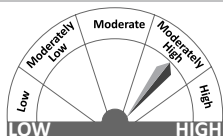


Edelweiss Balanced Advantage Fund

(An open ended dynamic asset allocation fund)

Scheme Information Document (SID)

CONTINUOUS OFFER FOR UNITS AT APPLICABLE NAV BASED PRICES

This product is suitable for investors who are seeking*:	Riskometer
<ul style="list-style-type: none"> to create wealth over long term and prevent capital erosion in medium term investment predominantly in equity and equity related securities including through arbitrage opportunities with balance exposure to debt and money market securities 	
*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.	Investors understand that their principal will be at Moderately High risk

Investor should note that :

The particulars of the Scheme have been prepared in accordance with The Securities and Exchange Board of India (Mutual Funds) Regulations, 1996 (herein after referred to as SEBI (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

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.

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

This Scheme Information Document is dated June 30, 2020.

MUTUAL FUND:

Edelweiss Mutual Fund
 Edelweiss House,
 Off. C.S.T Road, Kalina,
 Mumbai 400 098
www.edelweissmf.com

TRUSTEE:

Edelweiss Trusteeship Company Limited
 (CIN: U67100MH2007PLC173779)
Corporate Office : 801, 802 & 803, 8th Floor, Windsor, Off C.S.T. Road, Kalina, Santacruz (E), Mumbai 400 098

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

SPONSOR:

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

INVESTMENT MANAGER:

Edelweiss Asset Management Limited
 (CIN: U65991MH2007PLC173409)
Corporate Office : 801, 802 & 803, 8th Floor, Windsor, Off C.S.T. Road, Kalina, Santacruz (E), Mumbai 400 098

Registered Office: Edelweiss House,
 Off. C.S.T Road, Kalina, Mumbai - 400 098
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 – 500 008,
 Tel:040-67161500

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Edelweiss Balanced Advantage Fund

HIGHLIGHTS – SUMMARY OF THE SCHEME

Name of the Scheme	Edelweiss Balanced Advantage Fund
Structure	An open ended dynamic asset allocation fund
Investment Objective	<p>The primary objective of the Scheme is to generate capital appreciation with relatively lower volatility over a longer tenure of time. The Scheme will accordingly invest in equities, arbitrage opportunities and derivative strategies on the one hand and debt and money market instruments on the other. The Scheme may also invest in Infrastructure Investment Trusts and Real Estate Investment Trusts.</p> <p>However there is no assurance that the investment objective of the Scheme will be realized.</p>
Plans, Options and Facilities	<p>The Scheme offers two Plans:</p> <ol style="list-style-type: none"> 1. Edelweiss Balanced Advantage Fund - Regular Plan, and 2. Edelweiss Balanced Advantage Fund - Direct Plan <p>Edelweiss Balanced Advantage Fund - Direct Plan is only for investors who purchase/subscribe Units of the Scheme directly with the Fund and is not available for investors who route their investments through a Distributor.</p> <p>The portfolio of the Scheme under these Plans will be common.</p> <p>Each Plan will offer: (i) Growth Option and (ii) Dividend Option. Dividend option offers two choices a) Monthly Dividend Option and b) Quarterly Dividend Option.</p> <p>In case the investor does not clearly specify the choice of Dividend Option at the time of investing, it will be deemed that the investor has opted for the Default Dividend Option; i.e. the Monthly Dividend Option.</p> <p>Dividend Options shall have Reinvestment, Payout & Sweep Facility.</p> <p>If Unit holders have opted for Dividend Payout Option, if the dividend amount payable to such Unit FUND holders (net of tax deducted at source, wherever applicable) is less than or equal to Rs. 250, following treatment shall be applicable with effect from January 22, 2018:</p> <ol style="list-style-type: none"> a) Where the option to payout dividend is available in electronic mode: The dividend amount shall be paid to the Unit holders. However, if the payment through electronic mode is unsuccessful, the AMC shall issue dividend warrant for such amount; and b) Where the option to payout dividend is not available in electronic mode: The dividend shall be mandatorily reinvested in the respective Scheme/Plan by issuing additional Units at the applicable ex-dividend NAV. <p>The AMC reserves the right to introduce further Plans / Options/Facilities as and when deemed fit.</p>
Default Plan/Option/Facility	<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 & the Application will be processed accordingly.</p>



Default Plan:

Investors should indicate the Plan viz. Regular/Direct for which the subscription is made by indicating the choice in the Application Form. In case of valid Applications received without indicating any choice of Plan, the Application will be processed for the Plan 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 are 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.

If the above conditions are not met, the application will be processed under the Regular Plan.

Default Option: Growth Option

If the investor does not clearly specify the choice of Option at the time of investing, it will be deemed that the investor has opted for Growth Option.

Default Facility: Dividend Reinvestment Option

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

If the investor chooses a Plan/Option/Facility in the Application Form but fails to comply with the minimum application/additional application amount/other criteria of the said Plan/Option/Facility, then he will be allotted units under the Default Plan/Option/Facility, provided the required amount/other criteria are fulfilled.



Edelweiss Balanced Advantage Fund

Suitable for	Suitable for investors with a moderate risk appetite seeking to participate in the equity markets.
Minimum Application Amount	Minimum of Rs.5,000/- and in multiples of Re. 1/- thereafter.
Minimum Additional Application Amount	Minimum of Rs.500/- and in multiples of Re. 1/- thereafter.
Minimum Redemption Amount	Rs. 500 and in multiples of Re. 1 thereafter. There will be no minimum redemption criterion for Unit based redemption. The Redemption / Switch-out would be permitted to the extent of credit balance in the Unit holder's account of the Plan(s) / Option(s) of the Scheme(s) (subject to completion of Lock-in period or release of pledge / lien or other encumbrances).
Load	<p>* Entry Load: Not Applicable</p> <p>** Exit Load:</p> <ul style="list-style-type: none"> • 10% of the units allotted shall be redeemed without any Exit Load on or before completion of 365 days from the date of allotment of units. Any redemption in excess of such limit within 365 days from the date of allotment shall be subject to the following Exit Load: <ul style="list-style-type: none"> • If redeemed or switched out on or before completion of 365 days from the date of allotment of units – 1.00% • If redeemed or switched out after completion of 365 days from the date of allotment of units – NIL <p>Redemption of units would be done on First in First out Basis (FIFO).</p> <p>* No entry load will be charged for purchase/additional purchase / switch-in transaction(s) accepted by the Fund. Similarly, no entry load will be charged with respect to applications for registrations under systematic investment plans/ systematic transfer plans accepted by the Fund. Units issued on reinvestment of dividends shall not be subject to entry and exit load. 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 entire exit load (net of Goods & Service Tax), charged, if any, shall be credited to the Scheme. No exit load shall be levied in case of switch of units from Edelweiss Balanced Advantage Fund - Direct Plan to Edelweiss Balanced Advantage Fund – Regular Plan. However, after the switch, exit load under the Scheme prevailing on the date of switch shall apply for subsequent redemptions/switch out from Edelweiss Balanced Advantage Fund. AMC reserves the right to revise the load structure from time to time. Such changes will become effective prospectively from the date such changes are incorporated.</p>



Edelweiss Balanced Advantage Fund

	For details on load structure, please refer section on 'Load Structure'.
Dematerialization (Demat)	<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> <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 on weekly basis on realization of funds.</p>
Transaction Charges	<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>
Purchase/ Redemption Price	Purchase/ Redemption Price will be based on Applicable NAVs, subject to applicable Entry and Exit Loads, if any.
Taxation (as per applicable Tax Laws)	As per the present tax laws, being an equity Scheme, the income distributed by the Scheme is exempt in the hands of Unit holders. Units of the Scheme are not subject to Wealth Tax and Gift Tax. There will also be no tax deduction at source on redemption irrespective of the redemption amount for resident investors as per the current tax laws.
Benchmark Index	<p>CRISIL Hybrid 50+50 Moderate Index</p> <p>The AMC/Trustee reserves the right to change the benchmark for evaluation of the performance of the Scheme from time to time, subject to SEBI Regulations and other prevailing guidelines, if any.</p>
Fund Manager	Equity Portion:



Edelweiss Balanced Advantage Fund

	<p>Fund Manager - Mr. Bhavesh Jain (Managing the Scheme since 7-Aug-13) Co-Fund Manager - Mr. Bharat Lahoti (Managing the Scheme since 18-Sep-17) Debt Portion: Mr. Gautam Kaul (Managing the Scheme since 11-Dec-17)</p>
Risk Factors	For Risk Factors, please refer to para on Risk Factors.
Liquidity	<p>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.</p>
Transparency/NAV disclosure	<p>The NAVs will be calculated and disclosed on every Business Day (Calendar Day for Edelweiss Liquid Fund) by 11.00 p.m. on AMFI website (www.amfiindia.com) and under a separate head on Edelweiss Mutual Fund's website (www.edelweisssmf.com). In case of any delay, the reason for such delay would be reported to AMFI on the next Business Day. If the NAVs are not available before commencement of working hours on the following Business Day due to any reason, the Fund shall issue a press release providing reasons and explaining when the Fund would be able to publish the NAVs.</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 the schemes on its website www.edelweisssmf.com and on the website of AMFI (www.amfiindia.com) 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 scheme portfolio on the AMC's website www.edelweisssmf.com and on the website of AMFI www.amfiindia.com and the modes such as SMS, telephone, email or written request (letter) through which an unitholder can submit a request for a physical or electronic copy of the statement of scheme portfolio. The AMC will provide physical copy of the statement of scheme portfolio without any cost, on specific request received from a unitholder.</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.
- * 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
- * Past performance of the Sponsor/AMC/Mutual Fund does not guarantee future performance of the Scheme.
- * Edelweiss Balanced Advantage Fund is the 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 Mutual 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. Risk Factors Associated with investment in Equity & Equity related instruments:

The value of the Scheme's investments may be affected generally by factors affecting securities markets, such as price and volume volatility in the capital markets, etc. Settlement periods and transfer procedures may restrict the liquidity of the investments made by the Scheme. The Scheme may face Liquidity Risk or Execution Risk or Redemption Risk or the risk of NAV going below par. Further, using Quantitative Analysis Strategy may also result into Market Risk, Modeling Error risk etc. At times, taking benefit of investing in Special Situation may involve certain risk like the promoter may choose not to accept the discovered prices or the Regulatory hurdles may delay any specific corporate action. For details, please refer SAI.

Risks associated with investment in equity instruments using Quantitative Analysis/ Quant Model:

Some of the Risks attached with Quantitative Analysis are:

1. Market Risk: Like any equity fund investments are subject to market risk.
2. Modeling Error: Quant models are subject to price and volume inputs. It is possible that some of these inputs are entered incorrectly. The quant model selected by a fund manager may not perform as tested; such a scenario is entirely possible and would result in a loss.
3. Deviation from theoretical model: A Quant model is theoretical in nature, however at times the market may act unexpectedly resulting in a loss, the quant model cannot account for any such market behavior. The quant model may initiate a sell signal; however the stock may not have adequate liquidity at that moment forcing the fund manager to further drive down the stock price.



Risks related to Special situations:

Special Situations are out of the ordinary situations that companies find themselves in, from time to time. Such situations present an investment opportunity to the Fund Manager who can judge the implications of that opportunity that can unlock value for investors.

Such trades are subject to all risks any equity; however in certain cases the risks can be specific as some are mentioned below:

- The promoter may choose not to accept the discovered prices
- Regulatory hurdles may delay any specific corporate action

2. Risk factors 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 & Settlement Risk:** The Risk of non execution of sale/purchase order due to low volumes is liquidity risk. Different segments of the financial markets have different settlement cycle/periods and such settlement cycle/periods may be impacted by unforeseen circumstances, leading to Settlement 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 debt market.
- * **Prepayment Risk:** The Scheme may receive payment of monthly cashflows earlier than scheduled, which may result in reinvestment risk.
- * **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.

3. Risk factors associated with investment in ADRs/GDRs and Foreign Securities:

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

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



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

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

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

4. Risk factors associated with Derivatives

i) General Risk Factors associated with derivatives: Derivative products are leveraged instruments and can provide disproportionate gains as well as disproportionate losses to the investor. Execution of such strategies depends upon the ability of the fund manager to identify such opportunities. Identification and execution of the strategies to be pursued by the fund manager involve uncertainty and decision of fund manager may not always be profitable. No assurance can be given that the fund manager will be able to identify or execute such strategies.

The risks associated with the use of derivatives are different from or possibly greater than, the risks associated with investing directly in securities and other traditional investments.

Trading in derivatives has the following risks:

- a. An exposure to derivatives in excess of the hedging requirements can lead to losses.
- b. An exposure to derivatives, when used for hedging purpose, can also limit the profits from a genuine investment transaction.
- c. Derivatives carry the risk of adverse changes in the market price.
- d. Illiquidity Risk i.e. risk that a derivative trade may not be executed or reversed quickly enough at a fair price, due to lack of liquidity in the market.

ii) Common risk factors affecting the Arbitrage Strategies followed by this Scheme are as under:

Liquidity Risk: In case of Arbitrage trades, under abnormal circumstances it will be difficult to square off the transaction due to liquidity being poor in the underlying stock, stock futures or options market. However the fund will aim at taking exposure only into liquid stocks/Options where there will be minimal risk to square off the transaction. The fund will ensure this by analyzing historical data of volume and open interest.



Open Position Risk: If the fund is not able to have a net market-neutral position due to any operational reasons, the Scheme at times is exposed to movement in the prices of the underlying. The Scheme will endeavour to cover or square off the positions as soon as possible.

Opportunities Risk: For any arbitrage strategy, where the cost of carry reduces drastically (in a depressed market conditions), there will be less opportunity for fund manager to generate returns that can exceed money market returns. In absence of profitable arbitrage opportunities available in the market, the Scheme may predominantly invest in cash, short term debt and money market securities.

Execution Risk: The prices which are seen on the screen need not be the same at which execution will take place.

Mark to Market Risk: Options arbitrage is a risk free strategy, however there could be a market to market loss that would arise and additional margin may need to be provided for the same.

Basis Risk: In extraordinary circumstances, the Fund Manager may have to unwind positions before the expiry at a basis which maybe higher than the initiation basis to meet redemptions. Premature unwinding of the position might result in the locked-in profits not getting realized.

iii) Risk factor specifically affecting the Index Arbitrage:

Tracking Error Risk: This risk is specific to Index arbitrage. Corporate actions such as demergers might result in the weights of the index stocks to change. This might lead to a tracking error affecting the returns to a certain extent.

iv) Risk factor specifically while using Options (non arbitrage):

The Scheme might buy options to enhance yield. In buying options the profit potential is unlimited, where as the maximum risk is the premium paid to buy the options.

The Fund may use derivatives instruments like equity futures & options, or other derivative instruments as permitted under the Regulations and guidelines. Usage of derivatives will expose the Scheme to liquidity risk, open position risk, and opportunities risk etc. Such risks include the risk of mispricing or improper valuation and the inability of derivatives to correlate perfectly with underlying assets, rates and indices. In case of the derivative strategies, it may not be possible to square off the cash position against the corresponding derivative position at the exact closing price available in the Value Weighted Average Period. Debt derivatives instruments like interest rate swaps, forward rate agreements or other derivative instruments also involve certain risks. For details, please refer SAI.

v) Risks attached with the use of debt derivatives:

Debt derivatives instruments include interest rate swaps, forward rate agreements or other derivative instruments, as permitted under the Regulations and guidelines. Derivatives require the maintenance of adequate controls to monitor the transactions entered into, the ability to assess the risk that a derivative adds to the portfolio and the ability to forecast price or interest rate movements correctly. There is a possibility that loss may be sustained by the portfolio as a result of the failure of another party (usually referred as the "counter party") to comply with the terms of the derivatives contract. Other risk in using derivatives include the risk of mispricing or improper valuation of derivatives and the inability of derivatives to correlate perfectly with underlying assets, rates and indices.



Derivatives like interest rate swaps require the maintenance of adequate controls to monitor the transactions entered into, the ability to assess the risk that the derivative adds to the portfolio and the ability to forecast failure of another party (usually referred to as the “counter party”) to comply with the terms of the derivatives contract. Other risks in using derivatives include the risk of mispricing or improper valuation of derivatives, the credit risk where the danger is that of a counter party failing to honour its commitment, liquidity risk where the danger is that the derivative trade cannot be executed or an existing derivative position may not be reversed, and price risk where the market prices may move in an adverse fashion.

Further, it may be mentioned here that the guidelines issued by Reserve Bank of India from time to time for forward rate agreements and interest rate swaps and other derivative products would be adhered to.

Note:

Derivative products are leveraged instruments and can provide disproportionate gains as well as disproportionate losses to the investor. Execution of such strategies depends upon the ability of the fund manager to identify such opportunities. Identification and execution of the strategies to be pursued by the fund manager involve uncertainty and decision of fund manager may not always be profitable. No assurance can be given that the fund manager will be able to identify or execute such strategies.

The risks associated with the use of derivatives are different from or possibly greater than, the risks associated with investing directly in securities and other traditional investments.

The success of the cash futures arbitrage strategy under the Scheme will depend on the ability of the fund manager to identify opportunities due to various price differentials in the cash and derivative market. No assurance can be given that Fund Manager will be able to locate investment opportunities or to correctly exploit price discrepancies in the capital markets. The frequency of trades may result into high portfolio turnover and consequently will lead to high transaction cost.

5. Risk Associated with Securitized Debt:

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

6. Risks Associated With Stock Lending & Short Selling:

i) Risks Associated With Stock Lending

The risks in lending portfolio securities, as with other extensions of credit, consist of the failure of another party, in this case the approved intermediary, to comply with the terms of agreement

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



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

ii) Risks associated with short selling:

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

7. Risk Factors Associated with Investments in REITs and InvITS:

- **Market Risk:** REITs and InvITs are volatile and prone to price fluctuations on a daily basis owing to market movements. Investors may note that AMC/Fund Manager's investment decisions may not always be profitable, as actual market movements may be at variance with the anticipated trends. The NAV of the Scheme is vulnerable to movements in the prices of securities invested by the scheme, due to various market related factors like changes in the general market conditions, factors and forces affecting capital market, level of interest rates, trading volumes, settlement periods and transfer procedures.
- **Liquidity Risk:** As the liquidity of the investments made by the Scheme(s) could, at times, be restricted by trading volumes and settlement periods, the time taken by the Mutual Fund for liquidating the investments in the scheme may be high in the event of immediate redemption requirement. Investment in such securities may lead to increase in the scheme portfolio risk.
- **Reinvestment Risk:** Investments in REITs & InvITs may carry reinvestment risk as there could be repatriation of funds by the Trusts in form of buyback of units or dividend pay-outs, etc. Consequently, the proceeds may get invested in assets providing lower returns.

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

8. Risk factors associated with Repo transactions in Corporate Debt:

• Lending transactions:

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

• Borrowing transactions:

In the event of the scheme being unable to pay back the money to the counterparty as contracted, the counter party may dispose of the assets (as they have sufficient margin). This risk is normally mitigated by better cash flow planning to take care of such repayments. Further, there is also a



Credit Risk that the Counterparty may fail to return the security or Interest received on due date. It is endeavoured to mitigate the risk by following an appropriate counterparty selection process, which include their credit profile evaluation.

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. 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 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 an amount 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 Sponsors, entities managed or sponsored by the affiliates or associates of the Sponsors, Funds managed/ advised by the Sponsors/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 endeavour that excessive holding of Units in the Scheme



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

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 AND ABBREVIATIONS

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

Applicable NAV	The Net Asset Value (NAV) applicable for purchases or redemptions or switches, 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.
AMC or Investment Manager or EAML	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.
Absolute Return	The absolute return or simple return is a measure of the gain or loss on an investment portfolio, typically expressed as a percentage of invested capital. (For Example: if there has been a 5% increase in the price of Tata Steel stock over the past year, then the holders of Tata Steel have achieved an absolute return of 5% over the past year.)
Arbitrage	Attempting to profit by exploiting price differences of identical or similar financial instruments, on different markets or in different forms.
Business Day	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 the Bombay Stock Exchange and /or National Stock Exchange are closed or, (d) a day which is a public and/or bank holiday at any ISC of the Mutual Fund or its Registrar 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, 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. All applications received on non-business days will be processed on the next business day at Applicable NAV. The AMC reserves the right to declare any day as Business Day or otherwise at any or all ISCs of the Mutual Fund or its Registrar.
CCIL	Clearing Corporation of India Limited
Credit Risk	Risk of default in payment of principal or interest or both.
Consolidated Account	Consolidated Account Statement/CAS sent by the AMC/Registrar and



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Statement/CAS	<p>Transfer Agent is a statement containing details relating to all the transactions across all Mutual Funds viz. purchase, redemption, switch, dividend payout, dividend reinvestment, systematic investment plan, systematic withdrawal plan, systematic transfer plan and bonus transactions, etc.</p> <p>CAS sent by Depositories is a statement containing details relating to all financial transactions made by an investor across all mutual funds viz. purchase, redemption, switch, dividend payout, dividend reinvestment, systematic investment plan, systematic withdrawal plan, systematic transfer plan, bonus, etc. (including transaction charges paid to the distributor) and transactions in dematerialised securities across demat accounts of the investor.</p>
COTM	Common One Time Mandate
Custodian	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.
Cut off Time/ Business Hours	In respect of subscriptions and redemptions received by the Scheme, it means the outer limit of timings within a particular day/ Business day, which are relevant for determination of the NAV/ related prices that is to be applied for a transaction.
Day	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.
Debt Instruments	Government securities, corporate debentures, bonds, promissory notes, money market instruments, pass-through obligations, asset backed securities/securitised debt and other possible similar securities.
Depository	Depository as defined in the Depositories Act, 1996 (22 of 1996).
Depository Participant or DP	'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.
Derivatives	A financial instrument, traded on or off an exchange, the price of which is directly dependent upon (i.e., "derived from") the value of one or more underlying securities, equity indices, debt instruments, commodities, other derivative instruments, or any agreed upon pricing index or arrangement (e.g., the movement over time of the Consumer Price Index or freight rates) etc. is known as a derivative. Derivatives involve the trading of rights or obligations based on the underlying product, but do not directly transfer property.
Dividend	Income distributed by the Mutual Fund on the Units.
Electronic Fund Transfer/ EFT	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.
Expiry Day	Expiry Day is the settlement day for derivatives segment in the



Edelweiss Balanced Advantage Fund

		relevant Stock Exchange (which is currently last Thursday of the month or any day which is declared as the settlement day for Derivatives segment in case of NSE.)
Equity instruments	related	Equity related instruments would include convertible bonds, convertible debentures, convertible preference shares, warrants carrying the right to obtain equity shares, equity derivatives and any other similar instrument.
Floating Instruments	Rate	Floating rate instruments are debt / money market instruments that have a variable coupon, equal to a reference rate e.g. MIBOR (Mumbai Interbank Offered Rate) or any other rate, plus a spread. The spread is a rate that remains constant. The frequency of coupon payments as well as reset may differ among such various instruments. At the beginning of each coupon period, the coupon is calculated by taking the fixing of the reference rate for that day and adding the spread.
Foreign Institutional Investor or FII		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.
Gilt or Government Securities		Under the Government Securities Act 2006, "Government security" means a security created and issued by the Government for the purpose of raising a public loan or for any other purpose as may be notified by the Government in the Official Gazette and having one of the forms mentioned in section 3 of the said Act, as amended or re-enacted from time to time.
Investor Service Centre / ISC		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 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 www.edelweisssmf.com .
Load		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.
Money Instruments	Market	Money Market Instruments as defined in Securities and Exchange Board of India (Mutual Funds) Regulations, 1996 as amended from time to time. Generally, Money market instruments includes commercial papers, commercial bills, treasury bills, Government securities having an unexpired maturity up to one year, call or notice money, certificates of deposit, usance bills, and any other like instruments as specified by the Reserve Bank of India from time to time;
Mutual Fund or The Fund		Edelweiss Mutual Fund, a trust set up under the provisions of the Indian Trusts Act, 1882 and registered as a Mutual Fund with SEBI bearing SEBI Registration No. MF/057/08/02 dated April 30, 2008.
NAV		Net Asset Value of the Units of the Scheme calculated in the manner



Edelweiss Balanced Advantage Fund

	provided in this Document and in conformity with the SEBI Regulations as prescribed from time to time.
Official Points of Acceptance	Places, as specified by AMC from time to time where application for subscription / redemption / switch will be accepted on ongoing basis.
Ongoing Offer	Offer of Units under the Scheme when it becomes open ended after the closure of the New Fund Offer Period.
Ongoing Offer Period	The period during which the Ongoing Offer for subscription to the Units of the Scheme is made & not suspended.
Portfolio	The portfolio of the Scheme of Edelweiss Mutual Fund would include all Permissible Investments and cash.
Permissible Investments or Investments	Collective or group investments made on account of the Unit holders in accordance with the SEBI Regulations.
Quant/Quantitative Analysis/ Quant Model	Quant is an investment strategy, a business or financial analysis technique that seeks to understand behavior by selecting securities that are researched and back tested to meet investor's objectives with higher transparency determined by rules-based quantitative analysis. In such techniques there is a computer-based model to determine whether an investment is attractive or not. The final decision to buy or sell is made by the model. However, there is a middle ground where the fund manager will use human judgment in addition to a quantitative model.
Reserve Bank of India or RBI	Reserve Bank of India established under the Reserve Bank of India Act, 1934.
Registrar and Transfer Agent / Registrar	KFin Technologies Private Limited ("Karvy"), appointed as the Registrar and Transfer Agent for the Scheme, or any other registrar that may be appointed by the AMC.
Repo/Reverse Repo	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.
Scheme	Edelweiss Balanced Advantage Fund, an open ended dynamic asset allocation fund provided in this Scheme Information Document.
Scheme Information Document / SID / Document	This document issued by Edelweiss Mutual Fund offering Units of the Scheme for Subscription.
SEBI Regulations or Regulations or SEBI (MF) Regulations	Securities and Exchange Board of India (Mutual Funds) Regulations, 1996, as amended from time to time, including its Circulars, Notification & Guidelines.
Securities	As defined in 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 Call Deposit, 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.
Special Situations	Special situations are out of the ordinary situations that companies



Edelweiss Balanced Advantage Fund

	find themselves in, from time to time. Such situations present an investment opportunity to the Fund Manager who can judge the implications of that opportunity that can unlock value for investors.
Statement of Additional Information/ SAI	The document issued by the Mutual Fund containing details of the Mutual Fund, its constitution, and other tax, legal and general information legally forming a part of the SID.
Stock Lending	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.
Tri-Party Repo	Tri-party Repo arrangement has been introduced by CCIL in place of CBLO
Trustee / Trustee Company / ETCL	Edelweiss Trusteeship Company Limited, a company incorporated under the Companies Act, 1956 and appointed as the Trustee to Edelweiss Mutual Fund
Unit	The interest of an investor, which consists of one undivided share in the net assets of the Scheme.
Unit holder	A person holding Units of a Scheme of a Mutual Fund under this Scheme Information Document.
Volatility	The relative rate at which the price of a security moves up and down. Volatility is found by calculating the annualized standard deviation of daily change in price. If the price of a stock moves up and down rapidly over short time periods, it has high volatility. If the price almost never changes, it has low volatility.

Abbreviations:

AMC	Edelweiss Asset Management Limited	PAN	Permanent Account Number
ADR	American Depository Receipts	AMFI	Association of Mutual Funds in India
GDR	Global Depository Receipts	RTGS	Real Time Gross Settlement
EMF	Edelweiss Mutual Fund	SEBI or the Board	The Securities and Exchange Board of India established under the SEBI Act, 1992
KYC	Know Your Client	SEBI Act	The Securities and Exchange Board of India Act, 1992
NACH	National Automated Clearing House		
NFO	New Fund Offer	SIP	Systematic Investment Plan
NRI	Non Resident Indian	STP	Systematic Transfer Plan
NEFT	National Electronic Fund Transfer Service	SWP	Systematic Withdrawal Plan
GOI	Government of India	I.T. Act	The Income Tax Act, 1961 as amended from time to time.
SPVs	Special Purpose Vehicles approved by the appropriate authority.	OIS	Overnight Indexed Swap
NSE	National Stock Exchange	MIBOR	Mumbai Interbank Offered Rate



FIMM DA	Fixed Income Money Market & Derivatives Dealers Association	SID	Scheme Information Document
SAI	Statement of Additional Information	ISC	Investor Service Centre
PEKR N	PAN Exempt KYC Reference Number		

Some of the common terms used in Derivatives are discussed as under:

Put	An option contract giving the owner the right, but not the obligation, to sell a specified amount of an underlying asset at a set price within a specified time. The buyer of a put option estimates that the underlying asset will drop below the exercise price before the expiration date.								
Call	An option contract that gives an investor the right (but not the obligation) to buy a specified amount of an underlying asset at a set price within a specified time. The buyer of a call option estimates that the underlying asset will increase above the exercise price before the expiration date.								
Long	To buy								
Short	To sell								
In the money	An option with intrinsic value and one which would, therefore, be profitable for the holder to exercise, meaning a call option whose strike price is below the current price of the underlying instrument in the cash market, or a put whose strike price is above the underlying market.								
At the money	An option with a strike price equal to the current market price of the underlying cash or futures contract								
Out of money	An option with no intrinsic value and one which would not be profitable for the holder to exercise, meaning a call option whose strike price is above the current price of the underlying instrument in the cash market, or a put whose strike price is below the underlying market								
Option	A financial derivative that represents a contract sold by one party (option writer) to another party (option holder). The contract offers the buyer the right, but not the obligation, to buy (call) or sell (put) a security or other financial asset at an agreed-upon price (the strike price) during a certain period of time or on a specific date (Exercise date).								
Future	A contractual agreement to buy or sell a particular financial instrument at a pre-determined price in the future. Futures contracts detail the quality and quantity of the underlying asset; they are standardized to facilitate trading on an exchange.								
Arbitrage	Attempting to profit by exploiting price differences of identical or similar financial instruments, on different markets or in different forms.								
Exposure/Gross exposure in case of derivative positions	<p>Exposure is the maximum possible loss that may occur on a position. However, certain derivative positions may theoretically have unlimited possible loss. Exposure in derivative positions shall be computed as follows:</p> <table border="1"> <thead> <tr> <th>Position</th><th>Exposure</th></tr> </thead> <tbody> <tr> <td>Long Future</td><td>Futures Price * Lot Size * Number of Contracts</td></tr> <tr> <td>Short Future</td><td>Futures Price * Lot Size * Number of Contracts</td></tr> <tr> <td>Option bought</td><td>Option Premium Paid * Lot Size * Number of Contracts.</td></tr> </tbody> </table>	Position	Exposure	Long Future	Futures Price * Lot Size * Number of Contracts	Short Future	Futures Price * Lot Size * Number of Contracts	Option bought	Option Premium Paid * Lot Size * Number of Contracts.
Position	Exposure								
Long Future	Futures Price * Lot Size * Number of Contracts								
Short Future	Futures Price * Lot Size * Number of Contracts								
Option bought	Option Premium Paid * Lot Size * Number of Contracts.								



Edelweiss Balanced Advantage Fund

	<p>In determining the exposure/ position in derivatives as a percentage to net assets, hedging positions shall not be considered.</p> <p>Gross exposure means sum of all long and short positions in derivatives excluding reversal of positions.</p> <p>For further details, please refer section on 'Investments Limitations and Restrictions in Derivatives'.</p>
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Interpretation:

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

- (a) Words denoting any gender shall include all genders.
- (b) Words used in singular would include plural form and vice-versa.
- (c) A reference to a thing includes a part of that thing.
- (d) 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.
- (e) Clause headings are for ease of reference only and shall not affect the construction or interpretation of this Document.

- (f) Words and expressions used herein but not defined shall have the meaning specified in the Companies Act, 1956, 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, was submitted to SEBI on August 8, 2008 along with the SID of the Scheme for its approval.

A Due Diligence Certificate, on the following lines, has once again been submitted to SEBI:

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 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.
- * All 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.

Sign : Sd/-

Place: Mumbai
Date: June 30, 2020

Name: Radhika Gupta
Designation: Chief Executive Officer



II. INFORMATION ABOUT THE SCHEME

A. NAME & TYPE OF SCHEME

Edelweiss Balanced Advantage Fund is an open ended dynamic asset allocation fund. The Scheme is an equity-oriented Scheme. Investors in the Scheme are not being offered any guaranteed /assured returns.

B. INVESTMENT OBJECTIVE

The primary objective of the Scheme is to generate capital appreciation with relatively lower volatility over a longer tenure of time. The Scheme will accordingly invest in equities, arbitrage opportunities and derivative strategies on the one hand and debt and money market instruments on the other. The Scheme may also invest in Infrastructure Investment Trusts and Real Estate Investment Trusts.

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 para on “Where will the Scheme Invest”.

The absolute return or simple return is a measure of the gain or loss on an investment portfolio, typically expressed as a percentage of invested capital. Absolute return differs from relative return because it is concerned with the return of the asset being looked at and does not compare it to any other measure. Absolute return strategies endeavor to produce a positive investment return regardless of the directions of financial market while relative strategy funds like index tracking funds try to beat the index they are tracking. Rather than aiming for high short-term gains, Absolute Returns target on-going positive returns with low volatility over a longer tenure of time.

For example, if there has been a 5% increase in the price of Tata Steel stock over the past year, then the holders of Tata Steel have achieved an absolute return of 5% over the past year.

Volatility most frequently refers to the standard deviation of the change in value of a financial instrument with a specific time horizon. It is often used to quantify the risk of the instrument over that time period. Volatility is typically expressed in annualized terms. Here, the standard deviation is often used by investors to measure the risk of a stock or a stock portfolio. The basic idea is that the standard deviation is a measure of volatility i.e. the more a stock's returns vary from the stock's average return, the more volatile the stock. If the price of a stock moves up and down rapidly over short time periods, it has high volatility. If the price almost never changes, it has low volatility.

C. ASSET ALLOCATION AND INVESTMENT PATTERN

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

Instruments	Indicative allocation (% of total assets)		Risk Profile
	Min.	Max.	
Equity, Equity related instruments & Derivatives*	65%	100%	Medium to High
Units of InvITs/REITs	0	10	Medium to High
Debt and Money Market Instruments including Securitized Debts	0%	35%	Low to Medium



*The Scheme can take derivative exposure up to 50% of the net assets of the Scheme. Further, depending on the market conditions and discretion of the Fund Manager the Scheme can bring down the Net Equity exposure up to a minimum of 30% of the portfolio value. Net Equity exposure means exposure to equity shares alone without a corresponding equity derivative exposure.

- The investments in securitised papers including Pass through Certificates (PTCs) may be made upto 35% of the net assets of the Scheme.
- The Scheme may invest in units of Infrastructure Investment Trusts and Real Estate Investment Trusts. Not more than 10% of the net assets of the Scheme will be invested in InvITs and REITs and not more than 5% of the net assets of the Scheme will be invested in InvITs and REITs of any single issuer.
- The cumulative gross exposure through equity, debt, derivative positions, repo in corporate debt securities, REITs and InvITs 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 total exposure related to option premium paid will not exceed 20% of the net assets of the Scheme.
- The Scheme may enter into plain vanilla interest rate swaps for hedging purposes. Exposure to a single counterparty in such transactions will not exceed 10% of the net assets of the Scheme.
- The Scheme may engage in Stock Lending. Not more than 20% of the net assets of the Scheme can generally be deployed in stock lending and not more than 5% of the net assets of the Scheme will be deployed in Stock lending to any single counterparty.
- The Scheme may invest in Foreign Securities upto 35% of the Permissible Investments of net assets of the Scheme.
 - The Scheme may take exposure to Repo of Corporate Debt Securities up to the extent permitted by the Regulations (currently up to 10% of total assets, subject to change in line with the regulations from time to time). The cumulative gross exposure through shares in debt, and money market instruments along with repo transactions in corporate debt securities shall not exceed 100% of the net assets of the Scheme.

While it is the intention of the Scheme to maintain the maximum/minimum exposure provided in the table above, there may be instances when these percentages may be exceeded on short term defensive considerations. Typically, this may occur while the corpus of the Scheme is small thereby causing diversification issues or there exist no suitable equity and/or equity related opportunities / arbitrage/ derivative opportunities in the market or due to unusual / unforeseen conditions, such rebalancing is not in the interest of unitholders. Unusual conditions include, but are not limited to, extreme volatility of the stock market, fixed income and money markets, natural calamities, communication breakdowns, internal system breakdowns, strikes, bandhs, riots or other situations.

The Scheme will rebalance the portfolio within 30 days. Further, at all times, the AMC shall endeavour to ensure that the Portfolio would adhere to the overall Investment objective of the Scheme.

For the purpose of achieving the investment objective, the Scheme will invest in arbitrage opportunities and in debt and money market instruments on the one hand and in pure equity investments and equity derivative strategies on the other. The Fund Manager will deploy a combination of strategies described in the Section on Investment Strategies to achieve the investment objective of the Scheme. Investments will be made using the arbitrage opportunities and



in debt and money market instruments and the residual will be a combination of special situations, other derivative strategies and use of quantitative models.

Change In Asset Allocation:

The Scheme proposes to allocate assets in arbitrage opportunities and in debt and money market instruments on the one hand and in pure equity investments and equity derivative strategies on the other, based upon the market view. This allocation shall be steadily monitored and as and when the market movements demand, a switch would be made to protect its objective of giving absolute returns with low volatility. The Scheme may even invest its entire corpus in debt and money market securities. Therefore, 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.

Subject to the Regulations, the asset allocation pattern indicated above may change from time to time, keeping in view market conditions, market opportunities, applicable regulations and political and economic factors. It must be clearly understood that the percentages stated above can vary substantially depending upon the perception of the Fund Manager, the intention being at all times to seek to protect the interests of the Unit holders. Such changes in the investment pattern will be for short term and defensive considerations. 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.

D. WHERE WILL THE SCHEME INVEST?

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

1. Investment in Equity securities: The Scheme will invest in Equity and Equity related instruments include convertible debentures, equity warrants, convertible preference shares, equity derivatives etc.

2. Derivatives: The Scheme may invest in Derivative Instruments as per SEBI guidelines. Derivative products are specialized instruments that require investment techniques and risk analysis different from those associated with stocks and bonds. The use of a derivative requires an understanding not only of the underlying instrument but also of the derivative itself. The Scheme may invest in the following Equity Derivative Instruments like:

Futures: A futures contract is an agreement between the buyer and the seller for the purchase and sale of a particular asset at a specific price on a specific future date. The price at which the underlying asset would change hands in the future is agreed upon at the time of entering into the contract. The actual purchase or sale of the underlying asset involving payment of cash and delivery of the instrument does not take place until the contracted date of delivery. A futures contract involves an obligation on both the parties to fulfill the terms of the contract. Currently, futures contracts have a maximum expiration cycle of 3-months. A futures contract on the stock market index gives its owner the right and obligation to buy or sell the portfolio of stocks characterized by the index. Stock index futures are cash settled; there is no delivery of the underlying stocks.

Options: An option is a contract which provides the buyer of the option (also called the holder) the right, without the obligation, to buy or sell a specified asset at an agreed price on or upto a particular date. For acquiring this right the buyer has to pay a premium to the seller. The seller on the other



hand has the obligation to buy or sell that specified asset at the agreed price. The premium is determined considering number of factors such as the underlying asset's market price, the number of days to expiration, strike price of the option, the volatility of the underlying asset and the risk less rate of return. The strike price, the expiration date and the market lots are specified by the exchanges. An option contract may be of two kinds, viz., a call option or a put option. An option that provides the buyer the right to buy is a call option. The buyer of the call option (known as the holder of the option) can call upon the seller of the option (known as writer of the option) and buy from him the underlying asset at the agreed price at any time on or before the expiry date of the option. The seller of the option has to fulfill the obligation on exercise of the option. The right to sell is called a put option. Here, the buyer of the option can exercise his right to sell the underlying asset to the seller of the option at the agreed price. Options are of two types: European and American. In a European option, the holder of the option can only exercise his right on the date of expiration. In an American option, he can exercise this right anytime between the purchase date and the expiration date.

The Scheme may also use Debt derivative instruments like Interest rate swaps, Forward rate agreements or such other debt derivative instruments as may be introduced from time to time. An interest rate swap (IRS) is a financial contract between two parties exchanging a stream of interest payments for a notional principal amount on multiple occasions during a specified period. Typically, one party receives a pre-determined fixed rate of interest while the other party, receives a floating rate, which is linked to a mutually agreed benchmark with provision for mutually agreed periodic resets. And a Forward Rate Agreement (FRA) is basically a forward starting IRS. It is an agreement between two parties to pay or receive the difference between an agreed fixed rate (the FRA rate) and the interest rate (reference rate) prevailing on a stipulated future date, based on a notional principal amount for an agreed period. The only cash flow is the difference between the FRA rate and the reference rate. As is the case with IRS, the notional amounts are not exchanged in FRA. To hedge & balance the portfolio, derivative instruments like interest rate swaps & forward rate agreements would be used to create synthetic fixed rate bonds/ floating rate bonds. We wish to submit that, creation of synthetic fixed rate bonds/floating rate bonds is a hedging and portfolio rebalancing technique. An example is stated below to explain the said proposition.

Swaps can be used to create synthetic fixed rate instruments. Let us take an example of a 1 Yr floating rate bond with a spread of 50 bps (basis points) over a benchmark say, Overnight MIBOR. Ordinarily, this fetches the investor a yield of the benchmark (which is floating) plus 50 bps on an annualized basis. However, by receiving 1 yr fixed rate on the swap side, what happens is that the bond gets converted into a fixed rate bond. Let us assume that the 1 yr swap on the same benchmark is received for the same principal amount at the rate of 8.00%.

Step A: Investor receives Overnight MIBOR + 50 bps on the Floating Rate Bond

Step B: Investor enters into a 1 year OIS transaction – Investor receives fixed rate of 8% & Investor pays floating rate i.e., Overnight MIBOR

Net impact for the investor: (MIBOR + 50 bps) + 8% - MIBOR

$$= 8.00\% + 50 \text{ bps}$$

$$= 8.50\% \text{ (Fixed)}$$

Thus through the swap, the floating rate bond gets converted 'synthetically' into a fixed rate bond.



Investors should note that Derivatives products carry credit risk (risk of default by counterparty), market risk (due to market movements) and liquidity risk (due to lack of liquidity in derivatives). For details please refer to "Risk factors".

3. Foreign Securities

In accordance with series of SEBI circulars SEBI/IMD/CIR No. 7/104753/07 dated September 26, 2007 and SEBI/IMD/CIR No.2/122577/08 dated April 8, 2008, the following conditions shall apply to the Scheme's participation in the overseas investments. Please note that the investment restrictions applicable to the Scheme's participation in overseas investments will be as prescribed or varied by SEBI or by the Trustees (subject to SEBI requirements) from time to time. The regulations pertaining to investment in ADRs/GDRs/Foreign Securities and Overseas ETFs by Mutual Funds are currently as under:

- * The aggregate ceiling for overseas investments are now been enhanced from US \$ 5 billion to US \$7 billion as per the Circular SEBI/IMD/CIR No. 2/122577/08 dated April 8 2008.
- * Within the overall limit of US \$ 7 billion, Mutual Funds can make overseas investments subject to a maximum of US \$300 million per Mutual Fund. The permissible investments Mutual Funds can invest in:
 1. ADRs/ GDRs issued by Indian or foreign companies
 2. Equity of overseas companies listed on recognized stock exchanges overseas
 3. Initial and follow on public offerings for listing at recognized stock exchanges overseas
 4. Foreign debt securities in the countries with fully convertible currencies, short term as well as long term debt instruments with rating not below investment grade by accredited/registered credit rating agencies
 5. Money market instruments rated not below investment grade
 6. Repos in the form of investment, where the counterparty is rated not below investment grade; repos should not however, involve any borrowing of funds by Mutual Funds
 7. Government securities where the countries are rated not below investment grade
 8. Derivatives traded on recognized stock exchanges overseas only for hedging and portfolio rebalancing
 9. Short term deposits with banks overseas where the issuer is rated not below investment grade
 10. Units/securities issued by overseas Mutual Funds or unit trusts registered with overseas regulators and investing in (a) aforesaid securities, (b) Real Estate Investment Trusts (REITs) listed in recognized stock exchanges overseas or (c) unlisted overseas securities (not exceeding 10% of the net assets).
 11. The Limits for Investment in Overseas Exchange Traded Funds (ETFs): The overall ceiling for investment in overseas ETFs that invest in securities is US \$1 billion subject to a maximum of US \$ 50 million per Mutual Fund.

The Regulatory restriction on the investments in Mutual Fund units upto 5% of net assets of the Fund and prohibiting charging of fees, shall not be applicable to investments in Mutual Funds in foreign countries made in accordance with SEBI Guidelines. However, the management fees and other expenses charged by the Mutual Fund in foreign countries along with the management fee and recurring expenses charged to the domestic Mutual Fund Scheme shall not exceed the total limits on expenses as prescribed under Regulation 52(6). Where the Scheme is investing only a part of the net assets in the foreign Mutual Fund(s), the same principle shall be applicable for that part of



investment. The overseas securities markets offer new investment and portfolio diversification opportunities by enabling investments in the overseas markets. However, such investments also entail additional risks. Such investment opportunities may be pursued by the Mutual Fund provided they are considered appropriate in terms of the overall investment objectives of the Scheme. The Scheme may then, appoint a Dedicated Fund Manager to manage the Overseas Investments & if necessary, seek applicable permission from SEBI and RBI to invest abroad in accordance with the investment objectives of the Scheme and in accordance with any guidelines issued by SEBI/RBI from time to time. These investments shall be made subject to any/all approvals, conditions thereof as may be stipulated by SEBI/RBI and provided such investments do not result in expenses to the Scheme in excess of the ceiling, if any, on expenses prescribed by SEBI for offshore investment, and if no such ceiling is prescribed by SEBI, the expenses to the Scheme shall be limited to the level which, in the opinion of the Trustee, is reasonable and consistent with costs and expenses attendant to international investing. The Scheme may, where necessary, appoint other specialized agencies and service providers associated with such investments such as advisors, custodian/sub-custodians, brokers, etc., of adequate expertise, in order to enable the AMC to administer such investments. The appointment of such intermediaries shall be in accordance with the applicable requirements of SEBI and within the permissible ceilings of expenses. The fees and expenses would illustratively include, besides custody fees and costs, fees of appointed overseas advisors, transaction costs and overseas regulatory costs.

4. Investment in Debt securities:

* **Commercial Paper (CP)** is an unsecured negotiable money market instrument issued in the form of a promissory note. CP's are issued by corporates as an alternative source of working capital finance. They are issued at a discount to face value, as may be determined mutually by the issuer & investor. CP is traded in secondary market and can be freely bought and sold before maturity.

* **Certificates of Deposit (CD)** is a negotiable money market instrument issued by scheduled commercial banks and select all-India Financial Institutions (FIs) that have been permitted by RBI to raise short-term resources. The maturity period of CDs issued by the banks is between 7 days and one year. FIs can issue CDs for a period not less than 1 year and not exceeding 3 years from the date of issue. CDs also are issued at a discount to face value and can be traded in secondary market akin to CPs.

* **Government Securities** The Scheme intends to invest its assets in securities of Government of India and /or State Government to the extent of SEBI prescribed limits, if any. Such securities may be:

- i. Supported by the ability to borrow from the Treasury or
- ii. Supported by Sovereign guarantee or the State Government or
- iii. Supported by Government of India / State Government in some other way.

The above will depend upon the nature of securities invested.

Central Government Securities are a sovereign debt obligation of the Government of India with zero-risk of default and are issued on its behalf by the RBI. They form a part of the Government's annual borrowing program, and are used to fund the fiscal deficit along with other short and long-term fund requirements.

Central Government Securities are normally fixed interest securities where the interest is paid semi-annually. Different types of Central Government Securities are the fixed interest securities, fixed interest security with put/call option, fixed interest security where the subscription amount is paid in



installments, fixed interest security where the maturity amount is received in installments, floating rate bond, capital-indexed bond and zero-coupon bonds.

State government securities are issued by the respective State governments in co-ordination with the RBI. State Government Securities are fixed interest securities where the interest is paid semi-annually.

* **Treasury Bills (T-Bills)** are issued by the Government of India to meet their short-term borrowing requirement. Presently, T-Bills are issued for original maturities of 91 days, 182 days and 364 days. T-Bills are issued at a discount to their face value and redeemed at par.

* **Fixed Deposits** are deposits with Banks for a fixed term at a rate which is determined by various factors such as the term, the amount etc. Pending deployment as per investment objective, the money under the Scheme may be invested in short-term deposits of Scheduled Commercial Banks.

* **Tri-party Repo arrangement** has been introduced by CCIL in place of CBLO.

* **Repo (Repurchase agreement)** A Repo or Reverse Repo is a transaction in which two parties agree to sell and repurchase the same security. Under such an agreement the seller sells specified securities with an agreement to repurchase the same at a mutually decided future date and price. Similarly, the buyer purchases the securities with an agreement to resell the same to the seller on an agreed date at a predetermined price. The transaction results in collateralized borrowing or lending of funds.

Such a transaction is called a Repo when viewed from the perspective of the seller of the securities and borrower of funds and Reverse Repo when viewed from the perspective of the buyer of the securities and lender of funds. The eligible securities for a repo/reverse repo transaction in the Indian financial markets at present are Government Securities, State Government Securities and Treasury Bills.

The Scheme may enter into Reverse Repo, hedging or such other transactions as may be allowed to Mutual Funds from time to time.

* **Non Convertible Debentures** as well as **Bonds** are securities issued by Public Sector Enterprises, Public Sector Banks, All India Financial Institutions, Private Sector Companies etc for their normal business activities, which may be secured or unsecured against assets of the company. This is one of the sources of financing for corporates which may be in the nature of short term or long term depending on the requirement of the entity. They are priced at a spread over the corresponding government security depending on the level of perceived risk. Different types of securities are fixed interest securities with or without put/call option, fixed interest security where the maturity amount is received in installments, floating rate bonds, zero-coupon bonds (bonds with no intervening interest cash flows)etc.

Frequency of interest payments could be annual/semi-annual/quarterly/monthly or zero coupon bonds etc depending on each issue.

* **Floating rate debt instruments** are debt instruments issued by Central / State governments, Corporates, PSUs, etc. with interest rates that are reset periodically. The periodicity of interest reset could be daily, monthly, quarterly, half yearly, and annually or any other periodicity that may be mutually agreed between the issuer and the Fund.

* **‘When, as and if issued’ ‘Security’** The Fund Manager will have the flexibility to invest the debt component into floating rate debt securities in order to reduce the impact of rising interest rates in the economy. Short term debt considerations for this Scheme includes maintaining an adequate float to meet anticipated levels of redemptions, expenses, and other liquidity needs.



Further, SEBI has on April 16, 2008 in principle allowed Mutual Funds to undertake 'When Issued (WI)' transactions in Central Government securities, at par with other market participants. Transactions in a security on a 'When Issued' basis shall be undertaken in the following manner.

- 'WI' transactions can be undertaken in the case of securities that are being reissued as well as newly issued, on a selective basis.
- 'WI' transactions would commence on the issue notification date and it would cease on the working day immediately preceding the date of issue.
- All 'WI' transactions for all trade dates will be contracted for settlement on the date of issue.
- At the time of settlement on the date of issue, trades in the 'WI' security will be netted off with trades in the existing security, in the case of reissued securities.
- 'WI' originating transactions may be undertaken only on NDS-OM. However, undertaking the cover leg of the 'WI' transactions is permitted even outside the NDS-OM platform, i.e., through telephone market.
- The Transaction should be guaranteed by an approved Central counterparty namely clearing Corporation of India Limited (CCIL).
- Only PDs can take a short position in the 'WI' market. In other words, non-PD entities can sell the 'WI' security to any counterparty only if they have a preceding purchase contract for equivalent or higher amount.
- Open Positions in the 'WI' market are subject to the following limits:

Category	Reissued security	Newly issued security
Non-PDs	Long Position, not exceeding 5 per cent of the notified amount.	Long Position, not exceeding 5 per cent of the notified amount.

For details on definition & risk associated with investment in the above security, please refer SAI.

* **Securitised Assets:**

The investments in Securitised debt papers including Pass through Certificates (PTCs) may be made upto 35% of the net assets of the Scheme. Securitization is a structured finance process, which involves pooling and repackaging of cash-flow producing financial assets into securities that are then sold to investors. All assets can be securitized so long as they are associated with cash flows. Hence, the securities, which are the outcome of securitization processes, are termed asset-backed securities (ABS) or mortgage backed securities (MBS). Scheme may invest in domestic securitized debt such as asset backed securities (ABS) or mortgage backed securities (MBS). ABS means securitized debts wherein the underlying assets are receivables arising from personal loans, automobile loans, etc. MBS means securitized debts wherein the underlying assets are receivables arising from loans backed by mortgage of properties which can be residential or commercial in nature. ABS / MBS instruments reflect the undivided interest in the underlying assets and do not represent the obligation of the issuer of ABS / MBS or the originator of the underlying receivables. Further, Securitization often utilizes services of a special purpose vehicle (SPV). Broadly the following types of loans are securitised:

- Auto Loans (cars / commercial vehicles /two wheelers)
- Residential Mortgages or Housing Loans
- Consumer Durable Loans
- Corporates Loans
- Personal Loans

* **Pass Through Certificates (PTC)**



A pass through certificate represents beneficial interest in an underlying pool of cash flows. These cash flows represent dues against single or multiple loans originated by the seller of these loans. This pool of dues / receivables, after due sorting / cherry picking, is packaged as PTCs and sold to end investors like bank / Mutual Funds etc. PTCs may be backed, but not exclusively, by receivables of personal loans, car loans and two wheeler loans and other assets subject to SEBI/other Regulations.

5. Investments in the Schemes of Mutual Funds

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

6. Investments in InvITs and REITs

In relation to investments in Infrastructure Investment Trusts and Real Estate Investment Trusts: In accordance with SEBI circular no. SEBI/HO/IMD/ DF2/CIR/P/2017/17 dated February 28, 2017 and amendments thereto from time to time, the Scheme may invest in units of Investment Trusts and Real Estate Investment Trusts within the stipulated investment limits.

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

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

E. INVESTMENT STRATEGY & APPROACH

The Scheme aims to dynamically manage equity exposure in the portfolio by actively deploying various equity derivative strategies. The Scheme will accordingly invest in equities, arbitrage opportunities and derivative strategies on the one hand and debt and money market instruments on the other.

Depending upon the market condition, the Fund Manager at his discretion can bring down net equity exposure up to 30% of the portfolio value to protect downside risk in the portfolio during falling markets. This however will ensure that the Scheme maintains its equity oriented nature as far as possible at all points in time.

Net Equity Exposure means exposure to long only equity shares after considering the corresponding equity derivative exposure.

The extent of long only equity exposure would be guided by an in-house proprietary quantitative model, from time to time. The balance will be invested in debt and money market securities. The



Fund Manager will deploy a combination of strategies to achieve the investment objective of the Scheme.

*** Derivative & Arbitrage Strategies:**

Derivatives are financial contracts of pre-determined fixed duration, whose values are derived from the value of an underlying primary financial instrument, or index, such as: interest rates, exchange rates, and equities.

The Scheme will endeavour to invest in arbitrage opportunities between spot and futures prices of exchange traded equities. The Scheme will build similar hedge positions that offer an arbitrage potential for e.g. buying the basket of index constituents in the cash segment and selling the index futures, buying ADR/GDR and selling the corresponding stock future, etc.

The Scheme will also invest in low risk derivatives strategies. These strategies will involve any combination of cash, futures and options.

The Scheme will invest in opportunities arising out of corporate actions announced in stocks that offer superior risk adjusted returns and IPOs.

1. Cash Future Arbitrage:

This strategy is employed when the price of the future is trading at a premium to the price of its underlying (spot market). The Scheme shall buy the stock in spot market and endeavour to simultaneously sell the future at a premium on a quantity neutral basis.

Buying the stock in spot market and selling the futures results into a hedge where the Scheme has locked in a spread and is not affected by the price movement of cash market and futures market. The arbitrage position can be continued till expiry of the future contracts. The future contracts are settled based on the last half an hour's weighted average trade of the spot market. Thus there is a convergence between the spot price and the futures market on expiry. This convergence helps the Scheme to generate the arbitrage return locked in earlier.

On or before the date of expiry, if the price differential between the spot and futures position of the subsequent month maturity still remains attractive, the Scheme may rollover the futures position and hold onto the position in the spot market. In case such an opportunity is not available, the Scheme would liquidate the spot position and settle the futures position simultaneously.

Rolling over of the futures transaction means unwinding the short position in the futures of the current month and simultaneously shorting futures of the subsequent month maturity, and holding onto the spot position.

Illustrations

Buy 100 shares of Company A at Rs 100 and sell the same quantity of stock's future of the Company A at Rs 101.

1. Market goes up and the stock end at Rs 200.

At the end of the month (expiry day) the future expires automatically:

Settlement price of future = closing spot price = Rs 200

Gain on stock is $100 \times (200 - 100) = \text{Rs } 10,000$

Loss on future is $100 \times (101 - 200) = \text{Rs } -9,900$

Net gain is $10,000 - 9,900 = \text{Rs } 100$



2. Market goes down and the stock end at Rs 50.

At the end of the month (expiry day) the future expires automatically:

Settlement price of future = closing spot price = Rs 50

Loss on stock is $100 \times (50 - 100) = \text{Rs } -5,000$

Gain on future is $100 \times (101 - 50) = \text{Rs } 5,100$

Net gain is $5,100 - 5,000 = \text{Rs } 100$

Unwinding the position:

Buy 100 shares of Company A at Rs 100 and sell the same quantity of stock's future of the Company A at Rs 101.

The market goes up and at some point of time during the month (before expiry) the stock trades at Rs 120 and the future trades at Rs 119 then we unwind the position:

Buy back the future at Rs 119: loss incurred is $(101 - 119) \times 100 = \text{Rs } -1,800$

Sell the stock at Rs 120: gain realized: $(120 - 100) \times 100 = \text{Rs } 2,000$

Net gain is $2,000 - 1,800 = \text{Rs } 200$

Rolling over the futures:

We keep the stocks position. Close to expiry, if the stocks price is at Rs 150 then the stock's future is close to Rs 150 as well. Also if the current month stock future is below the next month stock future, we roll over the future position to the next expiry:

Stock future next month is at Rs 151

Stock future current month is at Rs 150

Then sell future next month at Rs 151 and buy back actual future at Rs 150 = gain of $100 \times (151 - 150) = \text{Rs } 100$ and the arbitrage is continuing.

2. Index Arbitrage:

The Nifty 50 derives its value from fifty constituent stocks; the constituent stocks (in their respective weights) can be used to create a synthetic index matching the Nifty Index. Also, theoretically, the fair value of a future is equal to the spot price plus the cost of carry.

Theoretically, therefore, the pricing of Nifty Index futures should be equal to the pricing of the synthetic index created by futures on the underlying stocks.

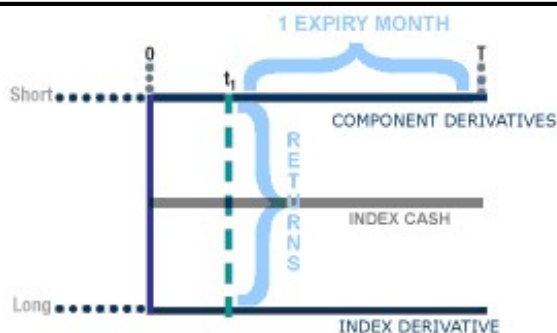
Due to market imperfections, the index futures may not exactly correspond to the synthetic index futures. The Nifty Index futures normally trades at a discount to the synthetic Index due to large volumes of stock hedging being done using the Nifty Index futures giving rise to arbitrage opportunities.

One instance in which an index arbitrage opportunity exists is when Index future is trading at a discount to the index (spot) and the futures of the constituent stocks are trading at a cumulative premium.

The Fund Manager shall endeavour to capture such arbitrage opportunities by taking long positions in the Nifty Index futures and short positions in the synthetic index (constituent stock futures).

Based on the opportunity, the reverse position can also be initiated.





Index Arbitrage (Spot market):

This strategy is very similar to the index arbitrage strategy explained above.

This strategy can be executed when the index future is trading at a premium to the underlying index. The Fund Manager will buy the index constituents (ratio of weights in the index) in the spot market and simultaneously sell the index future at a premium.

On expiry day, the futures expire at cash. This convergence helps realize the profits locked-in.

3. Portfolio Protection/ Hedging:

The Scheme may use exchange-traded derivatives to hedge the equity portfolio.

Illustrations of hedging using options–

Call Option (Buy): The fund buys a call option at the strike price of say Rs.1000 and pays a premium of say Rs. 50, the fund would earn profits if the market price of the stock at the time of expiry of the option is more than 1050 being the total of the strike price and the premium thereon. If on the date of expiry of the option the stock price is below Rs 1000, the fund will not exercise the option while it loses the premium of Rs. 50.

Put Option (Buy): The fund buys a Put Option at Rs 1000 by paying a premium of say Rs 50. If the stock price goes down to Rs. 900, the fund would protect its downside and would only have to bear the premium of Rs 50 instead of a loss of Rs 100 whereas if the stock price moves up to say Rs. 1100 the fund may let the Option expire and forego the premium thereby capturing Rs. 100 upside after bearing the premium of Rs. 50. The Scheme may use both index and stock futures and options to hedge the stocks in the portfolio.

4. The Scheme may also use derivative instruments like Interest rate swaps like Overnight Indexed Swaps (OIS), Forward rate agreements, or such other derivative instruments as may be introduced from time to time. Derivatives will be used for the purpose of hedging, increasing the returns of the Scheme and portfolio balancing as may be permitted under the Regulations and Guidelines.

Investment strategy while using Overnight Indexed Swaps:

In a rising interest rate scenario the Scheme may enhance returns for the investor by hedging the risk on its fixed interest paying assets by entering into an OIS contract where the Scheme agrees to pay a fixed interest rate on a specified notional amount, for a pre determined tenor and receives floating interest rate payments on the same notional amount. The fixed returns from the Scheme's assets and the fixed interest payments to be made by the Scheme on account of the OIS transaction offset each other and the Scheme benefits on the floating interest payments that it receives.

The Scheme may enter into an opposite position in case of a falling interest rate scenario, i.e., to hedge the floating rate assets in its portfolio the Scheme enters into an OIS transaction wherein it receives a fixed interest rate on a specified notional amount for a specified time period and pays a



floating interest rate on the same notional amount. The floating interest payments that the Scheme receives on its floating rate securities and the floating interest payments that the Scheme has to pay on account of the OIS transaction offset each other and the Scheme benefits on the fixed interest payments that it receives in such a scenario.

The Scheme may deploy one or more of the above mentioned derivative Strategies. To the extent they are in line with the investment objective of the Scheme.

* **Special Situations:**

The Scheme may take advantage of Situations that present an investment opportunity to Fund Manager who can judge the implications of that opportunity that can unlock value for investors. Some of these situations are Merger of businesses or companies which may result in synergies in business activities. Demerger may result in separation / spin-off of business operation / activity from some other business operation / activity. Companies may consider a buy-back of their shares from the market due to various reasons (like company has substantial free reserves, management is confident of the future growth potential, meeting with the regulatory norms, etc. A buyback unlock significant value for shareholders. Promoters may consider delisting their companies from the respective stock exchange. It may be at the request of the promoters, because of acquisition; BIFR under SICA etc. Company may offer its existing shareholders a right to purchase additional shares at a discount to the prevailing market price. Promoters may want to infuse capital for future projects through a rights issue, raise their holding as they expect good prospects going forward. A carefully analyzed rights issue can unlock value for shareholders; Open Offer is an event that increases the share holding of the acquirer. An open offer can be voluntary or involuntary. An open offer is an indication that parties are interested in increasing their stake in the company. This can be positive for the company over the long run and gives the investor a signal for good times ahead. Debt restructuring i.e. a company may want to change its capital structure by means of reducing debt. Higher debt can lead to lower profits and cash flows. An attempt by the company to reduce debt or swap the same with other lower costs options can unlock value for shareholders. There could be many other events that may result in share price appreciation. Such situations may include but are not limited to: turnarounds, companies undergoing restructuring, asset plays, and companies affected by regulatory changes and primary market listings. The Scheme will carefully analyze any such instance and participate in the same as such. Corporate action often unlocks a lot of value for the investors.

* **Quantitative Model**

The Scheme may use Quantitative analysis Model, commonly known as Quant Model. Quantitative analysis can be done for a number of reasons such as measurement, performance evaluation or valuation of a financial instrument. In broad terms, quantitative analysis is simply a way of measuring things. Quantitative analysis can be of two kinds i.e. input tools giving signals, filters or a passive management tool, where the fund manager has no input and the quantitative rule decides the investment. Here in this case this strategy will be used as an input tool. Examples of quantitative analysis include everything from simple financial ratios such as earnings per share, to something as complicated as discounted cash flow, or option pricing. One of the main advantages of Quant Model is that it measures recent market volatility and exclusive factors that drive markets and are expected to provide good performance. Quant Funds are more actively managed than Index funds but less active than traditional equity funds but seek to provide better returns than benchmark in all market conditions. The most obvious advantage is that quantitative models can examine a much larger universe of stocks than human analysts. Quant Funds eliminate any human bias.



* **Investment in debt/ money market instruments**

To achieve its investment objective, the Scheme may also invest in Debt Instruments which are listed/unlisted and/or rated/unrated debt or money market instruments/securities, securities issued/guaranteed by the Central/State Governments, securities issued by public/private sector companies/ corporations, short term deposits with banks like Fixed Deposits, and/or money market instruments such as commercial paper, certificates of deposit, permitted securities under a reverse-repo agreement, securitized debt, etc.

These instruments may carry a fixed rate of return or a floating rate of return or may be issued on a discounted basis. Investments will be made in instruments, which in the opinion of the Fund Manager, are of an acceptable credit quality and chance of default is minimum while conforming to the internal broad guidelines provided in the Investment Policy. The Fund Manager will generally be guided by, but not restrained by, the ratings announced by various rating agencies and independent in-house assessment on the assets in the portfolio. The fund management team with the support of research team will take an active view of the interest rate movement by keeping a close watch on various parameters of the Indian economy, as well as developments in global markets. Investment views / decisions will be taken on the basis of the following parameters:

1. Prevailing interest rate scenario
2. Quality of the security / instrument (including the financial health of the issuer)
3. Maturity profile of the instrument
4. Liquidity of the security
5. Growth prospects of the company / industry
6. Any other factor in the opinion of the fund management team

* **Stock Lending**

Subject to the SEBI Regulations as applicable from time to time, the Fund may, engage in Stock Lending. Stock Lending means the lending of securities to another person or entity for a fixed period of time at a negotiated compensation in order to enhance returns of the portfolio. The securities lent will be returned by the borrower on the expiry of the stipulated period. The AMC will adhere to strict limits should it engage in Stock Lending. Collateral would always be obtained by the approved intermediary from such borrower. Collateral value would always be more than the value of the security lent. Collateral can be in form of cash, bank guarantee, and government securities, as may be agreed upon with the approved intermediary. Not more than 25% of the net assets of the Scheme can generally be deployed in stock lending and not more than 5% of the Net Assets of the Scheme can be deployed in Stock lending to any single counterparty. For detailed understanding on the same, investors are requested to refer SAI.

* **Investment in Mutual Fund Units:** To avoid duplication of portfolios and to reduce expenses, the Scheme may also invest in another Scheme managed by the AMC or in the Scheme of other Mutual Fund, provided that aggregate inter-Scheme investment made by all Schemes managed by the AMC either in its own Schemes or of any other Mutual Fund shall not exceed 5% or such other permitted limit, of the Net Asset Value of the Fund. No investment management fees shall be charged for investing in other Schemes of the fund or in the Schemes of any other Mutual Fund.



* Risk Control:

Edelweiss Balanced Advantage Fund proposes to allocate assets primarily to equity, equity related instruments and derivatives. Investments will be made substantially using the arbitrage opportunities and the residual will be a combination of special situations, other derivative strategies and use of quantitative models. The Scheme retains the flexibility to allocate assets substantially to debt instruments on a short term defensive considerations.

This allocation will be steadily monitored and it shall be ensured that investments are made in accordance with the Scheme objective and within the regulatory and internal investment restrictions prescribed from time to time.

This product offers a lower risk alternative to pure equity offerings due to its investment strategy.

Since disciplined investing requires risk management, the AMC would incorporate adequate safeguards for controlling risks in the portfolio construction process.

The Fund has designed a detailed process to identify, measure, monitor and manage the portfolio risk. The aim is not to eliminate the risk completely but to have a structured mechanism towards risk management thereby maximizing potential opportunities and minimize the adverse effects of risk. Few of the key risks identified are:

Risk & Description specific to the Scheme	Risk mitigants / Management Strategy
Market Risk Risk arising due to vulnerability to price fluctuations and volatility, having material impact on the overall returns of the Scheme	Endeavour to have a well diversified portfolio of good companies with the ability to use cash/derivatives for hedging
Derivatives Risk Various inherent risks arising as a consequence of investing in derivatives.	Continuous monitoring of the derivatives positions and strictly adheres to the regulations and internal norms
Credit risk Risk associated with repayment of investment	Investment universe carefully selected to only include issuers with high credit quality
Performance risk Risk arising due to change in factors affecting the market	Understand the working of the markets and respond effectively to market movements
Concentration risk Risk arising due to over exposure in few securities	Invest across the spectrum of issuers and keeping flexibility to invest across tenor
Liquidity risk Risk arising due to inefficient Asset Liability Management, resulting in high impact costs	Control portfolio liquidity at portfolio construction stage. Having optimum mix of cash & cash equivalents along with the debt papers in the portfolio
Interest rate risk Price volatility due to movement in interest rates	Control the portfolio duration and periodically evaluate the portfolio structure with respect to existing interest rate scenario



Event risk Price risk due to company or sector specific event	Understand businesses to respond effectively and speedily to events. Usage of derivatives: Hedge portfolios, if required, in case of predictable events with uncertain outcomes
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*** Portfolio Turnover:**

The Scheme will actively use derivatives for the purpose of Arbitrage, Special Situations, etc. Since, derivative contracts expire every month, new positions will be initiated every month resulting in a high portfolio turnover. The Scheme will use multiple strategies to generate returns. Based on the opportunities available, the Scheme might frequently move money from one strategy to another, resulting in a high portfolio turnover. There may be an increase in transaction cost such as brokerage paid, if trading is done frequently. However, the cost would be negligible as compared to the total expenses of the Scheme. Frequent trading may increase the profits which will offset the increase in costs. Further, the AMC may change the full portfolio from all Equity to all Cash and /or to all long /short term Bonds, commensurate with the investment objectives of the Scheme.

F. INVESTMENT BY THE AMC IN THE SCHEME

The AMC may invest in the existing Schemes of the Mutual Fund. 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 or other existing schemes of the Fund.

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 a Scheme – An open ended dynamic asset allocation fund.

(ii) Investment Objective

- Main Objective – Provide reasonable returns and generate absolute returns with low volatility over a longer tenure of time.
- Investment pattern – The tentative Equity/ Debt portfolio break-up with minimum and maximum asset allocation, is disclosed in the Section on Asset Allocation and Investment Pattern.

(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 Trustee reserves the right to list the Units as and when this Scheme is permitted to be listed and the Trustee 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.

Change in Fundamental Attributes:

In accordance with Regulation 18(15A) of the SEBI (MF) Regulations, the Trustees 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:

- A written communication about the proposed change is sent to each Unit holder and an advertisement is given in one English daily newspaper having nationwide circulation as well as in a newspaper published in the language of the region where the Head Office of the Mutual Fund is situated; and
- 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.

H. BENCHMARK - CRISIL Hybrid 50+50 Moderate Index

The Benchmark for the Scheme is CRISIL Hybrid 50+50 Moderate Index.

Rationale for adoption of benchmark:

The revised benchmark index seeks to capture returns on a balanced portfolio which includes both equity and debt. The Scheme's portfolio will be invested in equities, arbitrage opportunities and derivative strategies on the one hand and debt and money market instruments on the other. Accordingly, CRISIL Hybrid 50+50 Moderate Index will be a better representation of Scheme's Portfolio and thus will be more suited for comparing the performance of the Scheme.

I. FUND MANAGER(S) FOR THE SCHEME

Equity Portion: (a) Fund Manager - Mr. Bhavesh Jain and (b) Co-Fund Manager – Mr. Bharat Lahoti

Debt Portion: Fund Manager – Mr. Gautam Kaul

Details of the Fund Manager(s) are as stated below:

Name of the Fund Manager	Age & Qualification	Experience	Name of other schemes of the Fund under his management.
Mr. Bhavesh Jain, Fund Manager (Managing the Scheme since Inception)	34 years, Masters in Management Studies (Finance) from the Mumbai University.	Mr. Jain has a total work experience of over 12 years in the equity market segment. He has been associated with the AMC for over three years, formerly as an Equity Dealer and presently as Assistant Fund Manager of the schemes of the Fund. He was previously associated with Edelweiss Securities	Fund Manager : <ol style="list-style-type: none"> 1. Edelweiss Arbitrage Fund 2. Edelweiss Balanced Arbitrage Fund 3. Edelweiss ETF – Nifty 50 4. Edelweiss ETF – Nifty Bank 5. Edelweiss ETF – Nifty 100 Quality 30 6. Edelweiss Greater



Edelweiss Balanced Advantage Fund

		Limited as SGX Nifty Arbitrage Trader.	<p>China Equity Off-Shore Fund</p> <p>7. Edelweiss Emerging Markets Opportunities Equity Offshore Fund</p> <p>8. Edelweiss Asean Equity Off-Shore Fund</p> <p>9. Edelweiss Europe Dynamic Equity Off-Shore Fund</p> <p>10. Edelweiss US Value Equity Off-shore Fund</p> <p>11. Edelweiss US Technology Equity Fund of Fund</p>
Mr. Bharat Lahoti (Managing Scheme since September 18, 2017)	39 years BE (Electronics & Telecommunication) from Mumbai University and MMS (Finance) from N L Dalmia Institute of Management Studies)	<p>Mr. Bharat Lahoti has an overall work experience of 15 years in the research function of organizations in the financial services sector. He is associated with AMC from September 2015.</p> <p>Before joining Edelweiss Asset Management Limited as a Fund Manager – Equity and a Key Person, he was associated with D.E. Shaw India Software Pvt. Ltd. as a Senior Manager – Fundamental Research.</p>	<p>Fund Manager:</p> <p>1. Edelweiss Aggressive Hybrid Fund</p> <p>2. Edelweiss Equity Savings Fund (Equity Portion)</p> <p>3. Edelweiss Large Cap Fund</p> <p>Co-Fund Manager:</p> <p>1. Edelweiss Balanced Advantage Fund</p> <p>2. Edelweiss Maiden Opportunities Fund – Series 1</p>
Mr. Gautam Kaul (Managing Scheme since December 11, 2017)	42 years MBA from Pune University	Mr. Gautam Kaul has an overall experience of over 20 years in fixed income market including 13years in the mutual fund industry. Before joining Edelweiss Asset Management Limited as a Fund Manager – Fixed	<p>Fund Manager :</p> <p>1. Edelweiss Liquid Fund</p> <p>2. Edelweiss Low Duration Fund</p> <p>3. Edelweiss Short Term Fund</p> <p>4. Edelweiss Dynamic Bond Fund</p>



Edelweiss Balanced Advantage Fund

		Income and a Key Person, he was associated with IDBI Asset Management Ltd. and Invesco Asset Management Limited	<p>5. Edelweiss Banking and PSU Debt Fund</p> <p>6. Edelweiss Government Securities Fund</p> <p>7. Edelweiss Fixed Maturity Plan – Series 49</p> <p>8. Edelweiss Fixed Maturity Plan – Series 55</p> <p>9. Edelweiss Balanced Advantage Fund (Debt Portion)</p> <p>10. Edelweiss Multi - Asset Allocation Fund (Debt Portion)</p> <p><u>Co-Fund Manager :</u></p> <p>1. Edelweiss Corporate Bond Fund</p> <p>2. BHARAT Bond ETF – 2023</p> <p>3. BHARAT Bond ETF – 2030</p> <p>4. BHARAT Bond FOF – 2023</p> <p>5. BHARAT Bond FOF – 2030</p>
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A dedicated Fund Manager for investment in Foreign Securities will be appointed as and when the Scheme intends to invest in Foreign Securities.

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. The Scheme shall not invest more than 10% of its NAV in debt instruments comprising money market instruments and non-money market instruments issued by a single issuer which are rated not below investment grade by a credit rating agency authorised to carry out such activity under the Act. Such investment limit may be extended to 12% of the NAV of the Scheme with the prior approval of the Board of Trustees and the Board of directors of the AMC:

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



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

Provided further that the schemes already in existence shall within one year from issuance of SEBI Circular dated February 15, 2016 conform to such limits.

- 1A. A mutual fund scheme shall not invest in unlisted debt instruments including commercial papers, except Government Securities and other money market instruments:
Provided that Mutual Fund Schemes may invest in unlisted non-convertible debentures up to a maximum of 10% of the debt portfolio of the scheme subject to such conditions as may be specified by the Board from time to time:
Provided further that mutual fund schemes shall comply with the norms under this clause within the time and in the manner as may be specified by the Board:
2. Provided further that the norms for investments by mutual fund schemes in unrated debt instruments shall be specified by the Board from time to time. No Mutual Fund under all its Schemes should own more than ten per cent of any company's paid up capital carrying voting rights.
3. 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.
4. The Scheme may invest in other Schemes of AMC or any other Mutual Fund without charging any fees, provided the aggregate inter-Scheme investment made by all the Schemes under the same management or in Schemes under management of any other Asset Management Company shall not exceed 5% of the Net Asset Value of the Fund.
5. 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 the Mutual Fund may engage in short selling of securities in accordance with the framework relating to short selling and securities lending and borrowing specified by SEBI:
Provided further that sale of government security already contracted for purchase shall be permitted in accordance with the guidelines issued by the Reserve Bank of India in this regard. Further, Mutual Fund may enter into derivatives transactions in a recognized stock exchange, subject to the framework specified by SEBI.
6. 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.
7. Pending deployment of funds of a Scheme in terms of the investment objectives of the Scheme, the Fund may invest the funds of the Scheme in short term deposits of scheduled commercial banks subject to such Guidelines as may be specified by SEBI.
8. 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 Mutual Fund.
9. The Scheme shall not make any investment in any fund of funds Scheme.
10. No Mutual Fund Scheme shall invest more than 10 % of its NAV in the equity shares or equity related instruments of any company: Provided that, the limit of 10 % shall not be applicable for investments in case of index fund or sector or industry specific Scheme.
11. A Mutual Fund Scheme shall not invest more than 5% of its NAV in the unlisted equity shares or equity related instruments being an open ended Scheme.
12. No loans for any purpose shall be advanced by the Scheme.
13. The Fund may lend & borrow securities in accordance with the Stock Lending & Borrowing Scheme of SEBI.
14. The Fund shall not borrow except to meet temporary liquidity needs of the Scheme for the purpose of repurchase / redemption of Units or payment of interest and dividend to the Unit holders. Provided that the Fund shall not borrow more than 20% of the net assets of the Scheme and the duration of the borrowing shall not exceed a period of 6 months.
15. Further as per SEBI Circular SEBI/IMD/CIR No. 1/ 91171 /07 dated April 16, 2007:
- * Total investment of the Scheme in Short term deposit(s) of all the Scheduled Commercial Banks put together shall not exceed 15% of the net assets. However, this limit can be raised upto 20% of the net assets with prior approval of the trustees. Further, investments in Short Term Deposits of associate and sponsor scheduled commercial banks together shall not exceed 20% of total deployment by the Mutual Fund in short term deposits.
 - * Scheme shall not invest more than 10% of the net assets in short term deposit(s), of any one scheduled commercial bank including its subsidiaries.
 - * Scheme shall not invest in short term deposit of a bank which has invested in that Scheme.
- Further as per SEBI Circular No. SEBI/IMD/CIR No.7/129592/08 dated June 23, 2008, it is clarified that the said limits shall not apply to term deposits placed as margins for trading in cash and derivatives market.
- The investments in short term deposits of scheduled commercial banks will be reported to the Trustees along with the reasons for the investment which, interalia, would include comparison with the interest rates offered by other scheduled commercial banks. Further, AMC shall ensure that the reasons for such investments are recorded in the manner prescribed in SEBI Circular MFD/CIR/6/73/2000 dated July 27, 2000.
16. The Scheme may invest in the units of InvITs and REITs subject to the following:
- (a) The Fund under all its schemes shall own not more than 10% of units issued by a single issuer of REITs and InvITs; and
- (b) The Scheme shall not invest:
- i. more than 10% of its net assets in the units of REITs and InvITs; and
 - ii. more than 5% of its net assets in the units of REITs and InvITs issued by a single issuer.
17. . Investment restrictions in relation to repo in corporate debt securities:
- The net exposure of any Mutual Fund scheme to repo transactions in money market and corporate debt securities shall not be more than 10 % of the net assets of the Scheme.



- The cumulative gross exposure through repo transactions in money market and corporate debt securities along with debt shall not exceed 100% of the net assets of the Scheme.
- Mutual funds shall participate in repo transactions only in money market and corporate debt securities with long-term credit rating of AA and above at the time of transaction by any of the recognized credit rating agencies.

18. The Scheme will comply with any other regulations applicable to the investments of Mutual Funds from time to time.

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

In addition, certain investment parameters (like limits on exposure to Sectors, Industries, Companies, etc.) 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, including Schedule VII thereof.

*** Investments Limitations and Restrictions in Derivatives**

In accordance with SEBI guidelines, the following conditions shall apply to the Scheme's participation in the derivatives market. Please note that the investment restrictions applicable to the Scheme's participation in the derivatives market will be as prescribed or varied by SEBI or by the Trustees (subject to SEBI requirements) from time to time.

Position limit for the Fund in index options contracts

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

Position limit for the Fund in index futures contracts

- The Fund's position limit in all index futures contracts on a particular underlying index shall be Rs. 500 Crores or 15% of the total open interest of the market in index futures, whichever is higher, per Stock Exchange.
- This limit would be applicable on open positions in all futures contracts on a particular underlying index.

Additional position limit in index derivatives for hedging of the Fund

In addition to the position limits above, the Fund may take exposure in equity index derivatives subject to the following limit:

- Short positions in index derivatives (short futures and long puts) shall not exceed (in notional value) the Fund's holding of stocks.



Position limit for the Fund for stock based derivative contracts

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

Position limit for the Scheme:

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

- For stock option and stock futures contracts, the gross open position across all derivative contracts on a particular underlying stock of the Scheme shall not exceed the higher of:
1% of the free float market capitalization (in terms of number of shares)
OR
5% of the open interest in the derivative contracts on a particular underlying stock (in terms of number of contracts (Shares)).
- For index based contracts, the Fund shall disclose the total open interest held by its Scheme or all Schemes put together in a particular underlying index, if such open interest equals to or exceeds 15% of the open interest of all derivative contracts on that underlying index.

This position limits shall be applicable on the combined position in all derivative contracts on an underlying stock at a stock exchange.

Exposure Limit:

1. The cumulative gross exposure through equity, debt and derivative positions should not exceed 100% of the net assets of the Scheme.
2. The Scheme shall not write options or purchase instruments with embedded written options.
3. The total exposure related to option premium paid shall not exceed 20% of the net assets of the Scheme.
4. Cash or cash equivalents instruments under the Scheme, with residual maturity of less than 91 days shall be treated as not creating any exposure.
5. Exposure due to hedging positions may not be included in the above mentioned limits subject to the following :
 - a. Hedging positions are the derivative positions that reduce possible losses on an existing position in securities and till the existing position remains.
 - b. Hedging positions cannot be taken for existing derivative positions. Exposure due to such positions shall have to be added and treated as exposure while calculating cumulative gross exposure.
 - c. Any derivative instrument used to hedge shall have the same underlying security as the existing position being hedged.
 - d. The quantity of underlying associated with the derivative position taken for hedging purposes does not exceed the quantity of the existing position against which hedge has been taken.



6. The Scheme shall enter into plain vanilla interest rate swaps for hedging purposes. The counter party in such transactions shall be an entity recognized as a market maker by RBI. Further, the value of the notional principal in such cases will not exceed the value of respective existing assets being hedged by the Scheme. Exposure to a single counterparty in such transactions should not exceed 10% of the net assets of the Scheme.
7. Exposure due to derivative positions taken for hedging purposes in excess of the underlying position against which the hedging position has been taken, shall be included while calculating cumulative gross exposure.
8. Each position taken in derivatives shall have an associated exposure as defined under. Exposure is the maximum possible loss that may occur on a position. However, certain derivative positions may theoretically have unlimited possible loss. Exposure in derivative positions shall be computed as follows:

Position	Exposure
Long Future	Futures Price * Lot Size * Number of Contracts
Short Future	Futures Price * Lot Size * Number of Contracts
Option bought	Option Premium Paid * Lot Size * Number of Contracts.

The Trustee may alter the above restrictions from time to time to the extent that changes in the Regulations may allow and as deemed fit in the general interest of the Unit Holders.

9. Below stated conditions and norms shall apply to repo in corporate debt securities, which are subject to change as may be prescribed by SEBI and/or RBI from time to time:
 - (i) Any scheme shall not lend/borrow more than 10% of its net assets in repo against corporate debt securities.
 - (ii) The cumulative gross exposure through repo transactions in corporate debt securities along with equity, debt, derivatives and any other permitted assets shall not exceed 100% of the net assets of the Scheme.
 - (iii) The exposure limit/investment restrictions prescribed under the Seventh Schedule of SEBI (Mutual Funds) Regulations, 1996 and circulars issued there under (wherever applicable) shall be applicable to repo transactions in corporate debt securities.
 - (iv) The schemes shall borrow through repo transactions in corporate debt securities only in line with the policy approved by the Board of Directors of the AMC and the Trustee Company.

K. SCHEME PERFORMANCE

Performance of the Scheme as on May 31, 2020 is as given below:

Compounded Annualized Returns [^]	Scheme Returns %	Benchmark Returns % [#]
For last 1 year		
Edelweiss Balanced Advantage Fund – Regular Plan	-2.24%	-1.97%
Edelweiss Balanced Advantage Fund -Direct Plan	-0.79%	-1.97%



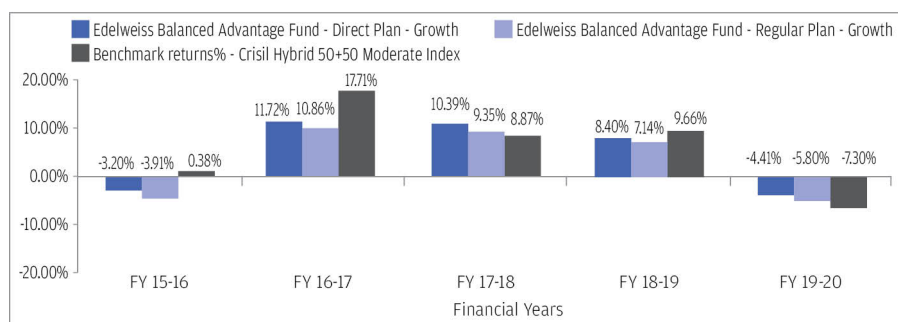
Edelweiss Balanced Advantage Fund

For last 3 years		
Edelweiss Balanced Advantage Fund – Regular Plan	4.23%	5.12%
Edelweiss Balanced Advantage Fund -Direct Plan	5.51%	5.12%
For last 5 years		
Edelweiss Balanced Advantage Fund – Regular Plan	4.26%	7.16%
Edelweiss Balanced Advantage Fund -Direct Plan	5.34%	7.16%
Since Inception		
Edelweiss Balanced Advantage Fund – Regular Plan [@]	8.27%	9.18%
Edelweiss Balanced Advantage Fund -Direct Plan ^{##}	9.59%	9.12%

[@] Inception Date is deemed to be the date of allotment i.e. August 20, 2009.

^{##} Inception Date for Direct Plan is January 21, 2013.

[#] 60% Nifty 50 Total Return Index + 40% CRISIL Composite Bond Fund Index



[^] Past performance may or may not be sustained in future. **The above information is not necessarily indicative of future results and may not necessarily provide a basis for comparison with other investments. Performance of the Dividend Option for the investor would be net of the applicable dividend distribution tax.**

- L. Scheme's Portfolio Holdings (Top 10 Holdings by Issuer and Fund Allocation towards various Sectors), along with a website link to obtain Scheme's latest Monthly Portfolio Holding**

*** Top Ten Holdings as on May 31, 2020**

Sr. No.	Name of the Issuer	% to Net Assets
1	Reliance Industries Ltd.	6.65%
2	Hindustan Unilever Ltd.	4.08%
3	ITC Ltd.	3.22%
4	Housing Development Finance Corporation Ltd.	3.20%
5	Dr. Reddy's Laboratories Ltd.	2.98%
6	Bharti Airtel Ltd.	2.43%
7	WABCO India Ltd.	2.28%
8	ICICI Bank Ltd.	2.23%
9	Axis Bank Ltd.	1.96%
10	Tata Consultancy Services Ltd.	1.83%



*** Sector Allocation as on May 31, 2020:**

Sr. No.	Name of the Issuer	% to Net Assets
1	Finance	10.09%
2	Consumer Non – Durables	9.35%
3	Banks	8.53%
4	Petroleum Product	7.56%
5	Pharmaceuticals	6.56%
6	Software	4.63%
7	Chemicals	3.11%
8	Auto Ancillaries	2.68%
9	Telecom Service	2.43%
10	Gas	1.85%
11	Others	43.21%
	Total	100%

***Note :-** Others include Derivatives, Govt Securities, Investment in MF's, Term Deposit, Cash at bank and Receivable/Payables

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 on or before the tenth day of the succeeding month in a user-friendly and downloadable format.

Portfolio Turnover Ratio as on May 31, 2020: 4.46 times

M. THE AGGREGATE INVESTMENT IN THE SCHEME AS ON May 31, 2020 UNDER THE FOLLOWING CATEGORIES ARE AS FOLLOWS:

Sr.	Category	Aggregate Investment (In Rs.) as on May 31, 2020
1.	AMC's Board of Director	30,191.69/-
2.	Fund Manager's of the Scheme	60,946.94/-
3.	Other Key Personnel	24,31,157.06/-



N. PRODUCT DIFFERENTIATION

Comparison of Equity Schemes							
Name of the existing scheme	Investment Objective	Asset Allocation Pattern	Investment Strategy	Differentiation	Benchmark	AUM (in crs.) for the month of May 31, 2020	No. of Folios as on May 31, 2020
Edelweiss Balanced Advantage Fund	The primary objective of the Scheme is to generate absolute returns with low volatility over a longer tenure of time. The Scheme will accordingly invest in arbitrage opportunities and debt and money market instruments on the one hand and in pure equity investments and equity derivative strategies on the other. However there is no	Equity, Equity related instruments & Derivatives : 65% - 100%, Units of InvITs/REITs : 0% - 10%, Debt and Money Market Instruments including Securitized Debts : 0% - 35%	The Scheme will deploy Absolute Return Strategy to achieve the Scheme's investment objective. The Scheme will accordingly invest in arbitrage opportunities and in debt and money market instruments on the one hand and in pure equity investments and equity derivative strategies on the other, taking care that, as far as possible, the equity oriented nature of the Scheme remains intact. The Fund Manager will deploy a combination of strategies to achieve the investment objective of the Scheme. Depending on the market conditions, investments will be made in arbitrage opportunities and in debt and money market instruments and the residual will be a combination of special situations, other derivative strategies and use of quantitative models.	An open ended dynamic asset allocation fund	CRISIL Hybrid 50+50 Moderate Index	1,287.29	34764



Edelweiss Balanced Advantage Fund

Comparison of Equity Schemes							
Name of the existing scheme	Investment Objective	Asset Allocation Pattern	Investment Strategy	Differentiation	Benchmark	AUM (in crs.) for the month of May 31, 2020	No. of Folios as on May 31, 2020
	assurance that the investment objective of the Scheme will be realized.						
Edelweiss Arbitrage Fund	The investment objective of the Scheme is to generate income by predominantly investing in arbitrage opportunities in the cash and the derivative segments of the equity markets and the arbitrage opportunities available within the derivative segment and by investing the balance in debt and money market	1. Under normal circumstances, the anticipated asset allocation would be as follows: Equity & Equity related instruments including derivatives : 65% - 100%, Debt & Money Market instruments including the margin money deployed in derivative transactions : 0% - 35% 2. Under defensive circumstances, the	The Scheme will invest in arbitrage opportunities between spot and futures prices of exchange traded equities and the arbitrage opportunities available within the derivative segment. If suitable arbitrage opportunities are not available in the opinion of the Fund Manager, the Scheme may invest in short term debt and money market securities.	An open ended scheme investing in arbitrage opportunities	Nifty 50 Arbitrage Index	3,568.79	10210



Edelweiss Balanced Advantage Fund

Comparison of Equity Schemes							
Name of the existing scheme	Investment Objective	Asset Allocation Pattern	Investment Strategy	Differentiation	Benchmark	AUM (in crs.) for the month of May 31, 2020	No. of Folios as on May 31, 2020
	instrument s. However, there is no assurance that the investment objective of the scheme will be realized.	anticipated asset allocation would be as follows: Equity & Equity related instrument s including derivatives : 0% - 35%, Debt & Money Market instrument s including the margin money deployed in derivative transaction s : 65% - 100%					
Edelweiss Large & Mid Cap Fund	The investment objective of the Scheme is to generate long-term capital appreciation from a diversified portfolio of predominantly Large Cap and	Equity and equity related of Large Cap Companies : 35% - 65%, Equity & Equity related instrument s of Mid Cap Companies : 35% - 65%	The Scheme will primarily be a diversified equity fund which will seek to invest in companies for long term investment. Though the benchmark is S&P BSE-200 TR Index, the investments will not be limited to the companies constituting the benchmark.	An open ended equity scheme investing in both large cap and mid cap stocks	S&P BSE 200 TR Index	438.40	34645



Edelweiss Balanced Advantage Fund

Comparison of Equity Schemes							
Name of the existing scheme	Investment Objective	Asset Allocation Pattern	Investment Strategy	Differentiation	Benchmark	AUM (in crs.) for the month of May 31, 2020	No. of Folios as on May 31, 2020
	Mid Cap equity and equity-related securities. However, there is no assurance that the investment objective of the scheme will be realised.	Debt & Money Market Instruments : 0% - 30%					
Edelweiss Large Cap Fund	The investment objective is to seek to generate long-term capital appreciation from a portfolio predominantly consisting equity and equity-related securities of the 100 largest corporate by market capitalisation listed in India. However, there is no	Equity & Equity related instruments of the 100 largest corporates by market capitalization, listed in India : 80% - 100%, Equity & Equity related instruments of other companies : 0% - 20%, Debt & Money Market Instruments : 0% - 20%, Units of	The Scheme aims to generate capital appreciation by investing in equity and equity-related securities of Large Cap by market capitalization and are relatively liquid and widely held. The investment manager will seek to identify companies that exhibit the following qualities: strong competitive edge and sustainable market share; a proven business model; financial strength (strong balance sheet, good revenue growth); relatively attractive valuations. The focus will be to identify potential outperformers in the market over the long term. The Scheme will remain diversified across stocks and sectors to mitigate risk.	An open ended equity scheme predominantly investing in large cap stocks	Nifty 50 TR Index	162.19	15404



Edelweiss Balanced Advantage Fund

Comparison of Equity Schemes							
Name of the existing scheme	Investment Objective	Asset Allocation Pattern	Investment Strategy	Differentiation	Benchmark	AUM (in crs.) for the month of May 31, 2020	No. of Folios as on May 31, 2020
	assurance that the investment objective of the Scheme will be realized and the Scheme does not assure or guarantee any returns.	InvITs/REITs : 0%-10%					
Edelweiss Equity Savings Fund	The investment objective of the scheme is to provide capital appreciation and income distribution to the investors by using equity and equity related instruments, arbitrage opportunities, and investments in debt and money market instruments	Equity & equity related instruments: 65% - 80%, Derivative including Index Futures, Stock Futures, Index Options, Stock Options etc. : 25%-55%, Debt Securities & Money Market instruments : 10%-35%, Units of InvITs/REIT	Asset allocation between equity and debt is a critical function in this fund. Equity Instruments: The fund manager will use top down approach to identify growth sectors and bottom up approach to identify individual stocks. The portfolio will be adequately diversified and seeks to invest in companies for long term investment.	An Open ended scheme investing in equity, arbitrage and debt	Nifty Equity Savings Index	77.48	1335



Edelweiss Balanced Advantage Fund

Comparison of Equity Schemes							
Name of the existing scheme	Investment Objective	Asset Allocation Pattern	Investment Strategy	Differentiation	Benchmark	AUM (in crs.) for the month of May 31, 2020	No. of Folios as on May 31, 2020
	s. However, there can be no assurance that the investment objective of the Scheme will be realized or that income will be generated and the scheme does not assure or guarantee any returns.	s : 0%-10%					
Edelweiss Aggressive Hybrid Fund	The investment objective of the scheme is to generate long term growth of capital and current income through a portfolio investing predominantly in equity and equity related	Equity and Equity related Securities : 65% - 80%, Debt & Money Market Instruments : 20% - 35%, Units of InvITs/REITs : 0%-10%	<p>The Scheme seeks to generate long term growth of capital and current income through a portfolio investing predominantly in equity and equity related instruments and the balance in debt and money market securities.</p> <p>The Scheme endeavors to provide superior risk adjusted returns through diversification across asset classes like equity & fixed income which have historically had low correlation with each other.</p>	An open ended hybrid scheme investing predominantly in equity and equity related instruments.	CRISIL Hybrid 35+65 - Aggressive Index	12.18	815



Edelweiss Balanced Advantage Fund

Comparison of Equity Schemes							
Name of the existing scheme	Investment Objective	Asset Allocation Pattern	Investment Strategy	Differentiation	Benchmark	AUM (in crs.) for the month of May 31, 2020	No. of Folios as on May 31, 2020
	<p>instrument s and the balance in debt and money market securities.</p> <p>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</p>		Depending upon the market condition, the Fund Manager would take cues from seasonal patterns of global & domestic macroeconomic events and Government policy & Central Bank actions and decide on the asset allocation between Asset Classes.				
Edelweiss Multi-Cap Fund	The investment objective of the Scheme is to generate long-term capital appreciation from a diversified portfolio that predominantly invests in equity and equity-	Equity and Equity related securities across market cap : 65% - 100%, Debt & Money Market Instruments : 0% - 35%	The Scheme will be a diversified equity fund which will invest predominantly in equity and equity related securities through allocation in companies across different market capitalisation that is Large Cap, Mid Cap and Small Cap. The investment approach will be bottom-up stock picking - where investments will be selected primarily on the basis of specific criteria relevant to the company in question rather than general	An open ended equity scheme investing across large cap, mid cap, small cap stocks	Nifty 500 TR Index	483.58	31218



Edelweiss Balanced Advantage Fund

Comparison of Equity Schemes							
Name of the existing scheme	Investment Objective	Asset Allocation Pattern	Investment Strategy	Differentiation	Benchmark	AUM (in crs.) for the month of May 31, 2020	No. of Folios as on May 31, 2020
	related securities of companies across various market capitalisation. However, there can be no assurance that the investment objective of the Scheme will be realised.		macroeconomic considerations. There will be no particular bias towards any market cap size or any sector. The Scheme will endeavour to remain fully invested in equity and equity related instruments at all times. An exposure to various derivatives instruments is likely - for the purposes of hedging, portfolio balancing and optimising returns.				
Edelweiss Mid Cap Fund	The investment objective is to seek to generate long-term capital appreciation from a portfolio that predominantly invests in equity and equity-related securities of Mid Cap companies. However, there can be no	Equity and equity related securities of Mid Cap Companies 65%—100%; Equity and equity related securities of companies other than Mid Cap Companies 0%—35%; Debt and money market instrument	The Scheme will primarily be a diversified equity fund which will seek to invest in Mid Cap companies for long term investment. The types of companies that may fall within the scope of such investment would predominantly be the Mid Cap companies including: a) companies with strong growth potential; b) companies with a special product which has a particular market niche and therefore good earnings potential; c) companies undertaking corporate restructuring. The investment approach will be bottom-up stock picking – where investments will be	An open ended equity scheme predominantly investing in mid cap stocks	Nifty Midcap 100 TR Index	779.93	52071



Edelweiss Balanced Advantage Fund

Comparison of Equity Schemes							
Name of the existing scheme	Investment Objective	Asset Allocation Pattern	Investment Strategy	Differentiation	Benchmark	AUM (in crs.) for the month of May 31, 2020	No. of Folios as on May 31, 2020
	assurance that the investment objective of the Scheme will be realised.	0%—35%.	selected primarily on the basis of specific criteria relevant to the company in question rather than general macroeconomic considerations. There will be no particular bias towards any sector. The focus will be on Mid Cap stocks listed on Indian Domestic exchanges. The strategy will be to identify companies early or which have potential to scale up significantly to become materially larger in the medium to long term. The Scheme will endeavour to remain fully invested in equity and equity related instruments at all times. An exposure to various derivatives instruments is likely for the purposes of hedging, portfolio balancing and optimising returns.				
Edelweiss Long Term Equity Fund (Tax Savings)	The primary objective of the scheme is to generate long-term capital appreciation with an option of periodic payouts at the end of lock in	Equity & Equity related instruments : 80% - 100%, Short Term Debt & Money Market instruments : 0% - 20%	The Fund will invest in a diversified basket of equity stocks spanning the entire market capitalization spectrum and across multiple sectors, debt and money market instrument.	An open ended equity linked saving scheme with a statutory lock in of 3 years and tax benefit	Nifty 500 TR Index	103.26	14251



Edelweiss Balanced Advantage Fund

Comparison of Equity Schemes							
Name of the existing scheme	Investment Objective	Asset Allocation Pattern	Investment Strategy	Differentiation	Benchmark	AUM (in crs.) for the month of May 31, 2020	No. of Folios as on May 31, 2020
	periods from a portfolio that invests predominantly in equity and equity related instruments. However, there is no assurance that the investment objective of the Scheme will be realized and the Scheme does not assure or guarantee any returns.						
Edelweiss Small Cap Fund	The investment objective of the scheme is to generate long term capital appreciation from a portfolio that predominantly invests	Equity and Equity related securities of Small Cap companies *: 65% to 100% Equity and Equity related securities	The Scheme will be a diversified equity fund which will invest in small cap equity and equity related securities of the companies that are likely to benefit in the long term. The investment approach will be bottom-up stock picking – where investments will be selected primarily on the basis of specific criteria relevant to the company in	An open ended scheme predominantly investing in small cap stocks	Nifty Smallcap 250 TR Index	419.96	26362



Edelweiss Balanced Advantage Fund

Comparison of Equity Schemes							
Name of the existing scheme	Investment Objective	Asset Allocation Pattern	Investment Strategy	Differentiation	Benchmark	AUM (in crs.) for the month of May 31, 2020	No. of Folios as on May 31, 2020
	<p>in equity and equity related securities of small cap companies.</p> <p>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.</p>	<p>of other companies: 0% to 35%</p> <p>Debt and money market instrument s^: 0% to 35%</p>	<p>question rather than general macroeconomic considerations. There will be no particular bias towards any sector. The focus will be on Small Cap stocks listed on Indian Domestic exchanges. The strategy will be to identify companies early or which have potential to scale up significantly to become materially larger in the medium to long term.</p> <p>The Scheme may invest in other schemes managed by the AMC or in the schemes of any other Mutual Funds, provided it is in conformity with the investment objective of the Scheme and in terms of the prevailing Regulations. As per the Regulations, no investment management fees will be charged for such investments. As per the SEBI Regulations, such inter-scheme investments shall not exceed 5% of the Net Asset Value of the Fund.</p> <p>At present, the Scheme does not intend to enter into underwriting obligations. However, if the Scheme does enter into an underwriting agreement, it would do so after complying</p>				



Edelweiss Balanced Advantage Fund

Comparison of Equity Schemes							
Name of the existing scheme	Investment Objective	Asset Allocation Pattern	Investment Strategy	Differentiation	Benchmark	AUM (in crs.) for the month of May 31, 2020	No. of Folios as on May 31, 2020
			<p>with the Regulations and with the prior approval of the Board of the AMC/Trustee.</p> <p>The Fund may also invest in depository receipts including American Depositary Receipts (ADRs) and Global Depositary Receipts (GDRs). The Scheme may also invest in debt and money market instruments, in compliance with Regulations.</p>				

III UNITS AND OFFER

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

A. NEW FUND OFFER (NFO)

This section is not applicable as the Scheme is available for continuous subscription and redemption at Applicable NAV based prices.

B. ONGOING OFFER DETAILS

Ongoing Offer Period This is the date from which the Scheme will reopen for subscriptions/redemptions after the closure of the NFO period.	The Ongoing Offer Period of the Scheme commenced from August 24, 2009.
Plan/Options/Facilities offered	<p>The Scheme offers two Plans:</p> <ol style="list-style-type: none"> 1. Edelweiss Balanced Advantage Fund - Regular Plan and 2. Edelweiss Balanced Advantage Fund-Direct Plan <p>Edelweiss Balanced Advantage Fund-Direct Plan is only for investors who</p>



Edelweiss Balanced Advantage Fund

	<p>purchase /subscribe Units of the Scheme directly with the Fund and is not available for investors who route their investments through a Distributor.</p> <p>All characteristics of the Scheme such as Investment Objective, Asset Allocation Pattern, Investment Strategy, risk factors, facilities offered and terms and conditions including load structure will be common for the Regular Plan and the Direct Plan except that the Direct Plan shall have a lower expense ratio as detailed in Section IV- Fees and Expenses – B – Annual Recurring Expenses. The portfolio of the Scheme under these Plans will be common.</p> <p>Each Plan will offer: (i) Growth Option and (ii) Dividend Option.</p> <p>(i) Growth Option: The Scheme will not declare any dividends 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 dividend in normal circumstances.</p> <p>(ii) Dividend Option: Under the Dividend Option there are three Facilities, described as under:</p> <p>(a) Dividend Reinvestment facility: Unit holders opting for dividend option may choose to reinvest the dividends to be received by them. Under this facility the dividend due and payable to the Unit holders will be compulsorily and without any further act by the Unit holders, reinvested in the dividend 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-Dividend Net Asset Value (NAV derived post declaration of dividend) per unit on the record date. There shall, however, be no load on the dividends so reinvested. In case the selected date for dividend declaration falls on a holiday/non-business day then the next Business Day will be considered.</p> <p>(b) Dividend Payout facility: Under this facility, it is proposed to declare dividends subject to the availability of distributable surplus as computed in accordance with SEBI Regulations. Dividends, 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 dividends and frequency thereof is at the discretion of trustees. There is no assurance or guarantee to Unit holders as to the rate of dividend distribution nor that the dividends will be declared regularly, though it is the intention of the Mutual Fund to make regular dividend distribution under the Dividend Plan. On payment of dividends, the NAV will stand reduced by the amount of dividend paid</p>
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Edelweiss Balanced Advantage Fund

	<p>and the dividend distribution tax, if applicable. The Dividend declared will be paid to the Unit holders within 30 days from the declaration of the dividend though the fund endeavors to pay the dividend proceeds within five business days.</p> <p>(c) Dividend Sweep Facility: Under this facility, the Unitholders may invest the dividend in any other open ended Schemes of the Fund at the applicable NAV based prices, irrespective of minimum application amount and eligibility requirements of the Scheme in which such dividend is being invested.</p> <p>The AMC and the Trustee reserves the right to introduce such other Plans/options/sub-options as they deem necessary from time to time, in accordance with the SEBI (MF) Regulations.</p>																																				
Default Plan/Option/Facility	<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 & the Application will be processed accordingly.</p> <p>Default Plan: Investors should indicate the Plan viz. Regular/ Direct for which the subscription is made by indicating the choice in the Application Form. In case of valid Applications received without indicating any choice of Plan, the Application will be processed for the Plan as under:</p> <table><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><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 Plan</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 Plan</td><td>Direct Plan</td></tr><tr><td>7</td><td>Mentioned</td><td>Regular Plan</td><td>Regular Plan</td></tr><tr><td>8</td><td>Mentioned</td><td>Not Mentioned</td><td>Regular Plan</td></tr></table> <p>In cases of wrong/ invalid/ incomplete ARN codes are 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>	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 Plan	Direct Plan	4	Mentioned	Direct	Direct Plan	5	Direct	Not Mentioned	Direct Plan	6	Direct	Regular Plan	Direct Plan	7	Mentioned	Regular Plan	Regular Plan	8	Mentioned	Not Mentioned	Regular Plan
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 Plan	Direct Plan																																		
4	Mentioned	Direct	Direct Plan																																		
5	Direct	Not Mentioned	Direct Plan																																		
6	Direct	Regular Plan	Direct Plan																																		
7	Mentioned	Regular Plan	Regular Plan																																		
8	Mentioned	Not Mentioned	Regular Plan																																		



Edelweiss Balanced Advantage Fund

	<p>If the above conditions are not met, the application will be processed under the Regular Plan.</p> <p>Default Option: If the investor does not clearly specify the choice of Option at the time of investing, it will be deemed that the investor has opted for Growth Option.</p> <p>Default Facility: If the investor selects Dividend Option but fails to mention the facility, it will be deemed that the investor has opted for Dividend Reinvestment facility.</p> <p>If the investor chooses a Plan/Option/Facility in the Application Form but fails to comply with the minimum application/ additional application amount/other criteria of the said Plan/Option/Facility, then he will be allotted units under the Default Plan/Option/Facility, provided the required amount/other criteria are fulfilled.</p> <p>Note: Dividend for an amount of less than or equal to Rs. 100 under the Dividend Payout Option of the Scheme shall be paid out only through Electronic Fund Transfer system like RTGS, NEFT, Direct Credit etc. In other cases, such an amount will be by default reinvested under the Dividend Reinvestment Option.</p>
Dividend Policy	<p>* Dividend Distribution Procedure:</p> <p>SEBI Circular lays down the procedure for Declaration of Dividend which clearly says that Quantum of Dividend and Record date shall be fixed by the Board of Trustees and AMC shall issue a notice to the public communicating the decision about dividend including the record date, within one calendar day of the decision made by the Board of Trustees in their meeting.</p> <p>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 Mutual Fund reserves the right to introduce new investment options at a later date or to alter, modify or amend in any manner, any one or all of the existing options with the prior approval of the Trustee.</p> <p>The Trustee reserves the right to declare dividend on a regular basis. The Fund does not guarantee or assure declaration or payment of Dividend. Although the Trustees have intention to declare Dividend under Dividend Option, such declaration of Dividend if any, is subject to the Scheme's performance & the availability & adequacy of Distributable Surplus in the Scheme at the time of declaration of such Dividend.</p>



Edelweiss Balanced Advantage Fund

Investors should note that, when the Mutual Fund declares a dividend under the Scheme, the dividend warrants shall be dispatched within 30 days of the declaration of the dividend.

*** Effect of Dividends:**

When dividends are declared and paid with respect to the various Plans in the Scheme, the net assets attributable to Unit holders in the respective Dividend Plans will stand reduced by the dividend 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 dividend.

Even though the asset portfolio will be unsegregated, the NAVs of the Growth Option and Dividend Option respectively, in the Scheme will be distinctly different after declaration of the first dividend to the extent of distributed income, tax and statutory levy paid thereon, where applicable, and expenses relating to the distribution of the dividends.

*** Mode of Payment of Dividends:**

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

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

The Fund has arranged 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 has tied up for direct credit, the dividend 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/ECS to the Unit holders' bank accounts.

While the preferred mode of payment is through EFT route, the AMC is at the sole discretion to pay dividend by any other means (including at par cheques and demand drafts, where the EFT facility is not available in the particular City or Bank or as the Trustee or the AMC deems fit in the interest of investors.)

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



Edelweiss Balanced Advantage Fund

<p>Allotment</p>	<p>All Applicants whose cheques towards purchase of Units have been realised will receive a full and firm allotment of Units, provided that the applications are complete in all respects and are found to be in order. New investors may apply for Units by filling up the Application Form. Existing Unit Holders can apply for Units using the Transaction Slip. All valid applications will be allotted Units at the Applicable NAV for the application amount.</p> <p>The Trustee retains the sole and absolute discretion to reject any application.</p> <p>* Allotment Confirmation/Account Statement (for non-demat account holders): On acceptance of application for subscription, an Allotment Confirmation/Account statement specifying the number of units allotted will be sent by way of SMS and/or email and/or ordinary post within 5 Business Days from the date of receipt of transaction request from the Unit holder.</p> <p>The Account Statement shall be non-transferable. Despatch of Account Statements to NRIs/FIIs will be subject to RBI approval, if required. A Consolidated Account Statement (CAS) shall also be sent to the Unit holder in whose folio transactions have taken place during that month, on or before 10th of the succeeding month by mail/e-mail. 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.</p> <p>* Allotment Advice/Holding Statement (demat account holders): For investors who have opted to hold units in demat (electronic) mode, 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.</p> <p>Normally no unit certificates will be issued. However, on request from the unit holder, unit certificates will be issued for the same. The AMC will issue a unit certificate to the applicant within 5 business days of the receipt of request for the certificate. Unit certificate, if issued, must be duly discharged by the unit holder(s) and surrendered along with the request for redemption/switch or any other transaction of units covered therein. 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.</p>
<p>Who can invest</p> <p><i>This is an indicative list and you are requested to consult your financial advisor to</i></p>	<p>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):</p>



Edelweiss Balanced Advantage Fund

ascertain whether the Scheme is suitable to your risk profile.

1. Resident adult Indian individuals either singly or jointly (not exceeding three), or on an Anyone or Survivor basis;
2. Karta of Hindu Undivided Family (HUF in the name of Karta);
3. Partnership Firms in the name of any one of the partner(constituted under the Indian partnership law) & Limited Liability Partnerships (LLP);
4. Minors (Resident or NRI) through parent / legal guardian;
5. Schemes of Mutual Funds registered with SEBI, including schemes of Edelweiss Mutual Fund, subject to the conditions and limits prescribed by SEBI Regulations and the respective Scheme Information Documents;
6. Companies, Bodies Corporate, Public Sector Undertakings (PSU), Association of Persons (AOP) or bodies of individuals (BOI) and societies registered under the Societies Registration Act, 1860 (so long as the purchase of units is permitted under the respective constitutions);
7. Banks, including Scheduled Bank, Regional Rural Bank, Co-Operative Bank etc. & Financial Institutions;
8. Special Purpose Vehicles (SPV) approved by appropriate authority;
9. Religious and Charitable Trusts, Wakfs or endowments of private trusts and Private trusts (subject to receipt of necessary approvals as required & who are authorised to invest in Mutual Fund schemes under their trust deeds);
10. Non-Resident Indians (NRIs) / Persons of Indian origin residing abroad (POI) on repatriation or non repatriation basis;
11. Foreign Institutional Investors (FIIs) registered with SEBI on fully repatriation basis;
12. Foreign Portfolio Investors (FPIs) subject to the applicable Regulations;
13. Provident / Pension / Gratuity / superannuation, such other retirement and employee benefit and such other funds to the extent they are permitted to invest;
14. Army, Air Force, Navy and other para-military units and bodies created by such institutions;
15. Scientific and Industrial Research Organisations;
16. Multilateral Funding Agencies / Bodies Corporate incorporated outside India with the permission of Government of India / Reserve Bank of India;
17. Trustee, the AMC, their Shareholders or Sponsor, their associates, affiliates, group companies may subscribe to Units under the Scheme;
18. Overseas financial organizations which have entered into an arrangement for investment in India, inter-alia with a mutual fund registered with SEBI and which arrangement is approved by Government of India.
19. Insurers, insurance companies / corporations registered with the Insurance Regulatory Development Authority (subject to IRDA Circular (Ref : IRDA/F&I/INV/CIR/074/03/2014) dated March 3, 2014
20. Any other category of individuals / institutions / body corporate etc., so long as wherever applicable they are in conformity with SEBI



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	<p>Regulations/other applicable Regulations/the constituent documents of the applicants.</p> <p>Notes:</p> <ol style="list-style-type: none"> 1. Returned cheques are not liable to be presented again for collection, and the accompanying application forms are liable to be rejected. In case the returned cheques are presented again, the necessary charges, if any, are liable to be debited to the investor. 2. It is expressly understood that at the time of investment, the investor/Unit holder has the express authority to invest in Units of the Scheme and AMC / Trustees / Mutual Fund will not be responsible if such investment is ultravires the relevant constitution. Subject to the Regulations, the Trustee may reject any application received in case the application is found invalid/incomplete or for any other reason in the Trustee's sole discretion. 3. Non Resident Indians (NRIs) and Persons of Indian Origin (PIOs) residing abroad/ Overseas Citizens of India (OCI) / Foreign Portfolio Investors (FPIs) have been granted a general permission by Reserve Bank of India under Schedule 5 of the Foreign Exchange Management (Transfer or Issue of Security by a Person Resident Outside India) Regulations, 2000 for investing in / redeeming units of the mutual funds subject to conditions set out in the aforesaid regulations. If a person who is a resident Indian at the time of subscription becomes a resident outside India subsequently, he/she shall have the option to either be paid repurchase value of Units, or continue into the Scheme if he/she so desires and is otherwise eligible. <p>However, the AMC shall not be liable to pay interest or any compensation, arising on account of taxation law or otherwise, on redemption, dividend 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.</p> <p>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.</p> <ol style="list-style-type: none"> 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.
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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 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-



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	<p>16 dated September 18, 2015 regarding uniform implementation of FATCA/CRS requirements, investors are requested to ensure the following:</p> <ul style="list-style-type: none"> • With effect from November 1, 2015 all investors have to mandatorily provide the details and declaration pertaining to FATCA/CRS for all new accounts opened, failing which the application shall be liable to be rejected. • For accounts opened between July 1, 2014 and October 31, 2015 and certain pre - existing accounts opened till June 30, 2014, the AMC shall reach out to the investors to seek the requisite information/declaration which has to be submitted by the investors before December 31, 2015. In case the information/declaration is not received from the investor on or before December 31, 2015, the account shall be treated as reportable account. <p>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:</p> <ul style="list-style-type: none"> • 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). <p>Mandatory updation of Know Your Customer (KYC) requirements for processing of mutual fund transactions:</p> <p>With regards to updation of Permanent Account Number (PAN) for processing redemption and related transactions in non-PAN exempt folios, it is mandatory to complete the KYC requirements for all unit holders, including for all joint holders and the guardian in case of folio of a minor investor. Accordingly, financial transactions (including redemptions, switches and all types of systematic plans) and non-financial requests will not be processed if the unit holders have not completed KYC requirements. Thus, it is advisable for the unit holders to use the applicable KYC Form for completing the KYC requirements and submit the form at the point of acceptance. Further, upon updation of PAN details with the KRA (KRA-KYC)/ CERSAI (CKYC), the unit holders are requested to intimate us/our Registrar and Transfer Agent (i.e. KFin Technologies Private Limited) their PAN information along with the folio details for updation in our records.</p> <p>Central KYC: The Government of India has authorized the Central Registry of Securitization and Asset Reconstruction and Security Interest of India (CERSAI, an independent body), to perform the function of Central KYC Records including receiving, storing, safeguarding and</p>
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	<p>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.</p> <p>Aadhaar Number: Investors are requested to note that the Ministry of Finance (Department of Revenue) in consultation with the Reserve Bank of India has made certain amendments to the Prevention of Money-laundering (Maintenance of Records) Rules, 2005, namely, the Prevention of Money-laundering (Maintenance of Records) Second Amendment Rules, 2017. These Rules have come into force with effect from June 1, 2017. These Rules, inter alia, make it mandatory for investors to submit Aadhaar number issued by the Unique Identification Authority of India (UIDAI) in respect of their investments.</p> <p>Accordingly, investors are requested to note the following requirements in relation to submission of Aadhaar number and other prescribed details to Edelweiss Mutual Fund/its Registrar and Transfer Agent/ Asset Management Company ("the AMC"):</p> <ol style="list-style-type: none"> i. Where the investor is an individual, who is eligible to be enrolled for Aadhaar number, the investor is required to submit the Aadhaar number issued by UIDAI. Where the Aadhaar number has not been assigned to an investor, the investor is required to submit proof of application of enrolment for Aadhaar. If such an individual investor is not eligible to be enrolled for Aadhaar number, and in case the Permanent Account Number (PAN) is not submitted, the investor shall submit one certified copy of an officially valid document containing details of his identity and address and one recent photograph along with such other details as may be required by the Mutual Fund. The investor is required to submit PAN as defined in the Income Tax Rules, 1962. ii. Where the investor is a non-individual, apart from the constitution documents, Aadhaar numbers and PANs as defined in Income-tax Rules, 1962 of managers, officers or employees or persons holding an attorney to transact on the investor's behalf is required to be submitted. Where an Aadhaar number has not been assigned, proof of application towards enrolment for Aadhaar is required to be submitted and in case PAN is not submitted an officially valid document is required to be submitted. If a person holding an authority to transact on behalf of such an entity is not eligible to be enrolled for Aadhaar and does not submit the PAN, certified copy of an officially valid document containing details of identity, address, photograph and such other documents as prescribed is required to be
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	<p>submitted.</p> <p>The timelines for submission of the Aadhaar has been deferred till further notice. Investors are however encouraged to link their Aadhaar to their mutual fund folios/accounts</p> <p>Where the investors who are individuals or in the case of investors who are non-individuals, managers, officers or employees or persons holding an attorney to transact on the investor's behalf, as the case may be, do not have an Aadhaar number, the proof of enrolment for Aadhaar can be submitted. However, in such cases, the Aadhaar number shall be required to be provided for eventual authentication within the prescribed timeframe of 6 months as aforesaid, failing which the account / folio shall cease to be operational.</p>
Who cannot invest?	<p>The following persons/entities cannot invest in the Scheme:</p> <ol style="list-style-type: none"> 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) 3. 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. 4. Persons residing in Canada. <p>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.</p>
How to Apply	Investors are requested to refer to the SAI and Application form for instructions.
Listing	Not Applicable
The policy regarding reissue of repurchased units, including the maximum extent, the manner of reissue, the entity (the Scheme or the AMC) involved in the same.	Not Applicable for this Scheme.



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<p>Restrictions, if any, on the right to freely retain or dispose of units being offered.</p>	<p>The Units of the Scheme are not transferable except Units of the Scheme held in electronic (demat) mode. In view of the same, additions / deletions of names will not be allowed under any folio of the Scheme. However, the said provisions will not be applicable 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.</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"> 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"> 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: <ol style="list-style-type: none"> 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. <p>For details please refer to paragraph on “Right to limit redemption, “suspension of purchase and / or redemption of Units” & paragraph on “Lien & pledge” under SAI.</p>
<p>Ongoing price for subscription purchase)/switch-in (from other Schemes/Plans of the Mutual Fund) by investors.</p> <p>This is the price you need to pay for purchase/switch-in.</p>	<p>Sales Price:</p> <p>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:</p> <p>Step 1:</p> $\text{Entry Load Amount} = \text{Applicable NAV} * \text{Entry Load at the time of investment in \%}$ $= \text{Rs. } 10 * 0\%$ $= \text{Rs. } 0$



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	<p>Step 2 : Sales price = Applicable NAV – Entry Load Amount = Rs. 10 - Rs. 0 = Rs. 10</p>
<p>Ongoing price for redemption (sale) /switch outs (to other Schemes/plans of the Mutual Fund) by investors.</p> <p>This is the price you will receive for redemptions/switch outs.</p> <p><i>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</i></p>	<p>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:</p> <p>Step 1: Exit Load Amount = Applicable NAV * Exit Load at the time of investment in % = Rs. 10* 1% = Rs. 0.01</p> <p>Step 2 : Repurchase price = Applicable NAV - Exit Load Amount = Rs. 10- Rs. 0.01 = Rs. 9.90</p> <p>The Mutual Fund will ensure that the Redemption Price will not be lower than 93% of the Applicable NAV and the Purchase Price will not be higher than 107% of the Applicable NAV, provided that the difference between Redemption Price and the Purchase Price at any point in time shall not exceed the permitted limit prescribed by SEBI from time to time, which is currently 7% calculated on the Purchase Price.</p>
<p>Cut off timing for subscriptions/ redemptions/ switches</p> <p>This is the time before which your application (complete in all respects) should reach the Investor Service Center.</p>	<p>Investors will get the Units on the basis of NAV & the time at which they apply. NAV is the Net Asset Value per Unit at the close of the Business Day on which the application for subscription/redemption/ switch is received at the Designated Investor Service Center subject to its being complete in all respects and received prior to the cut-off timings on that Business Day.</p> <p>The AMC will calculate and disclose the NAV on every Business Day and the same shall be published at least in two daily newspapers (along with sale and repurchase prices). The NAV declared at the close of every Business Day, will be uploaded on the AMFI website i.e., www.amfiindia.com and on Edelweiss Mutual Fund's website i.e. www.edelweissmf.com by 11.00 p.m.</p> <p>(a) Cut off Timing for Subscriptions</p> <ul style="list-style-type: none"> * In respect of valid purchase applications accepted at an Investor Service Center upto 3.00 p.m. with a local cheque or demand draft payable at par at the place where it is received – closing NAV of the day of receipt of application; * In respect of valid Purchase applications accepted at an Investor Service Center after 3.00 p.m. with a local cheque or demand draft



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	<p>payable at par at the place where it is received – closing NAV of the next Business Day ; and</p> <ul style="list-style-type: none"> * Where the application is received with an outstation cheque or demand draft which is not payable on par at the place where it is received – closing NAV of day on which the cheque or demand draft is credited. * Irrespective of the time of receipt of valid application for purchase / switch-in with an amount equal to or more than Rs. 2 lakhs, Applicable NAV will be the closing NAV of the day (or immediately following Business Day if that day is not a Business Day) on which the funds are available for utilization before cutoff. <p>(b) Cut off Timing for Redemptions: As per SEBI Regulations, the cut off timing & the applicable NAV is as under:</p> <ul style="list-style-type: none"> * In respect of valid applications received upto 3 p.m. by the Mutual Fund, the closing NAV of the day of receipt of application. * In respect of valid applications received after 3 p.m. by the Mutual Fund, closing NAV of the next Business Day shall be applicable. <p>Note:</p> <ol style="list-style-type: none"> 1) Clauses (a) and (b) shall apply to 'switch in' transactions as if they were purchase transactions and to 'switch out' transactions as if they were repurchase transactions. 2) In case of 'switch' transactions from one Scheme to another the allocation shall be in line with redemption payouts. 3) Clauses (a) and (b) shall apply to 'sweep' transactions as if they were purchase transactions and to 'reverse sweep' transactions as if they were repurchase transactions. <p>The NAV of the Scheme will be calculated and declared by the Fund on every Business Day. The information on NAV may be obtained by the Unit holders, on any day from the office of AMC / the office of the Registrar or any of the other Designated Investor Service Centres or from www.edelweissmf.com & www.amfiindia.com. Investors may also call our Toll free number 1800 425 0090. Callers outside India, mobile users, other landline users may dial. +91 40 23001181. The Toll Free Number and the Non-Toll Free Number will be available between 9.00 am to 7.00 pm from Monday to Saturday.</p>
<p>Where can the applications for purchase/redemption switches be submitted?</p>	<p>Investors can submit the Application Forms for purchase or redemption or switch at any of the ISCs notified by the AMC.</p> <p>Investments under Edelweiss Balanced Advantage Fund - Direct Plan can be made through various modes offered by the Fund for investing directly with the Fund {except Stock Exchange Platform(s) and all other Platform(s) where investors' applications for subscription of units are routed through Distributors}.</p>



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	For details please visit AMC website (www.edelweisssf.com)
Minimum amount for purchase/redemption/switches	<p>Minimum Initial Purchase Amount: Minimum of Rs.5,000/- and in multiples of Re. 1/- thereafter.</p> <p>Minimum Additional Purchase Amount: Minimum additional amount will be for Rs. 500/- and in multiples of Re. 1/- thereafter.</p> <p>Minimum Redemption Amount: Rs. 500 and in multiples of Re. 1 thereafter. There will be no minimum redemption criterion for Unit based redemption. The Redemption / Switch-out would be permitted to the extent of credit balance in the Unit holder's account of the Plan(s) / Option(s) of the Scheme(s) (subject to completion of Lock-in period or release of pledge / lien or other encumbrances). For demat transactions, minimum redemption would be mandatorily 50 units.</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>NOTE:</p> <p>* 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".</p> <p>* Allotment of Units for purchases by NRIs / FIIs / PIOs shall be in accordance with RBI rules in force.</p>
Transferability of Units of the Scheme	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.
Minimum balance to be maintained and consequences of non maintenance.	Please refer paragraph on Redemption Details in this Section below.
Special Products available	The AMC/Trustee reserves the right to amend or terminate or introduce special facilities/products in this Scheme. Such facilities/products include Systematic Investment Plan, Systematic Withdrawal Plan, Systematic Transfer Plan, Trigger Facility, Switch Facility and any such facility/product that may be introduced in the future. Applicants are requested to indicate the plan/option/sub option i.e. Dividend or Growth, Payout or Reinvestment or Sweep etc. clearly in the Application Form.



1. Systematic Investment Plan (SIP):

Investors are given an additional facility of Systematic Investment Plan (SIP) in the Scheme. Thus, by investing a fixed amount at regular interval, 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. Investors can enroll themselves for SIP by submitting the enrolment form alongwith 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 AMC may take initial transaction processing time upto 30 days. Investment can be made by the investor under SIP in either Dividend / Growth Option provided the following conditions should be met:

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	10 th , 25 th 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:

- 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.
Default installments: Where the number of installments have not been specified by the investors/Unit holder, the default number of installments shall be the applicable minimum installments for the



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	<p>relevant frequency.</p> <ol style="list-style-type: none"> 2. The balance SIP installments must be uniformly dated as stated above for every month. 3. All the installments should be for the same amount and same date(s) of each month over the SIP tenure. 4. 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. 5. Maximum Investment amount per installment: There is no maximum amount limit for each SIP installment. 6. Investors are requested to fill up the SIP application form along with ECS Form/ SIP Auto Debit Form if he wants to opt for this facility. 7. Outstation cheques will not be accepted for SIP investments; 8. On an ongoing basis the application will be accepted at all the ISCs. 9. With effect from November 28, 2016 fresh registration under the SIP through post dated cheques will not be accepted 10. 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. <p>Any Unit Holder can avail of this facility subject to certain terms and conditions detailed in the Application Form.</p> <p>COMBO SIP Facility: Under COMBO SIP, investors have an option to opt for a combination of any two schemes for SIP under single registration form. Edelweiss Balanced Advantage Fund is one the schemes available under the "Conservative Option".</p> <p>MULTI-GOAL SIP Facility: Under Multi-Goal SIP facility, investor can choose to invest in upto 3 open ended schemes (except Edelweiss Tax Advantage Fund and the Exchange Traded Funds) of his/her choice through SIP where he/she can make investments for a pre-defined amount at a predefined frequency under single registration form. Edelweiss Balanced Advantage Fund is one the schemes available under this facility.</p> <p>Corporate SIP Facility: In the case of Corporate SIPs, if the Corporate would provide direct credit for the cumulative SIP investments of their employees/officers, the requirement for submitting cheque/cancelled cheque during first time investment shall be waived off. Further, the frequency of such SIPs may be customised by the AMC, at its discretion. In case of receipt of transfer of Funds by way of direct credit instructions / any other electronic mode of transfer of Funds for such</p>
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	<p>SIPs, the date of allotting units under the Corporate SIP facility would be the date of receipt of a valid direct credit / transfer of Funds instruction by the AMC.</p> <p>Micro SIP facility: Micro SIPs are investments through Systematic Investment Plans (SIPs) upto Rs. 50,000/- per year per investor. Such investments shall be exempt from the requirement of PAN. The PAN requirement shall be exempted if the aggregate of the lump sum investment (fresh purchase & additional purchase) and SIP installments by an investor in rolling 12 months period or financial year i.e. April to March does not exceed Rs. 50,000/- (Rupees Fifty Thousand) (hereafter referred to as “Micro Investments”). However, it is clarified that the requirements of Know Your Customer (KYC) shall be mandatory for all investments, irrespective of the amount of investment.</p> <p>For the purpose of identifying Micro Investments, the value of investments at the investor level (first holder) will be aggregated and such aggregation shall be done irrespective of the number of folios / accounts under which the investor has invested.</p> <p>The aforesaid exemption for PAN will be applicable only to Micro Investments made by the individuals being Indian citizens [including Non Resident Indians (NRIs), Joint holders, minors acting through guardian and sole proprietary firms], Person of Indian Origin (PIO), Hindu Undivided Family (HUF), Qualified Foreign Investor (QFI) and other categories of investors will not be eligible for this exemption.</p> <p>Eligible Investors must attach a copy of the KYC acknowledgement letter containing the PAN Exempt KYC Reference No (PEKRN) issued by the KRA along with the application form. Eligible investors must hold only one PEKRN.</p> <p>Retirement Plan:</p> <p>The Retirement Plan is a life cycle based systematic investment plan which will enable investors / unit holders to plan their retirement by allocating their investments in select open-ended debt and equity Schemes of the Fund by investing through Systematic Investment Plan. As per its feature, the Retirement Plan will gradually shift the investment portfolio towards lower risk investments, based on age and life stage of the investor, as he/she approaches retirement.</p> <p>Terms and condition of the Retirement Plan (“the Facility”) is as follows: Eligible Scheme: All open-ended schemes of Edelweiss Mutual Fund which are open for subscription except Edelweiss Long Term Equity Fund (Tax Savings), Edelweiss ETF – Nifty 50, Edelweiss ETF – Nifty Bank and Edelweiss ETF – Nifty 100 Quality 30. Eligible Investor: This Facility is only available to Individual investors</p>
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including NRIs (except minor) subject to various conditions stated in the Scheme Information Document of the respective Schemes.

Options: Investors have the option to choose amongst following two options under the Facility :

Auto Option: Under this Option, investor can invest in a pre-defined asset allocation between select open ended debt and equity schemes of the Fund. The asset allocation will be as per the age of the investor at the time of initial investment. Further, the investment portfolio/asset allocation will auto-rebalance between the chosen open ended debt and equity schemes at an interval of every 5 years starting from the age of 40 years of the investor. However, the first rebalancing shall trigger only on the completion of the 4th year from the date of initial investment and, accordingly, subsequent slab of rebalancing shall be applicable. Asset allocation under the Auto Option shall be as follows:

Age	Equity scheme allocation (%)	Fixed Income	Auto Rebalancing of the corpus
Upto 30	80	20	
31	79	21	
32	78	22	
33	77	23	
34	76	24	
35	75	25	
36	74	26	
37	73	27	
38	72	28	
39	71	29	
40	70	30	70% Equity – Fixed Income
41	69	31	
42	68	32	
43	67	33	
44	66	34	
45	65	35	65% Equity – Fixed Income
45	65	35	
46	64	36	
47	63	37	
48	62	38	
49	61	39	
50	60	40	60% Equity –



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			Fixed Income
51	59	41	
52	58	42	
53	57	43	
54	56	44	
55	55	45	55% Equity – Fixed Income
56	54	46	
57	53	47	
58	52	48	
59	51	49	
60	50	50	50% Equity – Fixed Income

Note: Under Auto Option the asset allocation will remain static till the completion of 30 years.

My Custom Option: Under this Option, the investor has the choice to enter his / her current age and define the desired asset allocation between open ended debt and equity schemes in which he/she wish to invest during the tenure of the Facility. The investor has to also specify the total tenure of the Facility at the time of initial investment, however, the minimum investment period under this Facility is 5 years from the date of initial investment. Thus, the asset allocation will gradually change over the tenure of the Facility as per investor's selection and defined formula which is as follows -

Yearly fall in equity allocation = (Starting Year Equity Allocation - End Year Equity Allocation) / (Tenure of SIPs in years)

Default Option: If investor fails to select between the 'Auto Option' or 'My Custom Option', the 'Auto Option' shall be considered as Default Option under this Facility. All investment shall be in the Growth Option of the respective Schemes.

Minimum Age: Minimum age of investor to opt for this Facility is 18 years.

Change in asset allocation: Change in asset allocation will be carried out on the basis of Date of Birth of the investor. Accordingly, the change in asset allocation will be triggered on 1st Business Day of the Birth Month. Under Auto Option, First in First Out (FIFO) method shall be used for rebalancing purposes.

Minimum Investment / Frequency / Minimum Installment under the Facility shall be as follows:

a. Auto Option:

Minimum Investment	Frequency	Minimum no. of installments
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Edelweiss Balanced Advantage Fund

Amount		
Rs.2,500	Monthly	60
Rs.6,000	Quarterly	20

b. My Custom Option:

Equity Allocation	Minimum Monthly Investment	Installments	Minimum Quarterly Installment	Installments
Below 5%	Not Allowed	-	Not Allowed	-
5% - 10%	10000	60	10000	20
10% - 25%	5000	60	6000	20
25% - 75%	2000	60	6000	20
75% - 90%	5000	60	6000	20
90% - 95%	10000	60	6000	20
Above 95%	Not Allowed		Not Allowed	

Note : Default Frequency shall be Monthly under both the Options

First time investor in this Facility will be required to submit the 'Retirement Plan - Investment Form' along with a cheque in the name of Edelweiss Retirement Plan.

This Facility cannot be opted under the existing investments. Investors who wish to avail this Facility will have to start fresh SIP(s) under a new folio number.

This Facility will not be available to investors/unit holders who opt to hold the units in demat mode.

Registration under the Facility will be completed within 30 days from the date of submission of the relevant Forms.

Any request for discontinuing the Facility should be submitted 10 working days prior to the next SIP installment date. Further, post processing of the redemption / switch-out / discontinuation, the Facility shall be cancelled along with the SIP.

The Retirement plan is effective June 20, 2019 (Effective Date).

SIP Pause Facility:

Under the SIP Pause Facility, investors shall have an option to temporarily pause their SIP installments for a specified period of time. Upon expiry of the specified period, the SIP installments would re-start



automatically.

Terms and condition of the SIP Pause Facility ("the Facility") is as follows:

1. Under this facility, investors have an option to temporarily pause their registered Monthly SIP facility for three or 6 consecutive installments by submitting a request by visiting RTA's website mfs.kfintech.com/investor/ or the Mobile Application made available by the RTA - KFINKART or by submitting a physical request form duly signed as per the mode of holding at any of the Official Points of Acceptance of the Fund. The AMC reserves the right include / exclude any other mode of submission as it deems fit.
2. The Facility can be availed by investor only twice during the entire tenure of Monthly SIP facility.
3. To avail the Facility a valid application should be submitted at least 10 calendar days prior to the next Monthly SIP installment date (i.e. excluding the request date and the next SIP installment date).
4. Investor cannot cancel the Facility once requested.
5. The Facility is only available under Monthly SIP frequency for investors with instalment amounts equal to or greater than Rs. 1,000/-.
6. The Facility can only be availed by investors who have completed 6 valid Monthly SIP installments.
7. The SIP shall restart automatically from the immediate next eligible installment after the completion of specified pause period.
8. This Facility is not available for the SIPs sourced/ registered through MF Utilities India Pvt. Ltd. ("MFUI"), Stock Exchange Platforms of NSE & BSE and Channel partner platforms, as the SIP mandates are registered with the respective entities. Further, this Facility is also not available for SIP registered by investors as Standing Instructions with their respective Banks.
9. The Facility is not available for investors availing Multi-Goal SIP, Combo SIP, Power SIP and Retirement Plan facilities under various Schemes of the Fund.
10. In case of multiple SIPs registered in a scheme, the Facility will be made applicable only for those SIP installments whose SIP date, frequency, amount and Plan is specified clearly in the form. If requisite information is not clearly filled, all SIP's in the scheme will be accepted for pause.
11. The AMC/Fund reserves the right to amend the terms and conditions of the Facility and/or withdraw the said Facility.

SIP Pause Facility is effective from May 7, 2020 (Effective Date).

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	10 th and 25 th of the month
Monthly	Rs. 500/- & in multiples of Re. 1/- thereafter	12	Any date except last 3 days of the month
Quarterly	Rs. 500/- & 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



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Units should not be locked in nor pledged, & Minimum Investment Amount in the Scheme should be Rs. 25,000/-

3. Systematic Transfer Plan (STP):

This facility enable the unit holder to transfer fix sum periodically from the source Scheme to the target Scheme by redeeming Units of source Scheme at Applicable NAV, subject to exit load, if any; and reinvesting the same amount in target Scheme at applicable NAV, subject to entry load if any (The minimum amount criteria in the target Scheme should however be fulfilled unless specified otherwise). STP will be automatically terminated if all Units are liquidated or withdrawn from the source Scheme or pledged or upon receipt of intimation of death of the Unit holder. Further, STP would not be applicable in case of insufficient balance under the source Scheme. To qualify for STP, the following conditions should be met with:

Minimum Investment Amount in the source Scheme should be Rs. 25,000/-

Frequency	Minimum Transfer 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	10 th and 25 th 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

* Units marked under lien or pledged in the "Source Scheme" shall not be eligible for STP.

* A Unit holder who has opted for STP under a specific Scheme can also redeem or switch his Units to any other eligible Scheme provided he has sufficient balance in his account on the date of such a request.

* The Unit holder can make additional subscriptions in accordance to the terms and conditions of the Document. Such additional subscription will not alter the functioning of the STP unless subsequent request in



writing is received from Unit Holder.

- * STP 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.

Note:

1. Under all the Plans i.e. SIP, STP & SWP in case if the investor fails to specify the frequency, the default frequency will be considered as Monthly Frequency.
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. It should be noted that ECS facility is available only to investors in selected bank branches.
3. Transactions in STP or SWP may result in Capital Gains or Capital Losses, for details please refer to chapter on Tax Benefits.
4. All transactions accepted / transacted in case of "Special Products" will be effected only on "Business Day" as defined in SID.
5. Investor will have the right to discontinue the SIP/STP/SWP at any time, if they so desires provided he intimates the Mutual Fund at least 10 working days prior to the date of his due installment date.
6. EAML has tied up with select Banks who will be authorizing SIP debits on the basis of standing instructions received from investors having bank accounts with these banks.

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

Trigger :

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

1. Time-based triggers - Time-based triggers are actioned on the day and/or date opted by the investor. For example, if Investor opted for particular day or date trigger & if he wishes to gift some units to his mother on her birthday, a trigger could be set based on the date as requested by the Unit holder.

2. Event-based triggers - Investor can also set triggers based on the



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occurrence of a particular external event that affects the value of investment. For example,

- Investment value- Change in the value of investment held by unit holder by certain percentage/ value (rise/fall) then trigger can be activated. Percentage change in value of units will be calculated on the amount invested by the unit holders.
- Capital Appreciation/Depreciation - If investment value appreciates/depreciates by certain percentage /value (rise/fall) trigger will be activated.
- Change in NAV-Change in the NAV by certain percentage (rise/falls) on Invested NAV then trigger will be activated.
- S&P BSE Sensex/ NSE Nifty- If S&P BSE Sensex/NSE Nifty changes by certain percentage/points (rise/falls) trigger will be activated. Only end of day closing points of BSE/NSE will be considered for activating the trigger. Percentage rise/falls will be calculated by taking the base index as on the investment date.

Investors can opt for the following Trigger Facilities:

- **Gain Switching Mechanism Facility (GSM Facility)** - This facility enables an investor to switch a fixed percentage of Capital Appreciation from the Source Scheme to a Target Scheme at a predetermined frequency. Edelweiss Balanced Advantage Fund is a part of the Target Scheme for this facility
- **Power STP** - This facility enables an investor to switch a fixed percentage of the investment amount from the Source Scheme to the Target Scheme/s whenever there is a fall in Nifty 50 Index/Nifty Midcap 100 level by a certain percentage from the previous Business Day's closure. Edelweiss Balanced Advantage Fund is a part of Source Scheme and Target Scheme for this facility. Minimum investment amount should be Rs. 1,000/- and in multiple of Re. 1/- thereafter.

No. of Installments	1, 3, 5, 7, Any number of times. (Any being the default)
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- **Power SIP** - This facility enables investors to invest a predetermined amount in any of the Eligible Schemes of the Fund whenever there is a fall in Nifty 50 Index/Nifty Midcap 100 level by a certain percentage from the previous Business Day's closure, by providing an auto debit mandate from their bank. Edelweiss Balanced Advantage Fund is a part of the eligible scheme for this facility. Minimum investment amount should be Rs. 1,000/- and in multiple of Re. 1/- thereafter.

No. of Installments	1, 3, 5, 7, Any number of times. (Any being the default)
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- **Goal Progression SIP (GpRS)** - GPrS Facility will enable the investor/unit holder to specify a goal along with the target amount



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which the investor wish to achieve by investing through Systematic Investment Plan ("SIP") under the Eligible Schemes of the Fund. This Facility will 'Alert' the investor (by way of Email/SMS) once the target amount as specified by the investor is achieved.

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

- **COMBO SIP:** Under COMBO SIP, investors have an option to opt for a combination of any two schemes as detailed below for SIP under single registration form:

Option	Name of the Option	Schemes
Option 1	Conservative	1)Edelweiss Equity Savings Fund 2)Edelweiss Balanced Advantage Fund
Option 2	Moderate	1)Edelweiss Large & Mid Cap Fund 2)Edelweiss Balanced Advantage Fund
Option 3	Aggressive	1)Edelweiss Muti-Cap Fund 2)Edelweiss Mid cap Fund

- Under the selected Option, the investor has a choice to invest pre-defined amount in the combination provided, subject to meeting the minimum investment criteria of the respective schemes.
- Default option under any combination would be the 'Growth Option' as defined in the respective SID under the section on 'Default Plan/Options/Facility'.
- Registration under the facility shall be completed within 21 days of receipt of valid application.
- The facility will discontinue after 3 consecutive failed financial transactions.
- The frequency and number of installments will be governed by the provisions of the SIP feature applicable to the respective scheme.
- Investor can opt only one option under a single form.
- **MULTI-GOAL SIP**
 - Under Multi Goal SIP facility, investor can choose to invest in upto 3 open ended schemes (except Edelweiss Tax Advantage Fund and the Exchange Traded Funds) of his/her choice through SIP where he/she can make investments for a pre-defined amount at a pre- defined frequency under single registration form.
 - Investment under each scheme should meet the minimum



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	<p>investment criteria of the respective scheme.</p> <ul style="list-style-type: none"> • Default Option under any combination would be the 'Growth Option' as defined in the respective SID under the section on 'Default Plan/Options/Facility'. • Registration under the facility shall be completed within 21 days of receipt of valid application. • The facility will discontinue after 3 consecutive failed financial transactions. • The frequency and number of installments will be governed by the provisions of the SIP feature applicable to the respective scheme. <p>Note: In case the investor opts for both normal redemption and trigger based redemption in a redemption request, the redemption request would be processed as a normal redemption request and would not be registered as trigger based redemption.</p> <p>For further details on Trigger facility, please refer SAI.</p> <p>a. Inter Scheme Switching</p> <p>Unit holders under the Scheme have the option to switch part or all of their Unit holdings in the Scheme 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.</p> <p>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)/ Option(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. 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.</p> <p>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.</p> <p>Exit Load, as applicable, will be charged in case of switch-outs/systematic transfers</p> <p>b. Intra – Scheme Switching option: (Between Edelweiss Balanced Advantage Fund – Regular Plan and Edelweiss Balanced</p>
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	<p>Advantage Fund- Direct Plan or between Growth Option and Dividend Option or between facilities under dividend Options)</p> <p>Investors can switch between different Plans/Options under the Scheme.</p> <ul style="list-style-type: none"> Where investments were routed through a distributor, any switches of units from Edelweiss Balanced Advantage Fund – Regular Plan to Edelweiss Balanced Advantage Fund- 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 Edelweiss Balanced Advantage Fund-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 Edelweiss Balanced Advantage Fund – Regular Plan to Edelweiss Balanced Advantage Fund-Direct Plan. No exit load shall be levied in case of switch of units from Edelweiss Balanced Advantage Fund - Direct Plan to Edelweiss Balanced Advantage Fund – Regular Plan. However, after the switch, exit load under the Scheme prevailing on the date of switch shall apply for subsequent redemptions/switch out from Edelweiss Balanced Advantage Fund – Regular Plan. No exit load shall be levied in case of switch of units between the Options under the same Plan. <p>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.</p> <p>7. Facilitating Transactions Through The Stock Exchange Infrastructure</p> <p>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 (except investments in Edelweiss Balanced Advantage Fund -Direct Plan). This Facility is currently not offered to the investors/unit holders under the Dividend Sweep Facility available under the Scheme.</p> <p>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.</p> <p>Following are the salient features of the Facility:</p> <ol style="list-style-type: none"> Investors will be eligible to only purchase/redeem units of the Scheme. Switching is currently not permitted. The units of the Scheme are not listed on BSE & NSE and the same cannot be traded on the stock exchanges. The window for purchase/redemption of units on BSE StAR MF and
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	<p>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.</p> <p>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 empanelled with Edelweiss Asset Management Limited and also registered with BSE & NSE as Participants ("Brokers") are eligible to offer this Facility to investors.</p> <p>5. Units of mutual fund scheme permitted to be transacted through clearing members of the registered Stock Exchanges.</p> <p>6. Depository Participants of registered Depositories are permitted to process only redemption request of units held in demat form.</p> <p>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.</p> <p>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.</p> <p>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.</p> <p>10. Investors will be able to purchase/redeem units in the Scheme in the following manner:</p> <p>i. Purchase of Units:</p> <p>a. Physical Form</p> <ul style="list-style-type: none"> • 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. <p>b. Dematerialized Form</p> <ul style="list-style-type: none"> • 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.
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- 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.

b. 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/CM.
- 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



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	<p>the investor, as per the bank account details recorded with the Depository Participant.</p> <p>11. Applications for purchase/redemption of units, which are incomplete /invalid, are liable to be rejected.</p> <p>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.</p> <p>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.</p> <p>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.</p> <p>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).</p> <p>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.</p> <p>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. 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.</p> <p>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</p>
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	<p>for processing on daily basis as per the cut-off timings applicable to the Scheme.</p> <p>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.</p> <p>The Redemption proceeds (subject to deduction of tax at source, if any) and dividend 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.</p> <p>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.</p> <p>The Mutual Fund, the AMC, the Trustee, along with their directors, employees and representatives shall not be liable for any errors, damages or losses arising out of or in connection with the transactions undertaken by investors/distributors through above mode.</p> <p>10. Transactions through MF Utilities India Private Limited</p> <p>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 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 as may be updated from time to time. The Online Transaction Portal of MFU i.e. 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</p>
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	<p>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) 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.</p> <p>11. ACCEPTING TRANSACTIONS THROUGH ELECTRONIC PLATFORM OF KFIN TECHNOLOGIES PRIVATE LIMITED</p> <p>Investors / unit holders will be allowed to transact in schemes of the Fund through www.karymfs.com, an electronic platform provided by KFin Technologies Pvt. Ltd., Registrar & Transfer Agent of the Fund ('Karvy'). The facility to transact in schemes of the Fund will also be available through mobile application of Karvy i.e. 'KTRACK' (collectively called, 'Karvy's electronic platforms').</p> <p>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 Karvy's electronic platforms and the time of receipt of transaction recorded on the server of Karvy will be reckoned as the time of receipt of transaction for the purpose of determining applicability of NAV, subject to credit of funds to bank account of scheme(s) wherever applicable.</p> <p>The facility to transact in eligible schemes of Edelweiss Mutual Fund through Karvy's electronic platforms is available subject to such operating guidelines, terms and conditions as may be prescribed from time to time by Karvy, Edelweiss Asset Management Limited / Edelweiss Trusteeship Company Limited and applicable laws for the time being in force.</p> <p>For operating guidelines, terms and conditions, registration form and further details, investors / unit holders are requested to visit www.karymfs.com.</p> <p>12. REGULAR PAYOUT FACILITY ('THE RP FACILITY')</p> <p>The RP Facility will enable investors to withdraw/redeem a fixed percentage of the specified amount from their investments in the Eligible Schemes at a predefined frequency as specified at the time of registering for the RP Facility. Investor/unit holders are requested to take note of the terms and conditions of the RP Facility as stated in the Regular Payout Facility Form, effective from September 29, 2017.</p> <p>13. Investment through Corporate Platform</p> <p>Under this facility subscription is allowed viz. "Investment through Corporate Platform" for the employees / officers of Corporates. Through this facility, if the Corporate provides direct credit of their</p>
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	<p>employees'/officers' investments either through SIP or lumpsum into the Scheme's bank account, the requirement for submitting cheque/cancelled cheque during initial (first time) investment shall be waived off. Further, in case of SIP the frequency and the date will be customized by the AMC, at its discretion with effect from January 22, 2018.</p>
Cash Investments in Mutual Funds	<p>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/ dividend 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.</p>
Accounts Statements	<p>For investors who opt to hold Units in Physical Form (Non-demat form):</p> <ul style="list-style-type: none"> • 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 10th 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, dividend 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



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	<p>to ensure that the folio(s) are updated with their PAN.</p> <ul style="list-style-type: none"> For folios not included in CAS (due to non availability of PAN), EAML shall issue Account Statement to such Unit holders on a monthly basis, pursuant to any financial transaction in their folios, on or before tenth day of succeeding month by way of email to the registered email address and if the same is not available with EAML, a physical statement will be sent. Unit holders who receive Account Statements by e-mail may download the documents after receiving the same from the Fund. Should the Unit holder experience any difficulty in accessing the electronically delivered documents, the Unit holder shall promptly advise the Fund to enable the Fund to make the delivery through alternate means. It is deemed that the Unit holder is aware of all security risks including possible third party interception of the documents and contents of the documents becoming known to third parties. <p>For Investors who opt to hold Units in Demat Form:</p> <p>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,</p> <ul style="list-style-type: none"> 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 ten 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.
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	<p>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.</p> <p>Half Yearly Consolidated Account Statement:</p> <ul style="list-style-type: none"> * A consolidated account statement detailing holding across all Schemes at the end of every six months (i.e. September/March), on or before 10th 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.
Dividend	The dividend warrants shall be dispatched to the unitholders within 30 days of the date of declaration of the dividend.
Redemption	As per SEBI Regulations, the Mutual Fund shall dispatch redemption proceeds within 10 Business Days of receiving a valid redemption request.
Delay in payment of redemption / repurchase / dividend proceeds	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.
Scheme to be binding on Unit holders	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.
Mode of Payment	<p>(a) For Subscription:</p> <p>As an investor friendly measure, 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. AMC may allow any</p>



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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, AMC reserves the right to reject such applications.

(b) Payment of redemption proceeds:

The Fund proposes to pay redemption proceeds in the following manner:

i) 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.

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.

ii) Redemption proceeds can be routed through Electronic Fund Transfer systems like RTGS or NEFT by AMC.

iii) While the preferred mode of payment is through Direct Credit or EFT route, AMC reserves the right to send the redemption proceeds by any other means in the interest of investors if it deems fit.

(c) In case of NRI & FIIs:

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 Funds subject to conditions mentioned therein. Further, the general permission has also been granted to NRIs and FIIs to sell the Units to the Mutual Funds 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.

Note:

1. AMC will prefer to receive or make payment through Electronic Fund Transfer route & only in exceptional situations will accept or make payment through any other means.
2. 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.
3. Any remittance or Redemption proceeds to NRI/FIIs will be subject to the prevailing RBI and any other Regulatory



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	<p style="text-align: center;">Requirement from time to time. For details please refer SAI</p>
Redemption Details	<p>Rs. 500 and in multiples of Re. 1 thereafter. There will be no minimum redemption criterion for Unit based redemption. The Redemption / Switch-out would be permitted to the extent of credit balance in the Unit holder's account of the Plan(s) / Option(s) of the Scheme(s) (subject to completion of Lock-in period or release of pledge / lien or other encumbrances).</p> <p>In case Units are held in Dematerialised (demat) mode, the Redemption request may be made by specifying the number of Units to be redeemed. For demat transactions, minimum redemption would be mandatorily 50 units. AMC reserves the right to change the basis for Redemption through demat mode from Unit basis to any other basis.</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"> 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"> 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: <ol style="list-style-type: none"> 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. <p>For details please refer to paragraph on "Right to limit redemption" under SAI.</p> <p>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.</p> <p>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/despached within the deadline stated in the foregoing clause, Unit holders may experience some delays in receiving repurchase cheques. For details, please refer to SAI</p>



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	<p>(subsection: possible deferral of redemption/repurchase requests).</p> <p>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.</p>
Bank Mandate and Multiple Bank Account Registration	<p>Bank Account Details:</p> <p>In order to protect the interest of investors from fraudulent encashment of cheques, SEBI Regulations have made it mandatory for investors to mention in their application for purchase of Units, details of their bank account. Hence, at the time of subscription, all investors must provide details of their bank account viz. bank name, account number, branch address, and account type in the Application Form. Applications without these details will be treated as incomplete and rejected. The AMC will not be responsible for any loss arising out of fraudulent encashment of cheques and / or any delay/loss in transit.</p> <p>The investor is required to provide “cancelled” original cheque or self certified copy of blank cheque or self certified bank statement or first page of the bank pass book (bearing account number and the first unit holder name on the face of the cheque / bank pass book / bank statement) at the time of registration of the investor’s bank mandate and subsequent change in the investor’s bank mandate.</p> <p>Multiple Bank Account Registration: The Mutual Fund offers a facility to register multiple bank accounts for pay-in & payout purposes and designate one of the registered bank 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 filling up a designated “Form for Registering/adding Multiple Bank Account” available at Investor Service Centers and on the website of the Fund. 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 registering 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 dividends 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 account as default bank account.</p> <p>Investor may note that, registering a new bank account will require a cooling period of 10 days from the date of receipt of request. In the interim, in case of any dividend/redemption/ maturity payout, the same would be credited in the existing registered bank account.</p>
Common One Time Mandate	<p>Investors are offered the Common One Time Mandate "COTM" Registration facility by KFin technologies Private Limited, Registrar and Transfer Agent to the Fund.</p>



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	<p>COTM shall be registered against the PAN/PEKRN of the First unit holder, which authorise his / her bank to debit their account upto a certain specified limit per transaction (subject to the statutory limits as applicable from time to time), as and when they want to transact with the fund, without the need to submitting cheque or transfer request with every transaction, thereafter.</p> <p>This facility can be availed only if the investor's bank is participating in the National Automated Clearing House (NACH) Platform and subject to investor's bank accepting ACH / COTM Registration Mandate.</p>
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C. PERIODIC DISCLOSURES & OTHER INFORMATION

<p>Net Asset Value</p> <p>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.</p>	<p>The NAVs of the Scheme will be calculated and disclosed on every Business Day and the same shall be sent for publication in at least two daily newspapers having circulation all over India. The NAVs declared, will also be uploaded on AMFI website (www.amfiindia.com) by 11.00 p.m. and also on the Edelweiss Mutual Fund's website (www.edelweissmf.com). In case of any delay, the reasons for such delay would be explained to AMFI and SEBI by the next business day. If the NAVs are not available before commencement of business hours on the following day due to any reason, Mutual Fund shall issue a press release providing reasons and explaining when the Mutual Fund would be able to publish the NAVs.</p> <p>For further details please refer "Information Dissemination" under SAI.</p>
Portfolio Disclosure	<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 the schemes on its website (www.edelweissmf.com) and on the website of AMFI (www.amfiindia.com) within 10 days from the close of each month/half year.</p> <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 scheme portfolio on the AMC's website (www.edelweissmf.com) and on the website of AMFI (www.amfiindia.com) and the modes such as SMS, telephone, email or written request (letter) through which an unitholder can submit a request for a physical or electronic copy of the statement of scheme portfolio. The AMC will provide physical copy of the statement of scheme portfolio without any cost, on specific request received from a unitholder.</p>
Half yearly Financial Results	<p>As per SEBI Circular, Edelweiss Mutual Fund & the AMC will before the expiry of one month from the close of each half year that is on 31st March and on 30th September, publish its unaudited financial results in one national English daily newspaper and in a regional newspaper published in the language of the region where the Head Office of Edelweiss Mutual Fund is situated and EMF will also display it on its website.</p>
Annual Report	<p>The Annual Report or Abridged summary thereof in the format prescribed by SEBI will be hosted within four months from the date of closure of the relevant accounting year (i.e. March 31st each year) on AMC's website</p>



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	<p>(www.edelweissmf.com) and on the website of AMFI (www.amfiindia.com). The Annual Report or Abridged Summary thereof will also be sent by way of e-mail to the Unit holder's registered e-mail address. Unit holders, who have not registered their email address, will have an option of receiving a physical copy of the Annual Report or Abridged summary thereof. The Fund will provide a physical copy of the abridged summary of the Annual Report, without charging any cost, on specific request received from a Unit holder. Physical copies of the report will also be available to the Unit holders at the registered office at all times. The Fund will publish an advertisement every year, in the all India edition of at least two daily newspapers, one each in English and Hindi, disclosing the hosting of the scheme wise annual report on the AMC's website (www.edelweissmf.com) and on the website of AMFI (www.amfiindia.com) and the modes such as SMS, telephone, email or written request (letter) through which a unitholder can submit a request for a physical or electronic copy of the of the scheme wise annual report or abridged summary thereof.</p>
Associate Transactions	Please refer to Statement of Additional Information (SAI).
<p>Taxation</p> <p>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.</p>	<p>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,—</p> <p>(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</p> <p>(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.</p> <p>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.</p> <p>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.</p> <p>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.</p> <p>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</p>



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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:

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

Note:

(*) From AY 2019-20 (FY 2018-19) Any Long Term Capital Gains arising on transfer of unit of an equity oriented mutual fund will be taxable at 10% without indexation benefit of such capital gains exceeding 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



Edelweiss Balanced Advantage Fund

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 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.

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

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



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		<u>Short term</u>	30%	<i>Applicable Slab Rates</i>	
		<u>Long term</u>	Indian Companies	Foreign Companies	
			20% with Indexation	20%	
		<u>Short term</u>	30%*	40%	

*A tax rate of 25% is applicable for the financial year 2020-21 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 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/-



Edelweiss Balanced Advantage Fund

	<p>2)Where income distributed is in nature of Capital Gains</p> <p>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</p> <p>Note 2: Non Equity Oriented Fund will not attract securities transaction tax (STT).</p> <p>Note 3: In case if the Income is treated as Business Income, then the relevant Income Tax provisions would be applicable.</p>	
Investor services	<p>Investors can enquire about NAVs, Unit Holdings, Valuation, Dividends, etc or lodge any service request including change in the name, address, designated bank account number and bank branch, loss of Account Statement / Unit Certificates, etc. to M/s. KFin Technologies Private Limited - UNIT EMF, Karvy Selenium Tower B, Plot No 31 & 32, Gachibowli, Financial, District, Nanakramguda, Serilingampally, Hyderabad – 500 008. Tel: 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.</p> <p>It should be noted that for folios with transactions of Rs. 50,000 and above/ and any investor who has provided KYC confirmation issued by CVL or other KRAs, all details of the investor in the Edelweiss Mutual Fund records will be replaced by the details given by the investor to the CVL/KRA in the KYC Application Form. Any change in details like change of Name / Address / Status /Signature, etc. should be given by such Investor, who has provided KYC Confirmation, directly to CVL in the prescribed manner. Alternatively, the Unit holder can call at the EAML branch office for any services / information. Some service requests can be processed only upon receipt of a written request with required supporting documents. In order to protect confidentiality of information, the service representatives at our branches/ ISC's may require personal information of the investor for verification of his / her identity.</p> <p>Unit holder's grievances should be addressed to Investor Services Centres (ISC's) at the EAML branch offices, or KFin Technologies Pvt. Ltd (KCPL) 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.</p> <p>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.</p> <p>Investors can also address their queries/grievances to Mr. Mayur Jadhav, Senior</p>	



Edelweiss Balanced Advantage Fund

Manager, at 801, 802 & 803, 8th Floor, Windsor, 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
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D. COMPUTATION OF NET ASSET VALUE

The Net Asset Value (NAV) of the Units will be determined as of 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 2 decimal places. Units allotted to the investor on the basis of the applicable NAV would be allotted upto 3 decimal places. NAVs of the growth option and dividend option will be different after the declaration of the first dividend.

Rounding off policy for NAV:

Since a request for Purchase or Redemption is generally made in rupee amounts and not in terms of a fixed number of Units of the Scheme, an investor may be left with fractional Units. Also, Dividend if declared will be upto four decimal places & would be converted into Units on reinvestment. There is a possibility that at the time of reinvestment, Units allotted may be beyond four decimal places. In case of any Units allotted beyond four decimal places, NAV shall be rounded off upto four decimals in respect of index funds and all types of debt-oriented Schemes like liquid/money market, gilt, income, short term plan, fixed maturity plan, monthly income plans, etc. and upto two decimals in case of equity-oriented and balanced fund Schemes. However, the Mutual Funds can round off NAVs upto more than two decimals in case of equity-oriented and balanced fund Schemes also, if they so desire. For details on NAV policy of Foreign Securities please refer SAI under the head "Valuation in case of Foreign Securities".

For this Scheme NAV will be declared upto two decimal places & the second decimal will be rounded off higher to next digit if the third decimal is or more than 5 i.e., if the NAV is 10.126 it will be rounded off to 10.13.

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.



This section is not applicable as the Scheme is available for continuous Subscription and Redemption at NAV based prices.

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 2.25%
Trustee fee	
Audit fees	
Custodian fees	
Registrar and Transfer Agents Fees	
Marketing & Selling expense incl. agent commission	
Cost related to investor communications	
Cost of fund transfer from location to location	
Cost of providing account statements and dividend redemption cheques and warrants	
Costs of statutory Advertisements	
Cost towards investor education & awareness (at least 2 bps)	
Brokerage & transaction cost over and above 12 bps and 5 bps for cash and derivative market trades, respectively.	
Goods & Service Tax on expenses other than investment and advisory fees	
Goods & Service Tax on brokerage and transaction cost	
Other Expenses	
Maximum Total Expense Ratio (TER) permissible under Regulation 52 (6) (c) (i) and (6) (a), as applicable	Upto 2.25%
Additional expenses for gross new inflows from specified cities	Upto 0.30%

These estimates have been made in good faith by the AMC as per the information available to the AMC. 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. The figures in the table above are estimates and not actual. The AMC will charge the Scheme such actual expenses incurred, subject to the statutory limit prescribed in the Regulations.

Atleast 10% of the TER will be charged towards distribution expenses/commission in the Regular Plan. The TER of the Direct Plan will be lower to the extent of the abovementioned distribution expenses/commission (atleast 10% which is charged in the Regular plan). For example, in the event that the TER of the Regular Plan is 1% p.a., the TER of the Direct Plan would not exceed 0.90% p.a.



Expenses under Regulation 52 (6):

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

- On the first Rs. 500 crores of the daily net assets - 2.25%
- On the next Rs. 250 crores of the daily assets - 2.00%
- On the next Rs. 1,250 crores of the daily net assets – 1.75%
- On the next Rs. 3,000 crores of the daily net assets – 1.60%
- On the next Rs. 5,000 crores of the daily net assets – 1.50%
- On the next Rs. 40,000 crores of the daily net assets – total expense ratio reduction of 0.05% for every increase of Rs. 5,000 crores of daily net assets or part thereof
- On the balance of the assets - 1.05%

Additional Expenses under Regulation 52 (6A):

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

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

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

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

3. Brokerage and transactions costs incurred for the purpose of execution of trades and are included in the cost of investments shall be charged to the Scheme in addition to the limits on total expenses prescribed under Regulation 52(6) and will not exceed 0.12% in case of cash market transactions and 0.05% in case of derivatives 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 and 0.05% for derivatives transactions. Any payment towards brokerage and transaction cost, over and above the said 0.12% for cash market transactions and 0.05% in case of derivatives transactions may be charged to the scheme within



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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 & 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

Notes:

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

The AMC may incur expenses on behalf of the Scheme which will be reimbursed on actual basis to the AMC to the extent such expenses are permissible & are within the prescribed SEBI limit. Subject to the SEBI Regulations and this Document, expenses over and above the prescribed ceiling will be borne by the AMC / Trustee.

The current expense ratios will be updated on the AMC's website viz. www.edelweissmf.com 3 working days prior to the effective date of change.

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

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

Particulars		
Units	a	5,00,00,000.00
Face value (in Rs.)	b	10.00
Unit Capital (in Rs.)	c=a*b	50,00,00,000.00
Portfolio at Cost (in Rs.)	d	50,00,00,000.00



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Income on Investment (assumed rate 8.00% p.a.)	e	1,09,589.04
Total Portfolio value	$f = d + e$	50,01,09,589.04
NAV before charging expense ratio (In Rs. Per unit)	$g = f/a$	10.0022
Expense at per unit level (assumed expense ratio 1.50% p.a.)	h	0.0004
NAV after charging expense ratio (In Rs. Per unit)	$l = g - h$	10.0018
Returns p.a. without expense ratio for 1 day	j	8.00%
Returns p.a. with expense ratio for 1 day	k	6.50%
Difference in returns p.a.	$l = j - k$	1.50%

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.

C. LOAD STRUCTURE

Load is an amount which is paid by the investor to subscribe to the units or to redeem the units from the Scheme. This amount is used by the AMC to pay commissions to the distributor and to take care of other marketing and selling expenses. Load amounts are variable and are subject to change from time to time.

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

APPLICABLE LOAD STRUCTURE

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

Type of Load	Load chargeable (as percentage of Applicable NAV)
Entry Load*	NIL
Exit Load**	<ul style="list-style-type: none"> 10% of the units allotted shall be redeemed without any Exit Load on or before completion of 365 days from the date of allotment of units. Any redemption in excess of such limit within 365 days from the date of allotment shall be subject to the following Exit Load: <ul style="list-style-type: none"> If redeemed or switched out on or before completion of 365 days from the date of allotment of units – 1.00% If redeemed or switched out after completion of 365 days from the date of allotment of units – NIL <p>Redemption of units would be done on First in First out</p> <ul style="list-style-type: none"> Basis (FIFO).

* No entry load will be charged for purchase / additional purchase / switch-in transaction(s) accepted by the Fund. Similarly, no entry load will be charged with respect to applications for registrations under systematic investment plans/ systematic transfer plans accepted by the Fund.



Also Units allotted on reinvestment of dividends shall not be subject to load.

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 entire exit load (net of Goods & Service Tax), charged, if any, shall be credited to the Scheme.

AMC reserves the right to revise the load structure from time to time. Such changes will become effective prospectively from the date such changes are incorporated.

Please Note that:

1. Exit Load will be applicable for inter Scheme switches as well as special products under the Scheme such as switch-outs/systematic transfer between the schemes of Edelweiss Mutual Fund.
2. No Load shall be imposed for switching between Options within the Scheme.
3. No exit load shall be levied in case of switch of units from Edelweiss Balanced Advantage Fund -Direct Plan to Edelweiss Balanced Advantage Fund – Regular Plan. However, after the switch, exit load under the Scheme prevailing on the date of switch shall apply for subsequent redemptions/switch out from Edelweiss Balanced Advantage Fund – Regular Plan.
4. No Entry / Sales Load will be levied on the dividend so reinvested.
5. Units issued on reinvestment of dividends shall not be subject to entry and exit load.
6. The normal load structure will be applicable in case of Special Products (SIP/STP/SWP) unless otherwise specified.
7. The Redemption Price however, will not be lower than 93% of the NAV, and the Sale Price will not be higher than 107% of the NAV, provided that the difference between the Redemption price and Sale price at any point in time shall not exceed the permitted limit as prescribed by SEBI from time to time which is presently 7% calculated on the Sale Price.
8. For any change in load structure AMC will issue an addendum and display it on the website/Investor Service Centres.

The investor is requested to check the prevailing load structure of the Scheme under respective Plans, before investing.

*** Changing the Load Structure:**

Under the Scheme, AMC, in consultation with the Trustees, 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. However, AMC shall not charge any load on units allotted on reinvestment of dividend for existing as well as prospective investors. At the time of changing the load structure, to avoid investor's complaints who invest without knowing the loads, 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 memoranda already in stock. The



introduction of the exit load alongwith the details may also be disclosed in the statement of accounts 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:



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

This Scheme Information Document is an updated version of the same in line with the current laws / regulations and other developments. Further, any amendments / replacement / re-enactment of the regulations subsequent to the date of the Document shall prevail over those specified in this Document.

The information contained in this Document regarding taxation is for general information purposes only and is in conformity with the relevant provisions of the Tax Act, and has been included relying upon advice provided to the Fund's tax advisor based on the relevant provisions prevailing as at the currently applicable Laws.

Any dispute arising out of this issue shall be subject to the exclusive jurisdiction of the Courts in India.

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**

**Place: Mumbai
Date: June 30, 2020**

**Sd/-
Radhika Gupta
Chief Executive Officer**



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

EDELWEISS ASSET MANAGEMENT LIMITED - ISC / OPA

Ahmedabad : 404, Ten-11 4th Floor, Next to Maradia Plaza, Opp. Yes Bank, CG Road, Ahmedabad - 380006. Tel No.: 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 : B-106 B, 1st Floor, Elante Offices, Plot 178-178A, Industrial Area 1, Chandigarh - 160002. Tel No.: 0172-4949801 / 0172-4949802
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 (041) 4641 724 / 91 (141) 4641 726
Kanpur : Office No. 202, 203, 1Ind Floor, Kan Chambers, 14/113, Civil Lines, Kanpur - 208001. Tel No.: 7304590658, 7304470500
Kolkata : Savitri Tower, 2nd Floor, 3A Upper Wood Street, Kolkata - 700017. Tel No. : 033 - 4421 8800
Lucknow : Cabin No. 102, A Small Store Trade Point, Ground Floor, Saran Chamber-1, 5-Park Road, Hazratgunj, Lucknow - 226001. Tel No. : 0522-4070679
Mumbai : 801, 802 & 803, 8th Floor, Windsor, Off C.S.T. Road, Kalina, Santacruz (E), Mumbai - 400098, Maharashtra. Tel No. : 022 4093 3400 / 4097 9821
New Delhi : 604, 605, 606 & 608, 6th 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** : 72-A, Taylor's Road, Opp Aga Heritage Club, Amritsar - 143001. Tel.: 0183-5053802 • **Anand** : B-42 Vaibhav Commercial Center, Nr Tvs Down Town Show Room, Grid Char Rasta, Anand - 380001. Tel.: 9081903038 • **Asansol** : 112/N G. T. Road Bhanga Pachil, G.T Road, Paschim Bardhaman, West Bengal, Asansol - 713303. Tel.: 0341-2220077 • **Aurangabad** : Ramkunj Niwas, Railway Station Road, Near Osmanpura Circle, Aurangabad - 431005. Tel.: 0240-2343414 • **Balassore** : I-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.: 0831-2042544 • **Berhampur (Or)** : Opp. Divya Nandan Kalyan Mandap, 3rd Lane Dham Naggar, 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.: 0788-289499/2295332 • **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, Manimurugiy 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 Adithanar Salai, Egmore Opp To Chief Metropolitan Court, Chennai - 600002. Tel.: 044-40228512, 044-42028513, 044-42028858 • **Cochin** : Ali Arcade, 1st Floor, Kizhavana Road, Panampilly Nagar, Near Atlantis Junction, Ernakulam - 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) Adjacent To Reliance Trends, Dargha Bazar, Cuttack - 753001. Tel.: 0671-2203077 • **Dehradun** : Kaulagarh Road, Near Sirmaur Margabove, Reliance Webworld, Dehradun - 248001. Tel.: 7518801810 • **Dhanbad** : 208 New Market, 2nd Floor, Bank More, Dhanbad - 826001. Tel.: 9264445981 • **Dharwad** : 307/9-A, 1st Floor, Nagarkar Colony, Elite Business Center, Nagarkar Colony, P B Road, Dharwad - 580001. Tel.: 0836-2744207 • **Durgapur** : MWAV-16 Bengal Ambuja, 2nd Floor City Centre, Distt. Burdwan, Durgapur - 713216. Tel.: 0343-6521111 • **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 Groundint, 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, Swaraipuri 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** : 1st Floor, Bajrangbali Building, Near Bora Service Station, GS Road, Guwahati - 781007. Tel.: 8811036746, 0361-2203324 • **Gwalior** : City Centre, Near Axis Bank, Gwalior - 474011. Tel.: 7518801818 • **Haldwani** : Shop No. 5, KVMN Shopping 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/A1/2A, 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.: 0440-4485874 / 75 / 76 • **Hyderabad (Gachibowli)** : Selenium Plot No: 31 & 32, Tower B Sreepur 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 Janjerwala Square Indore, Indore - 452001. Tel.: 0731-4266828/4218902 • **Jabalpur** : 3rd floor, R.R. Tower, 5 Lajpatnagar, near Tayabali petrol pump, Jabalpur - 482001. Tel.: 0761-4923301, 0761-4079221, 0761-2400809 • **Jaipur** : S16/A 11rd 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 Jai Vishwa 1st Floor, Baliram Peth Above United Bank Of India, Near Kishor Agencies, Jalgaon - 425001. Tel.: 9421521406 • **Jalpaiguri** : D B C Road, Opp Nirala Hotel, Jalpaiguri - 735101. Tel.: 03561-222136 • **Jammu** : Gupta's Tower, 2nd Floor CB-12, Rail Head complex, Jammu - 180012. Tel.: 0191-2458820 / 2458818 • **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 • **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, Kausthubhsree Block, Kadapakkada, Kollam - 691008. Tel.: 474-2747055 • **Kota** : D-8, Shri Ram Complex, Opposite Multi Purpose School, Gumanpur, Kota - 324007. Tel.: 0744-5100964 • **Kottayam** : 1st Floor, Csiacension Square, Railway Station Road, Collectorate P. O. Kottayam - 686002. Tel.: 0481-2300868/2302420 • **Lucknow** : 1st Floor, A. A. Complex, 5 Park Road, Hazratnaji Thaper House, Lucknow - 226001. Tel.: 7518801830, 0522-2236819/321315 • **Ludhiana** : SCO 122, Second floor, Above Hdff Mutual Fund, Feroze Gandhi Market, Ludhiana - 141001. Tel.: 0161-4670278 • **Madurai** : Rakesh towers, 30-C 1st floor, Bye pass Road, Opp Nagappa moters, Madurai - 625010. Tel.: 0452-2605856 • **Malda** : Ram Krishna Pally, Ground Floor, English Bazar, Malda - 732011. Tel.: 03512-223763 • **Mangalore** : Mahendra Arcade, Opp Court Road, Karangal Padi, Mangalore - 575003. Tel.: 0824-2496289 • **Margao** : 2nd Floor, Dalal Commercial Complex, Pajifond, Margao - 403601. Tel.: 0832-2731823 • **Mathura** : Shop No. 9, Ground Floor, Vihari Lal Plaza, Opposite Brijwasi Centre, 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** : L-350, Silver Tower, Ashoka Road, Opp.Clock Tower, Mysore - 570001. Tel.: 0821-2438006 • **Nadiad** : 311-3rd Floor City Centre, 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, Sharapur 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** : Flat No.I-A H. No. 13/70, Timotio Bldg, Heliodoro Salgado Road, Next to Navhind Bhavan (Market Area), Panjim 403001. Tel.: 0832-2426874, 0832-2426873 • **Patiala** : Sco 27 D, Chotti Baradari, Near Car Bazaar, Patiala - 147001. Tel.: 0175-5004349 • **Patna** : 3A 3rd Floor, Anand Tower, Exhibition Road, Opp Icti Bank, Patna - 800001. Tel.: 0612-4323066 • **Pondicherry** : Building No:7, 1st Floor, Thiyyagaraja Street, Pondicherry - 605001. Tel.: 0413-45490253 • **Pune** : Office # 207-210, Second floor, Kamla Arcade, JM Road, Opposite Balgandharva, Shivaji Nagar, Pune - 411005. Tel.: 020-66210449, 9833067872 • **Raipur** : Office No S-13 Second Floor Reheja Tower, Fafadih Chowk, Jail Road, Raipur - 492001. Tel.: 0771-4912611 • **Rajahmundry** : D.No.6-1-4Rangachary Street, T.Nagar, Near Axis Bank Street, Rajahmundry - 533101. Tel.: 0883-2434468/70 • **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, Udai Nagar, Sundargarh, Rourkela - 769012. Tel.: 0661-2500005 • **Saharanpur** : 18 Mission Market, Court Road, Saharanpur - 247001. Tel.: 7518801846 • **Salem** : No 3/250, Brindavan Road, 6th Cross Perumal kovil back side Fairland's, Salem - 636016. 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 L School, Shillong - 793001. Tel.: 0364 - 2506106 • **Shimla** : 1st Floor, Hills View Complex, Near Tara Hall, Shimla - 171001. Tel.: 7518801849 • **Shimoga** : Sri Mata Nalka Complex, 1st Floor, Above Shimoga Diagnostic Centre, Llr Road, Durgigudi, Shimoga - 577201. Tel.: 08182-228799 • **Silchar** : N.N. Dutta Road, Chowchakra Complex, Premtala, Silchar - 788001. Tel.: 3842261714 • **Siliguri** : Nanak Complex, 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 • **T Nagar** : No. 23, Cathedral Garden Road, Cathedral Garden Road, Nungambakkam, Chennai - 600034. Tel.: 044-28309100 • **Thane** : Room No. 302, 3rd Floor, Ganga Prasad, Near RBL Bank Ltd, Ram Maruti Cross Road, Naupada, Thane - West - 400602. Tel.: 022-25303013 • **Tirunelveli** : 55/18 Jeney Building, 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, Shornur Road, Near Dhanalakshmi Bank H. O, Thrissur - 680001. Tel.: 0487-6999987, 9074053268 • **Trichy** : No 23C/1 E V R road, Near Vekkaliamman 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, IC 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, Shivpurwad, Settlement Plot No. 478 Pargana, Dehat Amanat, Mohalla Sagra, 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. 6 Nexus Towers, 2nd Floor Officer's Line, Above Peter England and Bata Showroom opp. To Voorhees School, Vellore - 632001. Tel.: 0416-41603806 • **Vijayawada** : H No 26-23, 1st Floor, Sundaramma street, Gandhi Nagar, Krishna, Vijayawada - 520011. Tel.: 0866-6604032/39/40 • **Vile Parle** : Shop No. 1, Ground Floor, Dipti Jyothi Co-operative Housing Society, Near ATNL office P M Road, Vile Parle East - 400057. Tel.: 022-26100967 • **Visakhapatnam** : Door No: 48-87, Dwaraka Diamond, Ground Floor, Srinagar, Visakhapatnam - 530016. Tel.: 0891-2714125 • **Warangal** : Shop No. 22, Ground Floor, Warangal City Center, 15-1-237, Mulugu Road Junction, Warangal - 506002. Tel.: 0870-2441513

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