Rs. 1000/- & in multiples of Re. 1/- thereafter	6	Any date except last 3 days of the month for the quarter

\* Apart from the initial amount paid for subscribing/entering into this facility.

**Note:**

- a. Default date: If the investment frequency is not selected or in case of any ambiguity, the SIP date will be 7th of each Month & the default frequency will be Monthly.
- b. Default installments: Where the number of installments has not been specified by the investors/Unit holder, the number of installment mentioned above in the table shall be the applicable as minimum installments for the relevant frequency.
- c. The balance SIP installments must be uniformly dated as stated above for every month.
- d. All the installments should be for the same amount and same date(s) of each month over the SIP tenure.
- e. The first current dated cheque accompanying the SIP application form will be processed and units will be allotted to the Applicant. In cases where subsequently, during the scrutiny of the documents submitted for SIP registration, if it is found that the documents are incomplete or deficient in any manner whatsoever, then the AMC reserves the right to reject such SIP applications. For such rejected cases, the units allotted to the applicant on processing of the first current dated cheque will be treated as acceptance & will not be reversed.
- f. Maximum Investment amount per installment: There is no upper limit for each SIP installment.
- g. Investors are requested to fill up the SIP application form along with ECS Form/ SIP Auto Debit Form if they want to opt for this facility.
- h. Outstation cheques will not be accepted for SIP investments.
- i. On an ongoing basis the application will be accepted at all the ISCs.
- j. With effect from November 28, 2016 fresh registration under the SIP through post dated cheques will not be accepted.
- k. Termination: In case the investor's bank account does not have sufficient balance to honour the SIP payment for three consecutive times, then the AMC shall terminate the SIP facility.

Any Unit Holder can avail of this facility subject to certain terms and conditions detailed in the Application Form.

Facility of National Automated Clearing House (NACH) Platform in Systematic Investment Plan (SIP):

In addition to existing facility available for payments through Electronic Clearing Service (ECS)/Direct Debits/ Postdated cheques/Standing Instructions for investments in SIP, the NACH facility can also be used to make payment of SIP installments.

NACH is an electronic payment facility launched by National Payments Corporation of India (NPCI) with an aim to consolidate multiple Electronic Clearing System (ECS) mandates.

Investors can avail NACH facility by duly filling up and submitting the SIP Enrolment cum NACH/Auto Debit Mandate Form. The NACH facility shall be available subject to the terms and conditions contained in the Mandate Form and other guidelines as prescribed by NPCI from time to time.



## 2. Systematic Withdrawal Plan (SWP):

This facility enables the Unit holders to withdraw fixed sum from their Unit accounts at periodic intervals through a one-time request. The amount withdrawn under SWP will be considered as redemption with Applicable NAV/Load. To qualify for SWP, the Units should not be marked under Lien or Units should not be locked in nor pledged, & Minimum Investment Amount in the Scheme should be Rs. 25,000/- & the following options are available:

Frequency	Minimum Withdrawal Amount	Minimum number of installments	Investment Dates:
Fortnightly	Rs. 500/- & in multiples of Re. 1/- thereafter	12	10th and 25th of the month
Monthly	Rs. 500/- & in multiples of Re. 1/- thereafter	12	Any date except last 3 days of the month
Quarterly	Rs. 1000/- & in multiples of Re. 1/- thereafter	6	Any date except last 3 days of the month

### Note:

- 1) Default installments: Where the number of installments has not been specified by the investors/Unit holder, the default number of installments shall be the applicable minimum installments for the relevant frequency.
- 2) SWP will be terminated automatically in case of a Zero balance in the respective Scheme-Folio on the run-date or expiry of the enrolment period whichever is earlier.
- 3) To qualify for SWP, the Units should not be marked under Lien or Units should not be locked in nor pledged, & Minimum Investment Amount in the Scheme should be Rs. 25,000/-

### Note:

- a. Under all the Plans i.e. SIP, SWP in case if the investor fails to specify the frequency, the default frequency will be considered as Monthly Frequency.
- b. Default installments: Where the number of installments has not been specified by the investors/Unit holder, the number of installment mentioned above in the table shall be the applicable as minimum installments for the relevant frequency.
- c. It should be noted that ECS facility is available only to investors in selected bank branches.
- d. Transactions in SWP may result in Capital Gains or Capital Losses, for details please refer to chapter on Tax Benefits.
- e. All transactions accepted / transacted in case of "Special Products" will be effected only on "Business Day" as defined in SID.
- f. Investors will have the right to discontinue the SIP/ SWP at any time, if they so desire provided they intimates the Mutual Fund at least 10 Business Days prior to the date of their due installment date.
- g. EAML has tied up with selected Banks who will be authorizing SIP debits on the basis of standing instructions received from investors having bank accounts with these banks.

The AMC reserves the right to change the frequency or the dates in such facility, in the interest of Unit holders.

## 3. Inter Scheme Switching

Unit holders under the Scheme have the option to switch part or all of their Unit holdings in the respective Plans to any other open ended Schemes launched by the Mutual Fund from time to time. The Mutual Fund also, provides the investors the flexibility to switch their investments from any other open-ended Scheme(s) / plan (s) that will be offered by the Mutual Fund in future to this Scheme.

This Option will be useful to Unit holders who wish to alter the allocation of their investment among the open ended Scheme(s) / Plan(s)/Options of the Mutual Fund (subject to completion of lock-in period, if any, of the Units of the Scheme(s) from where the Units are being switched) in order to meet their changed investment needs. The Switch will be effected by way of a redemption of Units from the Scheme / Plan/Option and a reinvestment of the redemption proceeds in an open-ended Scheme / Plan/Option and accordingly, to be effective, the switch must comply with the redemption rules of the Scheme and the issue rules of the other Scheme (for e.g. applicable cut off time & NAV, minimum amount to be subscribed/ redeemed, Entry/ Exit Load etc.). The price at which the Units will be switched out of the respective Plans/Options will be based on the Redemption Price, and the proceeds will be invested in any open ended Scheme / Plan/Option at the prevailing sale price for Units in that Scheme / Plan/Option.

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.

Exit Load, as applicable, will be charged in case of switch-outs/systematic transfers.

**4. INTRA – SCHEME SWITCHING OPTION:** [Between BHARAT Bond ETF FOF - April 2032: Regular Plan and BHARAT Bond ETF FOF - April 2032: Direct Plan or Growth Option and IDCW Option or between facilities under IDCW Options]

Investors can switch between different Plans/ Options under the Scheme.

- Where investments were routed through a distributor, any switches of Units from BHARAT Bond ETF FOF - April 2032: Regular Plan to BHARAT Bond ETF FOF - April 2032: Direct Plan shall be subject to applicable exit load, if any. In such cases, after the switch, exit load under the Scheme prevailing on the date of the switch shall apply for subsequent redemptions/switch out from BHARAT Bond ETF FOF - April 2032: Direct Plan. However, where investments were made directly, i.e. without any Distributor Code, exit load will not be levied on switch of units from BHARAT Bond ETF FOF - April 2032: Direct Plan to BHARAT Bond ETF FOF - April 2032: Regular Plan.
- No exit load shall be levied in case of switch of units from BHARAT Bond ETF FOF - April 2032: Direct Plan to BHARAT Bond ETF FOF - April 2032: Regular Plan. However, after the switch, exit load under the Scheme prevailing on the date of switch shall apply for subsequent redemptions/switch out from BHARAT Bond ETF FOF - April 2032
- No exit load shall be levied in case of switch of units between the Options under the same Plan.

Any valid Intra Scheme Switching between Plans will be treated in the same manner as applications for purchase or redemption & will attract load as applicable in case of purchase/redemption. It will also have tax consequences.

It should be noted that switch between Options will not attract load & such switches will take place at the Applicable NAV based prices and the difference between the NAVs of the two Plans/Options will be reflected in the number of Units allotted.

## 7. Facilitating Transactions through the Stock Exchange Infrastructure

The Scheme offers the facility to transact (subscribe / redeem) through the infrastructure provided by BSE Limited ("BSE") and the National Stock Exchange of India Limited ("NSE") viz. the Bombay Stock Exchange Platform for Allotment and Redemption of Mutual Fund Units ("BSE StAR MF") and Mutual Fund Service System ("MFSS"), respectively. This Facility is currently not offered to the investors/unit holders under the IDCW Transfer Facility available under the Scheme.

The Fund / AMC may from time to time withdraw or include any other Plan/option/facility (existing or future) or vary the terms of the Facility in accordance with the applicable guidelines and regulations.

Following are the salient features of the Facility:

1. Investors will be eligible to only purchase/redeem units of the Scheme. Switching is currently not permitted for units held in Demat mode.
2. The units of the Scheme are not listed on BSE & NSE and the same cannot be traded on the stock exchanges.
3. The window for purchase/redemption of units on BSE StAR MF and MFSS ("Stock Exchange System") will be available on all Business Days between 9.00 a.m. and 3.00 p.m. only or such other timings as may be decided from time to time.

4. All trading members of BSE & NSE who are registered with the Association of Mutual Funds in India (AMFI) as Mutual Fund Advisors and who are empaneled with Edelweiss Asset Management Limited and also registered with BSE & NSE as Participants (“Brokers”) are eligible to offer this Facility to investors.
5. Units of mutual fund scheme permitted to be transacted through clearing members of the registered Stock Exchanges.
6. Depository Participants of registered Depositories are permitted to process only redemption request of units held in demat form.
7. Investors who are interested in transacting in eligible Plan(s)/Option(s) under the Scheme should register themselves with Brokers/Clearing Members/Depository Participants
8. The eligible Brokers, Clearing Members and Depository Participants will be considered as ‘Official Points of Acceptance’ of the Fund. Such Brokers, Clearing Members and Depository would issue a time stamped confirmation slip for the transaction entered into the Stock Exchange System, which shall be considered for determining applicable NAV and cut-off timing for the transactions.
9. Units can be held by investors in physical (i.e. through Statement of Account) or dematerialized (demat) mode, as opted by them. Separate folios will be allotted for Units held in physical and demat mode.
10. Investors will be able to purchase/redeem units in the Scheme in the following manner:
  - i. Purchase of Units:**
    - a. Physical Form**
      - The investor who chooses the physical mode is required to submit all requisite documents along with the purchase application (subject to applicable limits prescribed by BSE/NSE) to the Brokers.
      - The Broker shall verify the application for mandatory details and KYC compliance.
      - After completion of the verification, the purchase order will be entered in the Stock Exchange System and an order confirmation slip will be issued to investor.
      - The investor will transfer the funds to the Brokers.
      - Allotment details will be provided by the Brokers to the investor.
    - b. Dematerialized Form**
      - The investors who intend to deal in depository mode are required to have a demat account with CDSL/ NSDL.
      - The investor who chooses the depository mode is required to place an order for purchase of units (subject to applicable limits prescribed by BSE/NSE) with the Brokers.
      - The investor should provide their depository account details to the Brokers.
      - The purchase order will be entered in the Stock Exchange System and an order confirmation slip will be issued to investor.
      - The investor will transfer the funds to the Brokers.
      - Allotment details will be provided by the Brokers to the investor.
  - ii. Redemption of Units:**
    - a. Physical Form (Routed through Brokers/CM)**
      - The investor who chooses the physical mode is required to submit all requisite documents along with the redemption application (subject to applicable limits prescribed by BSE/NSE) to the Brokers/CM.
      - The redemption order will be entered in the Stock Exchange System and an order confirmation slip will be issued to investor.
      - The Investor will receive redemption proceeds by way of a Cheque/RTGS /NEFT/ direct credit, as per the bank account details recorded with the Fund and as per the timelines prescribed by SEBI.

## **I. Dematerialized Form**

### **▪ Routed through Brokers/CM:**

- The investors who intend to deal in depository mode are required to have a demat account with CDSL/ NSDL and units converted from physical mode to demat mode prior to placing of redemption order.
- The investor who chooses the depository mode is required to place an order for redemption (subject to applicable limits prescribed by BSE/NSE) with the Brokers.
- The investors should provide their Depository Participant with Depository Instruction Slip with relevant units to be credited to Clearing Corporation pool account.
- The redemption order will be entered in the Stock Exchange system and an order confirmation slip will be issued to investor.
- The Investor will receive redemption proceeds by way of a Cheque/RTGS / NEFT/direct credit, as per the bank account details recorded with the Fund. The AMC/ Mutual Fund shall pay proceeds to the Broker/Clearing Member and Broker/Clearing Member in turn to the respective investor.
- Such payment of redemption proceeds by the AMC/ Mutual Fund to the Broker / CM's pool account shall discharge AMC/ Mutual Fund of its obligation of payment to the individual investor.

### **▪ Routed Through Depository Participants**

- The investors who intend to deal in Depository mode are required to have units in the demat account maintained with CDSL/ NSDL prior to placing of redemption order with their Depository Participant.
- The investors should provide their Depository Participant with Depository Instruction Slip with relevant Scheme ISIN and units to be redeemed.
- The redemption proceeds will be credited to the bank account of the investor, as per the bank account details recorded with the Depository Participant.

11. Applications for purchase/redemption of units, which are incomplete /invalid, are liable to be rejected.
12. Existing unit holders desiring to convert their existing physical units into demat form must submit a demat request, along with the supporting documents, at the Investor Service Centres ("ISCs") of the Fund.
13. In case of non-financial requests/applications such as change of address, change of bank details, etc. investors should approach ISCs of the Fund if units are held in physical mode and the respective Depository Participant(s) if units are held in demat mode.
14. An account statement will be issued by the Fund to investors who purchase/ redeem their units under this Facility in physical mode only. In case of investors who intend to deal in units in demat mode, a demat statement will be sent by Depository Participant showing the credit/debit of units to their account.
15. The applicability of NAV will be subject to guidelines issued by SEBI on Uniform cut-off timings for applicability of NAV of Mutual Fund Scheme(s)/Plan(s).
16. Investors will have to comply with Know Your Customer (KYC) norms as prescribed by BSE/NSE/CDSL/NSDL and the Fund to participate in this Facility.

## **8. Facility to Transact through the Website of the Fund:**

Facility of online transactions is available to the investor on the official website of the Fund i.e. [www.edelweissmf.com](http://www.edelweissmf.com). Accordingly, investors can subscribe, redeem, switch and carry out other transactions online. The Uniform Cut-off time as prescribed by SEBI and as mentioned in this Document shall be applicable for applications received on the website. However, investors should note that transactions on the website shall be subject to the eligibility of the investor, any terms & conditions as stipulated by the Mutual Fund/AMC from time to time and any regulations for the time being in force.

### **9. Transactions through “Channel Distributors”:**

Investors may enter into an agreement with certain distributors (with whom AMC also has a tie up) referred to as “Channel Distributors” who provide the facility to investors to transact in units of mutual funds through various modes such as their website / other electronic means or through Power of Attorney in favor of the Channel Distributor, as the case may be.

Under such arrangement, the Channel Distributors will aggregate the details of transactions (viz. subscriptions/redemptions/switches) of their various investors and forward the same electronically to the AMC / RTA for processing on daily basis as per the cut-off timings applicable to the Scheme.

The Channel Distributor is required to send copy of investors’ KYC proof and agreement entered into between the investor & distributor to the RTA (one time for central record keeping) as also the transaction documents / proof of transaction authorization as the case may be, to the AMC / RTA as per agreed timelines. In case KYC proof and other necessary documents are not furnished within the stipulated timeline, the transaction request shall be liable to be rejected. Normally, the subscription proceeds, when invested through this mode are by way of direct credits to the specified bank account of the Fund.

The Redemption proceeds (subject to deduction of tax at source, if any) and IDCW payouts, if any, are paid by the AMC to the investor directly through direct credit in the specified bank account of the investor or through issuance of payment instrument, as applicable.

It may be noted that investors investing through this mode may also approach the AMC / Official Point(s) of Acceptance directly with their transaction requests (financial / nonfinancial) or avail of the online transaction facilities offered by the AMC.

### **10. Transactions through MF utilities India Private Ltd.**

MF Utility (“MFU”) - a shared services initiative of various Asset Management Companies, which acts as a platform for transacting in multiple Schemes of various Mutual Funds with a single form and a single payment instrument. Accordingly, all financial and non-financial transactions pertaining to Schemes of Edelweiss Mutual Fund can be done through MFU either electronically on [www.mfuonline.com](http://www.mfuonline.com) as and when such a facility is made available by MFUI or physically through the authorized Points of Service (“POS”) of MFUI with effect from the respective dates as published on MFUI website against the POS locations. The list of POS of MFUI is published on the website of MFUI at [www.mfuindia.com](http://www.mfuindia.com) as may be updated from time to time. The Online Transaction Portal of MFU i.e. [www.mfuonline.com](http://www.mfuonline.com) and the POS locations of MFUI will be in addition to the existing Official Points of Acceptance (“OPA”) of the AMC. Applicability of NAV shall be based on time stamping of application and realization of funds in the bank account of Edelweiss Mutual Fund within the applicable cut-off timing. The uniform cut-off time as prescribed by SEBI and as mentioned in the SID / KIM of respective schemes shall be applicable for applications received by MFU (physical / online). However, investors should note that transactions on the MFUI portal shall be subject to the eligibility of the investors, any terms & conditions as stipulated by MFUI / Mutual Fund / the AMC from time to time and any law for the time being in force. Investors are requested to note that, MFUI will allot a Common Account Number (“CAN”), a single reference number for all investments in the Mutual Fund industry, for transacting in multiple Schemes of various Mutual Funds through MFU and to map existing folios, if any. Investors can create a CAN by submitting the CAN Registration Form (CRF) and necessary documents at the MFUI POS. Investors can visit the website of MFUI ([www.mfuindia.com](http://www.mfuindia.com)) to download the relevant forms. The AMC reserves the right to change/ modify/withdraw the features mentioned in the above facility from time to time.

### **11. Accepting transactions through Electronic Platform of KFIN Technologies Private Limited**

Investors / unit holders will be allowed to transact in schemes of the Fund through <https://www.kfintech.com>, an electronic platform provided by KFin Technologies Pvt. Ltd., Registrar & Transfer Agent of the Fund (‘KFPL’). The facility to transact in schemes of the Fund will also be available through mobile application of KFPL i.e. ‘KTRACK’ (collectively called, ‘KFPL’s electronic platforms’).

The above facility will be available for all schemes of the Fund except Exchange Traded Funds with effect from September 21, 2017. The uniform cut off time as prescribed under the SEBI (Mutual Funds) Regulations, 1996 and as mentioned in Scheme Information Documents ('SIDs') / Key Information Memorandums ('KIMs') of the respective schemes of the Fund will be applicable for transactions received through KFPL's electronic platforms and the time of receipt of transaction recorded on the server of KFPL will be reckoned as the time of receipt of transaction for the purpose of determining applicability of NAV, subject to credit of funds to bank account of scheme(s) wherever applicable.

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

or operating guidelines, terms and conditions, registration form and further details, investors / unit holders are requested to visit <https://www.kfintech.com>.

## 12. Investments through MF Central

As per the SEBI circular no SEBI/HO/IMD/IMD- II DOF3/P/CIR/2021/604 dated July 26, 2021, to comply with the requirements of RTA inter-operable Platform for enhancing investors' experience in Mutual Fund transactions / service requests, the QRTAs, Kfin Technologies Private Limited (Kfintech) and Computer Age Management Services Limited (CAMS) have jointly developed MFCentral - A digital platform for Mutual Fund investors. MFCentral is created with an intent to be a one stop portal / mobile app for all Mutual fund investments and service related needs that significantly reduces the need for submission of physical documents by enabling various digital / physical services to Mutual fund investors across fund houses subject to applicable T&Cs of the Platform. MFCentral will be enabling various features and services in a phased manner. MFCentral may be accessed using <https://mfcentral.com> and a Mobile App in future with a view to comply with all provisions of the aforesaid circular and to increase digital penetration of Mutual funds, Edelweiss Mutual Fund ("the Fund") designates MFCentral as its Official point of acceptance (DISC - Designated investor Service Centre) w.e.f. September 23, 2021. Any registered user of MFCentral, requiring submission of physical document as per the requirements of MFCentral, may do so at any of the designated Investor Service centres or collection centres of Kfintech or CAMS.

### Cash Investments in Mutual Funds

Pursuant to SEBI circular no. CIR/IMD/DF/21/2012 dated September 13, 2012 and CIR/IMD/DF/10/2014 dated May 22, 2014, in order to help enhance the reach of mutual fund products amongst small investors, who may not be tax payers and may not have PAN/bank accounts, such as farmers, small traders/businessmen/workers, SEBI has permitted receipt of cash for purchases / additional purchases to the extent of Rs. 50,000/- per investor, per mutual fund, per financial year subject to (i) compliance with Prevention of Money Laundering Act, 2002 and Rules framed there under; the SEBI Circular(s) on Anti Money Laundering (AML) and other applicable AML rules, regulations and guidelines and (ii) sufficient systems and procedures in place. However, payment of redemption/ IDCW proceeds, etc. with respect to aforementioned investments shall be paid only through banking channel. The AMC is in the process of checking feasibility of setting up a platform in pursuance of the above mentioned circulars and shall intimate public at large once the same is in place.

### Accounts Statements

For investors who opt to hold Units in Physical Form (Non-demat form):

- On receipt of valid application for subscription/transaction request, an Allotment Confirmation will be sent by way of SMS and/or email within 5 Business Days from the date of receipt of application/transaction request to the Unit holder's registered mobile number and/or email address. Unit holders who have not registered their email address/mobile number with the Fund will receive a physical Account Statement giving details of the transaction.
- A Consolidated Account Statement (CAS) for each calendar month to the Unit holder(s) in whose folio(s) transaction(s) has/have taken place during the month on or before 15th of the succeeding month shall be sent by mail/email.
- The Unit holder may request for a physical Account Statement by writing/calling the AMC/ ISC/R&T. The Mutual Fund/ AMC shall dispatch an Account Statement within 5 Business Days from the date of the receipt of request from the Unit holder.
- In the event the account has more than one registered holder, the first named Unit holder shall receive the CAS/ Account Statement.

- The transactions viz. purchase, redemption, switch, IDCW payout, etc., carried out by the Unit holders shall be reflected in the CAS on the basis of Permanent Account Number (PAN).
- The CAS shall not be received by the Unit holders for the folio(s) not updated with PAN details. The Unit holders are therefore requested to ensure that the folio(s) are updated with their PAN.
- For folios not included in CAS (due to non availability of PAN), EAML shall issue Account Statement to such Unit holders on a monthly basis, pursuant to any financial transaction in their folios, on or before 15th day of succeeding month by way of email to the registered email address and if the same is not available with EAML, a physical statement will be sent.
- Unit holders who receive Account Statements by e mail may download the documents after receiving the same from the Fund. Should the Unit holder experience any difficulty in accessing the electronically delivered documents, the Unit holder shall promptly advise the Fund to enable the Fund to make the delivery through alternate means. It is deemed that the Unit holder is aware of all security risks including possible third party interception of the documents and contents of the documents becoming known to third parties.

**For Investors who opt to hold Units in Demat Form:**

In order to enable a single consolidated view of all the investments of an investor in Mutual Fund and securities held in demat form with Depositories, SEBI vide its circular no. CIR/ MRD/DP/31/2014 dated November 12, 2014 had advised to generate and dispatch a single Consolidated Account Statement for investors having Mutual Fund investments and holding demat accounts. Accordingly,

- Investors shall receive a single CAS from the Depository.
- Consolidation of account statement shall be done on the basis of Permanent Account Number (PAN). In case of multiple holding, it shall be PAN of the first holder and pattern of holding.
- In case an investor has multiple accounts across two Depositories, the Depository with whom the account has been opened earlier will be the default Depository.
- The CAS shall be generated on a monthly basis.
- If there is any transaction in any of the Demat accounts of the investor or in any of his Mutual Fund folios, Depositories shall send the CAS within 15 days from the month end. In case there is no transaction in any of the mutual fund folios and demat accounts then CAS with holding details shall be sent to the investor on half yearly basis.
- In case of demat accounts with nil balance and no transactions in securities and in Mutual Fund folios, the Depository shall send holding statement in terms of regulations applicable to the Depositories.
- For Unit holders who have provided an e-mail address to the Fund or have updated the same in KYC records, CAS will be sent to such Unit holders by e-mail. However, where an investor does not wish to receive CAS through e-mail, option shall be given to such investor to receive the CAS in physical form at the address registered with the Depository.
- Investors who do not wish to receive CAS sent by Depositories have an option to indicate their negative consent. Such investors may contact the Depositories to opt out.

The dispatch of CAS by the Depositories would constitute compliance by the AMC/the Fund with the requirement under Regulation 36(4) of SEBI (Mutual Funds) Regulations, 1996.

**Half Yearly Consolidated Account Statement:**

- A consolidated account statement detailing holding across all Schemes at the end of every six months (i.e. September/March), on or before 21st day of succeeding month, to all such Unit holders in whose folios no transaction has taken place during that period shall be sent by mail/email.
- The half yearly CAS will be sent by e mail to the Unit holders whose e mail address is registered with the Fund, unless a specific request is made to receive in physical.
- Unit holders who receive account statements by e mail may download the documents after receiving e-mail from the Fund. Should the Unit holder experience any difficulty in accessing the electronically delivered documents, the Unit holder shall promptly advise the Fund to enable the Fund to make the delivery through alternate means. It is deemed that the Unit holder is aware of all security risks including possible third party interception of the documents and contents of the documents becoming known to third parties.

<b>IDCW</b>	The dividend payments shall be dispatched to the unitholders within 15 days from the record date.
<b>Redemption</b>	As per SEBI Regulations, the Mutual Fund shall dispatch redemption proceeds within 10 Business Days of receiving a valid redemption request.
<b>Delay in payment of redemption/repurchase/ IDCW proceeds</b>	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 @ 15% per annum). However, the AMC will not be liable to pay any interest or compensation or any amount otherwise, in case the AMC/Trustee is required to obtain from the Unit Holder verification of identity or such other details as may be required under any applicable law or as may be required by a regulatory authority which may result in delay in processing the application.
<b>Scheme to be binding on Unit holders</b>	The AMC may, from time to time, in consultation with the Board of Trustees, add to or otherwise vary or alter all or any of the features, investment options and terms of this Scheme after obtaining the prior approval of SEBI / other applicable regulatory authorities and / or the Unit holders where necessary, in accordance with the then prevalent Regulations and the same shall be binding on each Unit holder.
<b>Mode of Payment</b>	<p><b>(a) For Subscription:</b></p> <p>As an investor friendly measure, the AMC will prefer to receive subscription from investors by EFT means like RTGS, NEFT, Wire Transfer, Electronic Clearing System (ECS), etc. Unit holders having a bank account with certain banks, with which the Mutual Fund would have an arrangement from time to time, may avail the facility of Direct Debit to their account for subscription of the Units of under this Scheme. The AMC may allow any other mode of payment for subscription, in the interest of investors. If the Application for Subscription is through any other mode (other than EFT mode) and such instrument gets rejected by any of our banks, the AMC reserves the right to reject such applications.</p> <p><b>(b) Payment of redemption proceeds:</b></p> <p>The Fund proposes to pay redemption proceeds in the following manner:</p> <p>a) Direct credit of redemption proceeds to the bank account of Unit holders: The Fund has arrangements with select banks, to enable direct credits of redemption proceeds into the bank accounts of the investors at these banks. The names of such banks will be intimated to the Unit holders subsequently.</p> <p>As per the directive issued by SEBI, it is mandatory for an investor to declare his / her bank account number and accordingly, investors are requested to give their bank account details in the application form. The Mutual Fund, on a best effort basis, and after scrutinising the names of the banks where Unit holders have their accounts, will allow direct credit to the Unit holders' bank accounts.</p> <p>b) Redemption proceeds can be routed through Electronic Fund Transfer systems like RTGS or NEFT by the AMC.</p> <p>c) While the preferred mode of payment is through Direct Credit or EFT route, the AMC reserves the right to send the redemption proceeds by any other means in the interest of investors if it deems fit.</p> <p><b>(c) In case of NRI &amp; FII's:</b></p> <p>In terms of Schedule 5 of Notification No. FEMA 20/2000 dated May, 2000, the RBI has granted general permission to NRIs and FIIs to purchase, on a repatriation basis, Units of domestic Mutual Fund subject to conditions mentioned therein. Further, the general permission has also been granted to NRIs and FIIs to sell the Units to the Mutual Fund for repurchase or for the payment of maturity proceeds provided that the Units have been purchased in accordance with the conditions set out in the aforesaid notification. For the purpose of this Para, the term "Mutual Funds" has same meaning as in Clause (23 D) of Section 10 of the Income-Tax Act 1961.</p> <p><b>Note:</b></p> <ol style="list-style-type: none"> <li>The AMC will prefer to receive or make payment through Electronic Fund Transfer route &amp; only in exceptional situations accept or make payment through any other means.</li> <li>In the normal course cash, Demand Drafts, money orders, outstation cheques / outstation drafts, post dated cheques and postal orders are liable to be rejected. However, if the AMC accepts valid applications with outstation cheques/ demand drafts not payable at par at a place where the application is received, closing NAV of the day on which outstation cheques / demand drafts is credited shall be applicable.</li> </ol>



3. Any remittance or redemption proceeds to NRI/FIIs will be subject to the prevailing RBI /any other regulatory requirements in force from time to time.

For further details please refer SAI.

#### Redemption Details

There will be no minimum redemption criterion for unit-based redemption. The Redemption/Switch-out would be permitted to the extent of credit balance in the Unit holder's account of the Plans(s)/Option(s) of the Scheme(s) (subject to release of pledge/lien or other encumbrances).

In case Units are held in Dematerialised (demat) mode, the redemption request may be made by specifying the number of Units to be redeemed. The AMC reserves the right to change the basis for redemption through demat mode from Unit basis to any other basis.

SEBI Circular no. SEBI / HO/IMD/DF2/CIR/P/2016/57 dated May 31, 2016 has laid down the following conditions, in case the AMC wish to impose restrictions on redemption:

- a. Restrictions may be imposed when there are circumstances leading to a systematic crisis or event that severely constricts market liquidity or the efficient functioning of market such as:
  - i. Liquidity issues
  - ii. Market failures, exchange closure
  - iii. Operational issues
- b. Restriction on redemption may be imposed for a specified period of time not exceeding 10 working days in any 90 days period.
- c. Any imposition of restriction would require specific approval of Board of AMCs and Trustee and the same should be informed to SEBI immediately.
- d. When restriction on redemption is imposed, the following procedure shall be applied:
  - i. No redemption request upto INR 2 lakh shall be subject to such restriction.
  - ii. When redemption request are above INR 2 lakhs, AMCs shall redeem the first INR 2 lakh without such restriction and remaining part over and above INR 2 lakh shall be subject to such restriction.

For details please refer to paragraph on "Right to limit redemption" under SAI.

The normal time taken to process redemption and / or purchase requests, as mentioned earlier, may not be applicable during extraordinary circumstances as discussed under the head "suspension of purchase and / or redemption of Units" in SAI. The purchase and / or redemption of Units may be suspended, temporarily or indefinitely, by the AMC, in consultation with the Board of Trustees, when any of such conditions exist at one/more Designated ISCs.

Investors should further note that whilst every effort will be made to ensure that the Scheme will have sufficient liquidity to enable the repurchase cheques to be collected/dispatched within the deadline stated in the foregoing clause, Unit holders may experience some delays in receiving repurchase cheques. For details, please refer to SAI (subsection: possible deferral of redemption/repurchase requests).

For details on calculation of redemption price, submission of redemption request, dispatch of redemption proceeds and effect of Redemption on the Scheme etc., please refer SAI.

### C. PERIODIC DISCLOSURES & OTHER INFORMATION

#### Net Asset Value

**This is the value per unit of the Scheme on a particular day. You can ascertain the value of your investments by multiplying the NAV with your unit balance.**

The AMC will calculate and disclose the first NAV within the timelines stipulated under the Regulations from the closure of the New Fund Offer Period. Subsequently, the NAV will be calculated and disclosed on every Business Day. The AMC will prominently disclose the NAVs under a separate head on its website ([www.edelweissmf.com](http://www.edelweissmf.com)) NAV will be updated on the website of the AMC ([www.edelweissmf.com](http://www.edelweissmf.com)) and on the AMFI website ([www.amfiindia.com](http://www.amfiindia.com)). The NAVs will be normally updated on the websites by 10 a.m. of the following business day. In case of any delay, the reasons for such delay would be explained to AMFI by the next day. In case of any delay, the reason for such delay would be reported to AMFI and the Fund shall issue a press release providing reasons and explaining when the Fund would be able to publish the NAVs.

The information on NAV of the scheme may be obtained by the unit holders, on any day by calling the office of the AMC or any of the ISCs at various locations. Investors may also write to the AMC for availing facility of receiving the latest NAVs through SMS.

<b>Portfolio Disclosure</b>	<p>The AMC will disclose portfolios (along with ISIN) in user friendly and downloadable spreadsheet format, as on the last day of the month/half year for all their schemes on its website (<a href="http://www.edelweissmf.com">www.edelweissmf.com</a>) and on the website of AMFI <a href="http://www.amfiindia.com">www.amfiindia.com</a> within 10 days from the close of each month/half year.</p> <p>In case of unitholders whose email addresses are registered, the AMC will send via email both the monthly and half yearly statement of scheme portfolio within 10 days from the close of each month /half year respectively.</p> <p>The AMC will publish an advertisement every half-year, in the all India edition of at least two daily newspapers, one each in English and Hindi, disclosing the hosting of the half yearly statement of the schemes portfolio on the AMC's website (<a href="http://www.edelweissmf.com">www.edelweissmf.com</a>) and on the website of AMFI (<a href="http://www.amfiindia.com">www.amfiindia.com</a>) and the modes such as SMS, telephone, email or written request (letter) through which a unitholder can submit a request for a physical or electronic copy of the statement of scheme portfolio. The AMC will provide physical copy of the statement of scheme portfolio without any cost, on specific request received from a unitholder.</p>
<b>Half yearly Financial Results</b>	<p>The Mutual Fund shall within one month of the close of each half year i.e., 31st March and 30th September, upload the soft copy of its unaudited financial results containing the details specified in Regulation 59 on its website and shall publish an advertisement disclosing uploading of such financial results on its website, in one English newspaper having nationwide circulation and in one regional newspaper circulating in the region where the head office of the Mutual Fund is situated. This shall also be displayed on the website of AMFI.</p>
<b>Risk-o-meter</b>	<p>In accordance with circular no. SEBI/HO/IMD/DF3/CIR/P/2020/197 dated October 5, 2020 the risk-o-meter will be disclosed alongwith monthly portfolio and on annual basis on the website of the AMC and AMFI. Further, the same will also be disclosed in the Annual Report in the format specified in the circular. Further in accordance with SEBI circular no. SEBI/HO/IMD/IMD-II DOF3/P/CIR/2021/555 dated April 29, 2021 and circular no. SEBI/HO/IMD/IMD-II DOF3/P/CIR /2021/621 dated August 31, 2021 the risk-o-meter of the scheme, name of the benchmark and risk-o-meter of the scheme shall be disclosed alongwith the monthly and half yearly portfolios sent via email to the investors.</p> <p>In addition to the above, the AMC shall disclose the following in all disclosures, including promotional material or that stipulated by SEBI:</p> <ol style="list-style-type: none"> <li>risk-o-meter of the scheme wherever the performance of the scheme is disclosed</li> <li>risk-o-meter of the scheme and benchmark wherever the performance of the scheme vis-à-vis that of the benchmark is disclosed.</li> </ol>
<b>Annual Report</b>	<p>The Scheme wise annual report or an abridged summary thereof shall be provided to all Unit holders not later than four months (or such other period as may be specified by SEBI from time to time) from the date of closure of the relevant accounting year (i.e., 31st March each year).</p> <p>The Annual report or Abridged summary thereof in the format prescribed by SEBI will be hosted on AMC's website (<a href="http://www.edelweissmf.com">www.edelweissmf.com</a>) and on the website of AMFI (<a href="http://www.amfiindia.com">www.amfiindia.com</a>). The Annual Report or Abridged Summary thereof will also be sent by way of e-mail to the Unit holder's registered e-mail address. Unit holders, who have not registered their email id, will have an option of receiving a physical copy of the Annual Report or Abridged summary thereof. The Fund will provide a physical copy of the abridged summary of the Annual Report, without charging any cost, on specific request received from a Unit holder. Physical copies of the report will also be available to the Unit holders at the registered office at all times. The Fund will publish an advertisement every year, in the all India edition of at least two daily newspapers, one each in English and Hindi, disclosing the hosting of the scheme wise annual report on the AMC's website (<a href="http://www.edelweissmf.com">www.edelweissmf.com</a>) and on the website of AMFI (<a href="http://www.amfiindia.com">www.amfiindia.com</a>) and the modes such as SMS, telephone, email or written request (letter) through which a unitholder can submit a request for a physical or electronic copy of the of the scheme wise annual report or abridged summary thereof.</p>
<b>Associate Transactions</b>	<p>Please refer to Statement of Additional Information (SAI).</p>

## Taxation

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

Equity oriented fund has been defined u/s 112A of Income Tax Act, 1961 to mean a fund set up under a scheme of a mutual fund specified under clause (23D) of section 10 and,–

- (i) in a case where the fund invests in the units of another fund which is traded on a recognised stock exchange,– (A) a minimum of ninety per cent of the total proceeds of such fund is invested in the units of such other fund; and (B) such other fund also invests a minimum of ninety per cent of its total proceeds in the equity shares of domestic companies listed on a recognised stock exchange; and
- (ii) in any other case, a minimum of sixty-five per cent of the total proceeds of such fund is invested in the equity shares of domestic companies listed on a recognised stock exchange.

Further, the percentage of equity shareholding or unit held in respect of the fund, as the case may be, shall be computed with reference to the annual average of the monthly averages of the opening and closing figures.

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

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

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

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

<b>TAX STATUS FOR EQUITY ORIENTED FUND</b>			
<b>Tax on Capital Gains :</b>	<b>Resident Individuals &amp; HUF</b>	<b>FII's/ Overseas financial Organisations</b>	<b>Mutual Fund</b>
Long Term	10%*	10%*	Nil
Short term	15%	15%	Nil
	<b>Partnership Firms</b>	<b>Non-resident Indians</b>	
Long Term	10%*	10%*	Nil
Short term	15%	15%	Nil
	<b>Indian Companies</b>	<b>Foreign Companies</b>	
Long Term	10%*	10%*	Nil
Short term	15%	15%	Nil

### Note:

(\*) From AY 2019-20 (FY 2018-19) Any Long Term Capital Gains arising on transfer of unit of an equity oriented mutual fund will be taxable at 10% without indexation benefit of such capital gains exceeding Rs.1,00,000/-. No Chapter VI-A or rebate will be allowed from this capital gains.

With the amendment in Finance Act 2020, any income received in respect of units of Mutual Fund specified under section 10(23D) is taxable in the hands of the unit holders.

The tax rate would be increased by a surcharge of:

- (a) 7% in case of domestic corporate unit holders where the income exceeds Rs.1 crore but is upto 10 crores and 12% where it exceeds Rs. 10 crores.
- (b) 2% in case of foreign corporate unit holders where the income exceeds Rs.1 crore is upto 10 crores, 5% where income exceeds Rs. 10 crores.
- (c) At the rate of 12% in case of Partnership Firm, Local Authorities and Co-operative Societies where income exceeds Rs. 1 crore.
- (d) In case of Individuals, Hindu Undivided Family, AOP, Artificial Juridical Person and BOI at the rate of 10% where the income exceeds Rs. 50 lakhs but does not exceed Rs. 1 crore and 15% where income exceeds Rs. 1 crore but does not exceed 2 Crore Further, at the rate of 25% where income exceeds 2 Crore but does not exceed Rs. 5 crore and 37% where income exceeds Rs. 5 crore. {The maximum rate of Surcharge for dividend income, income referred to in section 111A, 112A and 115AD shall be levied at the rate of 15%}

*In addition to the above, Health and education cess of 4% is applicable for all categories of Tax Payers.*

From A.Y. 2021-22 (FY 2020-21) onwards, any income distributed by mutual fund to resident unit holders, will be subject to TDS under section 194K of Income Tax Act, 1961 @ 10%.

TDS shall not be deductible in the following cases:

- 1) Where income distributed does not exceed INR 5,000/-
- 2) Where income distributed is in nature of Capital Gains

Further, Income distributed to Non Resident Unit Holders, will be subject to TDS under section 196A of Income Tax Act, 1961 @ 20% plus applicable surcharge and Health and Education Cess.

Under section 206AB of the Act, TDS shall be at higher of following rates on specified payments, where recipient has not filed return of income for 2 previous years and TDS in each year is INR 50,000 or more: (with effect from the 1st day of July, 2021)

- Twice the rate specified in the Act or
- Twice the rates in force
- Rate of 5 %

Section 206AB excludes non-resident who does not have a permanent establishment in India.

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

<b>TAX STATUS FOR FUND OTHER THAN EQUITY ORIENTED FUND</b>			
<b>Units of mutual fund other than equity oriented fund shall be a short term capital asset if the period of holding is less than 36 months.</b>			
<b>Tax on Capital Gains :</b>	<b>Resident Individuals &amp; HUF</b>	<b>FII's/ Overseas financial Organisations</b>	<b>Mutual Fund</b>
Long Term	20% with Indexation	10% u/s. 115AD	Not Applicable
Short term	Applicable Slab Rates	30%	
	<b>Partnership Firms</b>	<b>Non-Resident Indians</b>	
Long Term	20% with Indexation	20%	
Short term	30%	Applicable Slab Rates	
	<b>Indian Companies</b>	<b>Foreign Companies</b>	
Long Term	20% with Indexation	20%	
Short term	30%*	40%	

\*A tax rate of 25% is applicable for the financial year 2021-22 in the case of domestic companies having total turnover or gross receipts not exceeding Rs. 400 crores in the financial year 2018-19.

Domestic companies may opt for a lower tax rate of 22% under section 115BAA of the Act, subject to fulfillment of prescribed conditions.

Further, new domestic manufacturing companies may opt for a lower tax rate of 15% under section 115BAB of the Act, subject to fulfillment of prescribed conditions.

With the amendment in Finance Act 2020, any income received in respect of units of Mutual Fund specified under section 10(23D) is taxable in the hands of the unit holders.

Note-1: The tax rate would be increased by a surcharge of:

- (a) 7% in case of domestic corporate unit holders where the income exceeds Rs.1 crore but is upto 10 crores and 12% where it exceeds Rs. 10 crores.
- (b) 2% in case of foreign corporate unit holders where the income exceeds Rs.1 crore is upto 10 crores, 5% where income exceeds Rs. 10 crores.
- (c) At the rate of 12% in case of Partnership Firm, Local Authorities and Co-operative Societies where income exceeds Rs. 1 crore.
- (d) In case of Individuals, Hindu Undivided Family, AOP, Artificial Juridical Person and BOI at the rate of 10% where the income exceeds Rs. 50 lakhs but does not exceed Rs. 1 crore and 15% where income exceeds Rs. 1 crore but does not exceed 2 Crore Further, at the rate of 25% where income exceeds 2 Crore but does not exceed Rs. 5 crore and 37% where income exceeds Rs. 5 crore. {The maximum rate of Surcharge for dividend income, income referred to in section 111A, 112A and 115AD shall be levied at the rate of 15%}

*In addition to the above, Health and education cess of 4% is applicable for all categories of Tax Payers.*

From A.Y. 2021-22 (FY 2020-21) onwards, any income distributed by mutual fund to resident unit holders, will be subject to TDS under section 194K of Income Tax Act, 1961 @ 10%.

TDS shall not be deductible in the following cases:

- 1) Where income distributed does not exceed INR 5,000/-
- 2) Where income distributed is in nature of Capital Gains

Further, Income distributed to Non Resident Unit Holders, will be subject to TDS under section 196A of Income Tax Act, 1961 @ 20% plus applicable Surcharge and Health and Education Cess

Under section 206AB of the Act, TDS shall be at higher of following rates on specified payments, where recipient has not filed return of income for 2 previous years and TDS in each year is INR 50,000 or more: (with effect from the 1st day of July, 2021)

- Twice the rate specified in the Act or
- Twice the rates in force
- Rate of 5 %

Section 206AB excludes non-resident who does not have a permanent establishment in India.

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

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

## Investor services

Investors can enquire about NAVs, Unit holdings, valuation, IDCWs, etc or lodge any service request including change in the name, address, designated bank account number and bank branch, loss of Account Statement, etc. to M/s. KFin Technologies Private Limited - UNIT EMF Karvy Selenium Tower B, Plot No 31 & 32, Gachibowli, Financial, District, Nanakramguda, Serilingampally, Hyderabad - 500 032, Tel no: 040-67161500 or can also call us at our toll free number 1800 425 0090 (MTNL/BSNL) and non toll free number +91 40 23001181 for others and investors outside India. The Toll Free Number and the Non-Toll Free Number will be available between 9.00 am to 7.00 pm from Monday to Saturday.

It should be noted that, address details of the investor in the Edelweiss Mutual Fund records will be replaced by the details given by the investor in KYC records.

Unit holder's grievances should be addressed to Investor Services Centres (ISC's) at the EAML branch offices, or KFin Technologies Pvt. Ltd (KTPL) Investor Service Centres. All grievances will then be forwarded to the Registrar, if required, for necessary action. The complaints will be closely monitored /followed up with the Registrar to ensure timely redressal.

EAML will at all times endeavour to handle transactions efficiently and to resolve any investor grievances promptly. A comprehensive complaint management system is in place for managing complaints with features for tracking each complaint through its lifecycle from recording and initiation to investigation, reporting, and closure - following the appropriate process to ensure that nothing slips through the cracks enabling EAML to conduct root cause analysis and trigger corrective and preventive action. There is a built in customised workflow process as well as assignment and escalation process to EAML officials.

Investors can also address their queries/grievances to Mr. Abdulla Chaudhary, Head - Investor Services & R&T Operations, at Edelweiss House, Off C.S.T. Road, Kalina, Santacruz (E), Mumbai 400 098 Maharashtra.

Contact Details:

Tel. No. (022) 40933400

Fax no. (022) 4093 3401 / 4093 3402

E-mail id: EMFHelp@edelweissfin.com

#### **D. COMPUTATION OF NET ASSET VALUE**

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

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

The NAV of the Scheme will be calculated and declared upto 4 decimal places & the fourth decimal will be rounded off higher to next digit if the fifth decimal is or more than 5 i.e., if the NAV is Rs. 10.12345 it will be rounded off to Rs. 10.1234.

NAVs of the Growth Option and IDCW Option will be different after the declaration of the first IDCW.

## IV FEES AND EXPENSES

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

### A. NEW FUND OFFER (NFO) EXPENSES

These expenses are incurred for the purpose of various activities related to the NFO like sales and distribution fees, marketing and advertising, registrar expenses, printing and stationary, bank charges etc. The New Fund Offer expenses in relation to the Scheme will be borne by the AMC.

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

The AMC has estimated the following recurring expenses of the daily net assets of the Scheme that will be charged to the Scheme as expenses. The total expenses may be more or less than as specified in the table below. For the actual current expenses being charged, the investor should refer to the website of the Mutual Fund. Any change in the current expense ratios will be updated on the website and the same will be communicated to the investor via SMS / e-mail 3 working days prior to the effective date of change.:

Expense Head	% of daily Net Assets
Investment Management and Advisory Fees	*Upto 0.0005%
Trustee fee	
Audit fees	
Custodian fees	
RTA Fees	
Marketing & Selling expenses	
Cost related to investor communications	
Cost of fund transfer from location to location	
Cost of providing account statements and IDCW / redemption cheques and warrants	
Costs of statutory Advertisements	
Cost towards investor education & awareness (at least 2 bps)	
Brokerage & transaction cost over and above 0.12% for cash.	
Goods & Service tax on expenses other than investment and advisory fees	
Goods & Service tax on brokerage and transaction cost	
Other Expenses** &	
Total Recurring Expenses	
Expense of BHARAT Bond ETF - April 2032 (the Underlying Scheme)	Up to 0.0005%
Additional expenses for gross new inflows from specified cities under Regulation 52 (6A) (b)	Up to 0.30%
Additional Expenses under Regulation 52 (6A) (c)	Up to 0.05%

\*Subject to the Regulations and as permitted under Regulation 52 of SEBI (MF) Regulations, 1996, any other expenses which are directly attributable to the Scheme may be charged with the approval of the Trustee within the overall limits as specified in the Regulations.

\* Though permissible limit as per the SEBI regulation is higher, same has been kept at 0.0005% as per the Financial Bid submitted by the AMC to Government of India (GOI) on December 24, 2018, based on GOI Request for Proposal towards engagement of an asset management company for creation and launch of exchange traded fund comprising Bonds of Central Public Sector Enterprise (CPSEs).

The total expense ratio shall not be increased for at least 3 (three) years from the date of listing of Units allotted in the NFO and may be changed in accordance with the Regulations. All applicable taxes, cess, duties can be charged to the Scheme, as per SEBI Regulations and any other applicable guidelines.

Permissible limit as per the Financial Bid submitted by the AMC to Government of India (GOI) on December 24, 2018 is as follows:

Daily Average Net Assets of the Debt ETF	Total expense limit as % of daily average net assets
Upto Rs. 10,000 crores only	0.0005%
Next Rs. 10,001 to 20,000 crores only	0.0004%
Over Rs. 20,001 crores only	0.0001%

BHARAT Bond ETF FOF - April 2032: Direct Plan shall have a lower expense ratio excluding distribution expenses, commission, etc as compared to BHARAT Bond ETF FOF - April 2032: Regular Plan and no commission for distribution of units will be paid / charged under BHARAT Bond ETF FOF - April 2032: Direct Plan.

The purpose of the above table is to assist the investor in understanding the various costs and expenses that an investor in the Scheme will bear directly or indirectly. These estimates have been made in good faith by AMC and are subject to change inter se. The total recurring expenses that can be charged to the Scheme as provided in table above are subject to any changes that may be directed by DIPAM and within the limits prescribed from time to time under the SEBI Regulations.

Expenses over and above the limits prescribed above shall be borne by AMC. Details of the actual TER charged to the scheme after allotment would be available on the website of the Mutual Fund on [www.edelweissemf.com](http://www.edelweissemf.com).

There will be no internal sub-limits on aforementioned expense heads and the AMC is free to allocate them within the overall TER.

1. The AMC may charge additional expenses, incurred towards different heads mentioned under regulations 52(2) and 52(4), not exceeding 0.05 per cent of daily net assets of the Scheme. However, such additional expenses will not be charged if exit load is not levied/ not applicable to the Scheme.
2. Brokerage and transactions costs incurred for the purpose of execution of trades and are included in the cost of investments shall be charged to the Scheme in addition to the limits on total expenses prescribed under Regulation 52(6) and will not exceed 0.12% in case of cash market transactions.

As per SEBI Circular no. CIR/IMD/DF/24/2012 dated November 19, 2012, the brokerage and transaction cost incurred for the purpose of execution of trade may be capitalized to the extent of 0.12% for cash market transactions.

Any payment towards brokerage and transaction cost, over and above the said 0.12% for cash market transactions may be charged to the scheme within the maximum limit of TER as prescribed under Regulation 52 (6) of the SEBI (MF) Regulations. Any expenditure in excess of the said prescribed limit shall be borne by the AMC/Trustees.

### Goods and Service Tax:

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

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

### Stamp Duty:

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

The AMC may incur expenses on behalf of the Scheme which can be reimbursed on actual basis to the AMC to the extent such expenses are permissible & as per the TER table indicated above and within the prescribed SEBI limit.

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

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

Particulars	Regular Plan	Direct Plan
Amount Invested at the beginning of the year	10,000	10,000
Income on Investment (assumed rate 8.00% p.a.)	800	800
Expenses other than Distribution Expenses (assumed expense ratio @0.05%)	5.4	5.4
Distribution Expenses	0	0
Returns after Expenses at the end of the Year	795	795

Details of the actual TER charged to the scheme after allotment would be available on the website of the Mutual Fund on [www.edelweissemf.com](http://www.edelweissemf.com)

### C. LOAD STRUCTURE

The Load Structure would comprise of an Entry Load and /or an Exit Load, as may be permissible under the Regulations.

Type of Load Load chargeable (as %age of NAV)

Entry*	N.A.
Exit	<ul style="list-style-type: none"> <li>▪ If redeemed or switched out on or before completion of 30 days from the date of allotment of units - 0.10%</li> <li>▪ If redeemed or switched out after completion of 30 days from the date of allotment of units - NIL</li> </ul> <p>Redemption of units would be done on First in First out Basis (FIFO).</p>

\*No entry load will be charged for purchase / switch-in transaction(s) accepted by the Scheme.

The upfront commission shall be paid by the investor directly to the ARN Holder based on the investor's assessment of various factors including service rendered by the ARN Holder.

**The investor is requested to check the prevailing load structure of the Scheme under respective Scheme(s), before investing.**

### Changing the Load Structure:

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

### D. TRANSACTION CHARGES

The AMC will deduct Transaction Charges on purchase/subscription of Rs.10,000/ and above made through a valid ARN Holder i.e. AMFI Registered distributors/intermediaries, provided such distributor has opted to receive the Transaction Charges. In accordance with SEBI circular no. CIR/IMD/DF/21/2012 dated September 13, 2012, distributors have an option either to opt in or opt out of levying transaction charge based on type of the product. Such Transaction Charges collected by the AMC will be paid to the ARN Holder in the following manner:

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

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

- (ii) For Investor other than First Time Mutual Fund Investor (existing



investors in any Mutual Fund):

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

(iii) For Investments through Systematic Investment Plan(SIP):

Transaction Charges shall be deducted only if the total commitment through SIP (i.e. amount per SIP installment \*No. of Installments) amounts to Rs.10,000/- or more. In such cases Transaction Charges shall be deducted in 4 equal installments, starting from the 2nd installment to the 5th installment.

(iv) No Transaction Charges shall be deducted:

1. where the ARN Holder/distributor of the investor has not opted to receive any Transaction Charges;
2. for purchases/subscriptions of an amount less than Rs. 10,000/-;
3. for transactions other than purchases/ subscriptions relating to new inflows such as Switches etc;
4. for purchases/subscriptions made directly with the Mutual Fund (i.e. not through any distributor);

5. for purchase/subscription routed through the Stock Exchange Platform.

Identification of investors as “first time” or “existing” will be based on Permanent Account Number (PAN) at the First/Sole Applicant/ Guardian level. Hence, Unit holders are urged to ensure that their PAN / KYC is updated with the Fund. Unit holders may approach any of the Official Points of Acceptances of the Fund in this regard.

The Account Statement / Consolidated Account Statement sent to the Unit holders shall clearly state the net investments as gross subscription less Transaction Charges and shall also show the number of units allotted against the net investments.

#### **E. WAIVER OF ENTRY LOAD FOR DIRECT APPLICATIONS**

Not applicable.

#### **V RIGHTS OF UNIT HOLDERS**

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: Please refer point 3 below.
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 (EFSL), along with other Merchant Bankers received an adjudication order dated March 31, 2016 from SEBI imposing penalty of Rs. 1,00,00,000/- on all the Merchant Bankers, which the Merchant Bankers are liable to pay jointly and severally. EFSL along with other Merchant Bankers have filed an Appeal before Securities Appellate Tribunal against the Adjudicating order. The matter is currently pending.
4. Any pending material civil or criminal litigation incidental to the business of the Mutual Fund to which the Sponsor(s) and/ or the AMC and/ or the Board of Trustees /Trustee Company and/ or any of the directors and/ or key personnel are a party should also be disclosed separately: Nil
5. Any deficiency in the systems and operations of the sponsor(s) and/ or the AMC and/ or the Board of Trustees/Trustee Company which SEBI has specifically advised to be disclosed in the SID, or which has been notified by any other regulatory agency, shall be disclosed: Nil

### Notes:

- Further, any amendments / replacement / re-enactment of SEBI Regulations subsequent to the date of the Document shall prevail over those specified in this Document.
- This Scheme Information Document is an updated version of the same in line with the current laws / regulations and other developments. Further, any amendments / replacement / re-enactment of the regulations subsequent to the date of the Document shall prevail over those specified in this Document.
- The Scheme under this Document was approved by the Board of Trustees on October 26, 2021.
- The information contained in this Document regarding taxation is for general information purposes only and is in conformity with the relevant provisions of the Tax Act, and has been included relying upon advice provided to the Fund's tax advisor based on the relevant provisions prevailing as at the currently applicable Laws.
- Any dispute arising out of this issue shall be subject to the exclusive jurisdiction of the Courts in India.
- The Scheme is a new product offered by Edelweiss Mutual Fund and is not a minor modification of any existing scheme/fund/ product.

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

**For and on behalf of the Board of Directors of Edelweiss Asset Management Limited**

Sd/-

Place: Mumbai  
Date: November 24, 2021

**Radhika Gupta**  
*Managing Director & Chief Executive Officer*

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

### EDELWEISS ASSET MANAGEMENT LIMITED - ISC / OPA

#### EDELWEISS ASSET MANAGEMENT LIMITED - ISC / OPA

- Ahmedabad** : 404, Ten-11 4th Floor, Next to Maradia Plaza, Opp. Yes Bank, CG Road, Ahmedabad - 380006. Tel No.: 079-68140359/079-68140360  
**Bengaluru** : Unit No.803 & 804, 8th Floor, Prestige Meridian-II, No.20, MG Road, Bangalore - 560001. Tel No.: 080-41103389/41272294  
**Chandigarh** : Cabin No 7,C/O Meeting Point, SCO 487-488, Himalaya Marg, Sector 35 C, Chandigarh-160 022. Tel No.: 7208957585, 7208957586  
**Chennai** : 2nd floor, Sheriff Towers, G. N. Chetty Road, T. Nagar, Chennai - 600017. Tamilnadu. Tel No.: 044 40164707 / 044 40164708  
**Hyderabad** : No. 6-3-1085/D/303, 3rd Floor, Dega Towers, Rajbhavan Road, Somajiguda, Hyderabad - 500 082. Mobile: +91 8297033388  
**Indore** : 312-313, D.M. Tower, Third Floor, Race Course Road, Indore, Madhya Pradesh - 452001. Tel No. : 0731 6701522  
**Jaipur** : 7th Floor, G Business Park, D-34, Subhash Marg, C-Scheme, Jaipur - 302001. Tel No.: 91 (141) 4641 724 / 91 (141) 4641 726  
**Kanpur** : Office No. 202, 203, IInd Floor, Kan Chambers, 14/113, Civil Lines, Kanpur - 208001. Tel No.: 7304590658, 7304470500  
**Kolkata** : Srishti Building, 3B, 3rd Floor, 12, ho-chiminh Sarani, Kolkata - 700071. Tel.: 033 40902456/57  
**Lucknow** : Cabin No. 102, A Small Store Trade Point, Ground Floor, Saran Chamber-1, 5-Park Road, Hazratgunj, Lucknow - 226001. Tel No. : 0522-4070679  
**Mumbai** : Edelweiss House, Off. C.S.T Road, Kalina, Mumbai - 400 098, Maharashtra. Tel No. : 022 4093 3400 / 4097 9821  
**New Delhi** : 704, 707 & 708, 7th Floor, Mercantile House, 15 Kasturba Gandhi Marg, New Delhi-110001. Tel No. : 011-42145152 / 42145158  
**Pune** : Sunit Capital, 4th Floor, 402, B-50, Vetalbaba Chowk, Above Mahalaxmi Maruti, Showroom, Senapati Bapat Road, Shivajinagar, Pune - 411016. Ph no. : +91 9028058348

### KFIN TECHNOLOGIES PRIVATE LIMITED - ISC / OPA

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

- Agra** : House No. 17/2/4, 2nd Floor, Deepak Wasan Plaza, Behind Hotel Holiday INN, Sanjay Place, Agra - 282002. Tel.: 7518801801, 0562-2526663 • **Ahmedabad** : Office No. 401, on 4th Floor, ABC-I, Off. C.G. Road, Ahmedabad - 380009. Tel.: 9081903021, 9081903022 • **Ajmer** : 302, 3rd Floor, Ajmer Auto Building, Opposite City Power House, Jaipur Road, Ajmer - 305001. Tel.: 0145-5120725 • **Aligarh** : Sebti Complex Centre Point, Sebti Complex Centre Point, Aligarh - 202001. Tel.: 7518801802, 0571-3297766, 68 • **Allahabad** : RSA Towers, 2nd Floor, Above Sony Tv Showroom, 57 S P Marg Civil Lines, Allahabad - 211001. Tel.: 7518801803, 0532-2260291 • **Alwar** : 137, Jai Complex, Road No - 2, Alwar 301001. Tel.: 0144-4901131 • **Ambala** : 6349, 2nd Floor, Nicholson Road, Adjacent Kos Hospital, Ambala Cant, Ambala - 133001. Tel.: 7518801804 • **Amritsar** : SCO 5, 2nd Floor, District Shopping Complex, Ranjit Avenue, Amritsar, Punjab - 143001. Tel.: 0183-5158158 • **Anand** : B-42 Vaibhav Commercial Center, Nr Tvs Down Town Show Room, Grid Char Rasta, Anand - 380001. Tel.: 9081903038 • **Asansol** : 112/N G. T. Road Bhangra Pachil, G.T Road, Paschim Bardhaman, West Bengal, Asansol - 713303. Tel.: 0341-2220077 • **Aurangabad** : Ramkunj Niwas, Railway Station Road, Near Osmanpura Circle, Aurangabad - 431005. Tel.: 0240-2343414 • **Balasore** : 1-B, 1st Floor, Kalinga Hotel Lane, Baleshwar, Baleshwar Sadar, Balasore - 756001. Tel.: 06782-260503 • **Bangalore** : No 35, Puttanna Road, Basavanagudi, Bangalore - 560004. Tel.: 080-26602852, 080-26609625 • **Bareilly** : 1st Floor, Rear Sidea Square Building, 54-Civil Lines, Ayub Khan Chauraha, Bareilly - 243001. Tel.: 7518801806 • **Baroda** : 203 Corner point, Jetalpur Road, Baroda Gujarat, Baroda - 390007. Tel.: 0265-2353506, 0265-2353507 • **Begusarai** : C/o. Dr Hazari Prasad Sahu, Ward No 13, Behind Alka Cinema, Begusarai (Bihar), Begusarai - 851117. Tel.: 7518801807 • **Belgaum** : Cts No 3939/ A2 A1, Above Raymonds Show Room, Beside Harsha Appliances, Club Road, Belgaum - 590001. Tel.: 0831-2402544 • **Berhampur (Or)** : Opp. Divya Nandan Kalyan Mandap, 3rd Lane Dharam Nagar, Near Lohiya Motor, Berhampur (Or) 760001. Tel.: 0680-2228106 • **Bhagalpur** : 2nd Floor, Chandralok Complex, Ghantaghar, Radha Rani Sinha Road, Bhagalpur - 812001. Tel.: 7518801808 • **Bharuch** : 123 Nexus business Hub, Near Gangotri Hotel, B/s Rajeshwari Petroleum, Makampur Road, Bharuch - 392001. Tel.: 9081903042 • **Bhavnagar** : 303 Sterling Point, Waghawadi Road, Bhavnagar - 364001. Tel.: 278-3003149 • **Bhilai** : Office No. 2, 1st Floor, Plot No. 9/6, Nehru Nagar (East), Bhilai - 490020. Tel.: 0788-2289499/2295332 • **Bhopal** : Gurukripa Plaza, Plot No. 48A, Opposite City Hospital, Zone-2, M P nagar, Bhopal - 462011. Tel.: 0755-4092712, 0755-4092715 • **Bhubaneswar** : A/181 Back Side Of Shivam Honda Show Room, Saheed Nagar, Bhubaneswar - 751007. Tel.: 0674-2548981, 0674-2360334 • **Bokaro** : B-1, 1st Floor City Centre, Sector- 4, Near Sona Chandi Jewellers, Bokaro - 827004. Tel.: 7542979444, 06542-335616 • **Borivali** : Gomati Smuti, Ground Floor, Jambli Gully, Near Railway Station, Borivali, Mumbai - 400092. Tel.: 022- 28916319 • **Burdwan** : Anima Bhavan, 1st Floor Holding No. 42, Sreepally G. T. Road, West Bengal, Burdwan - 713103. Tel.: 0342-2665140, 0342-2550840 • **Calicut** : Second Floor, Manimuriyil Centre, Bank Road, Kasaba Village, Calicut - 673001. Tel.: 0495-4022480 • **Chandigarh** : First floor, SCO 2469-70, Sec. 22-C, Chandigarh - 160022. Tel.: 1725101342 • **Chennai** : F-11 Akshaya Plaza 1st Floor, 108 Adhithanar Salai, Egmore Opp To Chief Metropolitan Court, Chennai - 600002. Tel.: 044-42028512, 044-42028513, 044-42028858 • **Chinsurah** : No : 96, PO: Chinsurah, Doctors Lane, Chinsurah-712101. • **Cochin** : Ali Arcade, 1st Floor, Kizhavana Road, Panampilly Nagar, Near Atlantis Junction, Ernakualm - 682036. Tel.: 0484-4025059 • **Coimbatore** : 3rd Floor Jaya Enclave, 1057 Avinashi Road, Coimbatore - 641018. Tel.: 0422-4388011/012/013/014, 0422-4388451 • **Cuttack** : Shop No. 45, 2nd Floor, Netaji Subas Bose Arcade, (Big Bazar Building) Adjusent To Reliance Trends, Dargha Bazar, Cuttack - 753001. Tel.: 0671-2203077 • **Davangere** : D.No 162/6 , 1st Floor, 3rd Main.P J Extension,Davangere taluk, Davangere Manda, Davangere 577002 • **Dehradun** : Shop No-809/799 , Street No-2 A, Rajendra Nagar, Near Sheesha Lounge, Kaulgarh Road, Dehradun-248001 Tel.: 7518801810 • **Dhanbad** : 208 New Market, 2nd Floor, Bank More, Dhanbad - 826001. Tel.: 9264445981 • **Dharwad** : Adinath Complex, Beside Kamal Automobiles, Bhoovi Galli, Opp. Old Laxmi Talkies, PB Road, Dharwad - 580001. Tel.: 0836-2440200 • **Durgapur** : MWAV-16 Bengal Ambuja, 2nd Floor City Centre, Distt. Burdwan, Durgapur - 713216. Tel.: 0343-6512111 • **Erode** : Address No 38/1, Ground Floor, Sathy Road, (VCTV Main Road), Sorna Krishna Complex, Erode - 638003. Tel.: 0424-4021212 • **Faridabad** : A-2B 3rd Floor, Neelam Bata Road Peer ki Mazar, Nehru Groundnit, Faridabad - 121001. Tel.: 7518801812 • **Gandhidham** : Shop # 12, Shree Ambica Arcade, Plot # 300, Ward 12, Opp. CG High School, Near HDFC Bank, Gandhidham - 370201. Tel.: 9081903027 • **Gaya** : Property No. 711045129, Ground Floor, Hotel Skylark, Swarapuri Road, Gaya - 823001. Tel.: 0631-2220065 • **Ghaziabad** : FF - 31, Konark Building, Rajnagar, Ghaziabad - 201001. Tel.: 7518801813 • **Gorakhpur** : Above V.I.P. House adjacent, A.D. Girls College, Bank Road, Gorakhpur - 273001. Tel.: 7518801816, 0551-2333825 • **Guntur** : 2nd Shatter, 1st Floor, Hno. 6-14-48, 14/2 Lane, Arundal Pet, Guntur - 522002. Tel.: 0863-2339094 • **Gurgaon** : No: 212A, 2nd Floor, Vipul Agora, M. G. Road, Gurgaon - 122001. Tel.: 7518801817 • **Guwahati** : Ganapati Enclave, 4th Floor, Opposite Bora service, Ullubari, Guwahati, Assam 781007. Tel.: 8811036746 • **Gwalior** : City Centre, Near Axis Bank, Gwalior - 474011. Tel.: 7518801818 • **Haldwani** : Shop No. 5, KMVN Shoping Complex, Haldwani - 263139. Tel.: 7518801819 • **Hissar** : Shop No. 20, Ground Floor, R D City Centre, Railway Road, Hissar - 125001. Tel.: 7518801821 • **Hubli** : CTC No.483/A1/A2, Ground Floor, Shri Ram Palza, Behind Kotak Mahindra Bank, Club Road, Hubli - 580029. Tel.: 0836-2252444 • **Hyderabad** : No:303, Vamsee Estates, Opp: Bigbazaar, Ameerpet, Hyderabad - 500016. Tel.: 040-44857874 / 75 / 76 • **Hyderabad (Gachibowli)** : Selenium Plot No: 31 & 32, Tower B Survey No.115/22 115/24 115/25, Financial District Gachibowli Nanakramguda Serilingampally Mandal, Hyderabad - 500032. Tel.: 040-33215122 • **Indore** : 19/1 New Palasia Balaji Corporate 203-204-205, Above ICICI bank 19/1 New Palasia,

Near Curewell Hospital Janjeerwala Square Indore, Indore - 452001. Tel.: 0731-4266828/4218902 • **Jabalpur** : 2nd Floor, 290/1 (615-New), Near Bhavartal Garden, Jabalpur - 482001. Tel.: 0761-4923303 • **Jaipur** : S16/A IIIrd Floor, Land Mark Building Opp Jai Club, Mahaver Marg C Scheme, Jaipur - 302001. Tel.: 01414167715/17 • **Jalandhar** : Office No. 7, 3rd Floor, City Square building, E-H197 Civil Lines, Jalandhar - 144001. Tel.: 0181-5094410 • **Jalgaon** : 269 Jaee Vishwa 1st Floor, Baliram Peth Above United Bank Of India, Near Kishor Agencies, Jalgaon - 425001. Tel.: 9421521406 • **Jalpaiguri** : D B C Road, Opp Niral Hotel, Jalpaiguri - 735101. Tel.: 03561-222136 • **Jammu** : 1D/D Extension 2, Valmiki Chowk, Gandhi Nagar, Jammu 180004, State - J&K. Tel.: 0191-2951822 • **Jamnagar** : 131 Madhav Plaza, Opp SBI Bank, Nr Lal Bunglow, Jamnagar - 361008. Tel.: 0288 3065810, 0288-2558887 • **Jamshedpur** : Madhukunj, 3rd Floor, Q Road, Sakchi, Bistupur, East Singhbhum, Jamshedpur - 831001. Tel.: 0657-6655003/ 6655004/ 6655005/ 6655006/ 6655007 • **Jhansi** : 1st Floor, Puja Tower, Near 48 Chambers, ELITE Crossing, Jhansi - 284001. Tel.: 7518801823 • **Jodhpur** : Shop No. 6, Ground Floor, Gang Tower, Opposite Arora Moter Service Centre, Near Bombay Moter Circle, Jodhpur - 342003, Tel.: 7737014590 • **Junagadh** : Shop No. 201, 2nd Floor, V-ARCADE Complex, Near vanzari chowk, M.G. Road, Junagadh, 362001, Gujarat. Tel.: 0285 2652220 • **Kanpur** : 15/46 B Ground Floor, Opp : Muir Mills, Civil Lines, Kanpur - 208001. Tel.: 7518801824 • **Karur** : No 88/11, BB plaza, NRMP street, K S Mess Back side, Karur - 639001. Tel.: 8004324-241755 • **Kharagpur** : Holding No 254/220, SBI Building, Malancha Road, Ward No.16, PO: Kharagpur, PS: Kharagpur, Dist: Paschim Medinipur, Kharagpur - 721304. Tel.: 322253380 • **Kolhapur** : 605/1/4 E, Ward Shahupuri, 2nd Lane, Laxmi Niwas, Near Sultane Chambers, Kolhapur - 416001. Tel.: 0231 2653656 • **Kolkata** : Apeejay House (Beside Park Hotel), C Block, 3rd Floor, 15 Park Street, Kolkata - 700016. Tel.: 033 66285900 • **Kollam** : Ground Floor, Narayanan Shopping Complex, Kausthubhshree Block, Kadapakada, Kollam - 691008. Tel.: 474-2747055 • **Kota** : D-8, Shri Ram Complex, Opposite Multi Purpose School, Gumanpur, Kota - 324007. Tel.: 0744-5100964 • **Kottayam** : 1st Floor, Csiascension Square, Railway Station Road, Collectorate P O, Kottayam - 686002. Tel.: 0481-2300868/2302420 • **Lucknow** : Ist Floor, A. A. Complex, 5 Park Road, Hazratganj Thaper House, Lucknow - 226001. Tel.: 7518801830, 0522-2236819/3213115 • **Ludhiana** : SCO 122, Second floor, Above Hdfc Mutual Fund, Feroze Gandhi Market, Ludhiana - 141001. Tel.: 0161-4670278 • **Madurai** : G-16/17, AR Plaza, 1st floor, North Veli Street, Madurai - 625001. Tel.: 0452-2605856 • **Malda** : Ram Krishna Pally; Ground Floor, English Bazar, Malda - 732101. Tel.: 03512-223763 • **Mangalore** : Mahendra Arcade, Opp Court Road, Karangal Padi, Mangalore - 575003. Tel.: 0824-2496289 • **Margao** : Shop No 21, Osia Mall, 1st Floor, Near KTC Bus Stand, SGDP Market Complex, Margao - 403601 Tel.: 0832-2731823 • **Mathura** : Shop No. 9, Ground Floor, Vihari Lal Plaza, Opposite Brijwasi Centrum, Near New Bus Stand, Mathura - 281001. Tel.: 7518801834 • **Meerut** : H No. 5, Purva Eran, Opp Syndicate Bank, Hapur Road, Meerut - 250002. Tel.: 7518801835 • **Mehsana** : FF-21 Someshwar Shopping Mall, Modhera Char Rasta, Mehsana - 384002. Tel.: 02762-242950 • **Moradabad** : Chadha Complex, G. M. D. Road, Near Tadi Khana Chowk, Moradabad - 244001. Tel.: 7518801837 • **Mumbai** : 24/B Raja Bahadur Compound, Ambalal Doshi Marg, Behind BSE Bldg, Fort, Mumbai - 400001. Tel.: 022-66235353 • **Muzaffarpur** : First Floor, Saroj Complex, Diwam Road, Near Kalyani Chowk, Muzaffarpur - 842001. Tel.: 7518801839 • **Mysore** : No 2924, 2nd Floor, 1st Main, 5th Cross, Saraswathi Puram, Mysore 570009. Tel.: 0821-2438006 • **Nadiad** : 311-3rd Floor City Center, Near Paras Circle, Nadiad - 387001. Tel.: 0268-2563245 • **Nagpur** : Plot No. 2/1, House No. 102/1, Mata Mandir Road, Mangaldeep Apartment Opp. Khandelwal Jewelers Dharampeth, Nagpur - 440010. Tel.: 0712-2533040 • **Nasik** : S-9 Second Floor, Suyojit Sankul, Sharanpur Road, Nasik - 422002. Tel.: 0253-6608999, 0755-3010732 • **Navsari** : 103, 1st Floor, Landmark Mall, Near Sayaji Library, Navsari - 396445, Gujarat. Tel.: 9081903040 • **New Delhi** : 305 New Delhi House, 27 Barakhamba Road, New Delhi - 110001. Tel.: 011- 43681700 • **Noida** : 405 4th Floor, Vishal Chamber, Plot No.1, Sector-18, Noida - 201301. Tel.: 7518801840 • **Panipat** : Preet Tower, 3rd Floor, Behind Akash Institute, Near NK Tower, G.T. Road, Panipat - 132103. Tel.: 7518801841, 0180-3095517 • **Panjim** : H. No: T-9, T-10, Affran plaza, 3rd Floor, Near Don Bosco High School, Panjim Goa, 403001. Tel.: 0832-2426874 • **Patiala** : B-17/423 Opp Modi College, Lower Mall, Patiala - 147001. Tel.: 0175-5004349 • **Patna** : 3A 3rd Floor, Anand Tower, Exhibition Road, Opp Iccici Bank, Patna - 800001. Tel.: 0612-4323066 • **Pondicherry** : Building No:7, 1st Floor, Thiayagaraja Street, Pondicherry - 605001. Tel.: 0413-45490253 • **Pune** : Office # 207-210, Second floor, Kamla Arcade, JM Road, Opposite Balgandharva, Shivaji Nagar, Pune - 411005. Tel.: 020-66210449, 9833067872 • **Raipur** : Office No S-13 Second Floor Reheja Tower, Fafadih Chowk, Jail Road, Raipur - 492001. Tel.: 0771-4912611 • **Rajahmundry** : No. 46-23-10/A, Tirumala Arcade, 2nd floor, Ganuga Veedhi, Danavaipeta, Rajahmundry, East Godavari Dist, AP - 533103. Tel.: 0883-2434468 • **Rajkot** : 302 Metro Plaza, Near Moti Tanki Chowk, Rajkot, Gujarat - 360001. Tel.: 9081903025 • **Ranchi** : Room No 307, 3rd Floor, Commerce Tower, Beside Mahabir Tower, Ranchi - 834001. Tel.: 0651-2331320 • **Rohtak** : Shop No 14, Ground Floor, Delhi Road, Rohtak - 124001. Tel.: 7518801844 • **Rourkela** : 2nd Floor, Main Road, Udit Nagar, Sundargarh, Rourekla - 769012. Tel.: 0661-2500005 • **Saharanpur** : 18 Mission Market, Court Road, Saharanpur - 247001. Tel.: 7518801846 • **Salem** : No.6 NS Complex, Omalur Main Road, Salem 636009 Tel.: 0427-4020300 • **Sambalpur** : First Floor, Shop No. 219, Sahej Plaza, Golebazar, Sambalpur - 768001. Tel.: 0663-2533437 • **Shillong** : Annex Mani Bhawan, Lower Thana Road, Near R K M Lp School, Shillong - 793001. Tel.: 0364 - 2506106 • **Shimla** : 1st Floor, Hills View Complex, Near Tara Hall, Shimla - 171001. Tel.: 7518801849 • **Shimoga** : Jayarama Nilaya, 2nd Corss, Mission Compound, Shimoga 577201. Tel.: 08182 295491 • **Silchar** : N.N. Dutta Road, Chowchakra Complex, Premtala, Silchar - 788001. Tel.: 3842261714 • **Siliguri** : Nanak Complex, 2nd Floor, Sevoke Road, Siliguri - 734001. Tel.: 0353-2522579 • **Surat** : Office no: 516, 5th Floor Empire State building, Near Udhna Darwaja, Ring Road, Surat - 395002. Tel.: 9081903041, 9081903035 • **Thane** : Room No. 302, 3rd Floor, Ganga Prasad, Near RBL Bank Ltd, Ram Maruti Cross Road, Naupada, Thane - West - 400602. Tel.: 022-25303013 • **Tirupati** : H.No:10-13-425, 1st Floor Tilak Road, Opp: Sridevi Complex, Tirupathi -517501. • **Tirunelveli** : 55/18 Jeney Building, 2nd Floor, S N Road, Near Aravind Eye Hospital, Tirunelveli - 627001. Tel.: 0462-4001416 • **Tirupur** : No 669A, Kamaraj Road, Near old collector office, Tirupur - 641604. Tel.: 0421-2214221, 0421-2214319 • **Trichur** : 2nd Floor, Brothers Complex, Naikkanal Junction, Shornur Road, Near Dhanalakshmi Bank H O, Thrissur - 680001. Tel.: 0487-6999987, 9074053268 • **Trichy** : No 23C/1 E V R road, Near Vekkaliamma Kalyana Mandapam, Putthur, Trichy - 620017. Tel.: 0431-4020227 • **Trivandrum** : 2nd Floor, Akshaya Tower, Sasthamangalam, Trivandrum - 695010. Tel.: 0471 - 2725728 • **Udaipur** : Shop No. 202, 2nd Floor business Centre, 1C Madhuvan, Opp G P O Chetak Circle, Udaipur - 313001. Tel.: 0294 2429370 • **Valsad** : 406 Dreamland Arcade, Opp Jade Blue, Tithal Road, Valsad - 396001. Tel.: 02632-258481 • **Vapi** : A-8 First Floor, Solitaire Business Centre, Opp Dcb Bank, Gidc Char Rasta, Silvassa Road, Vapi - 396191. Tel.: 9081903028 • **Varanasi** : D-64/132, 2nd Floor, KA, Mauza, Shivpurwa, Settlement Plot No. 478 Pargana, Dehat Amanat, Mohalla Siga, Varanashi - 221010. Tel.: 7518801855 • **Vashi** : Vashi Plaza, Shop no. 324, C Wing, 1st Floor, Sector 17, Vashi, Navi Mumbai - 400705. Tel.: 022 27802684 • **Vellore** : No 2/19, 1st floor, Vellore city centre, Anna salai, Vellore 632001. Tel.: 0416 4200381 • **Vijayawada** : H No 26-23, 1st Floor, Sundaramma street, Gandhi Nagar, Krishna, Vijayawada - 520010. Tel.: 0866-6604032/39/40 • **Vile Parle** : Shop No. 1, Ground Floor, Dipti Jyothi Co-operative Housing Society, Near MTNL office P M Road, Vile Parle East - 400057. Tel.: 022-26100967 • **Visakhapatnam** : Door No: 48-8-7, Dwaraka Diamond, Ground Floor, Srinagar, Visakhapatnam - 530016. Tel.: 0891-2714125 • **Warangal** : Shop No. 22, Ground Floor, Warangal City Center, 15-1-237, Mulugu Road Junction, Warangal - 506002. Tel.: 0870-2441513

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