



Edelweiss Gold and Silver ETF Fund of Fund

An open-ended fund of funds scheme investing in units of Gold ETF and Silver ETF

Scheme Information Document (SID)

Offer of Units of Rs. 10/- each during the New Fund Offer Period and at NAV based prices upon re-opening.

| Risk-o-meter of the Scheme # | Risk-o-meter of the Benchmark (LBMA Prices) |
|--|---|
|  |  |
| Investors understand that their principal will be at Very High Risk. | |
| This product is suitable for investors who are seeking*: <ul style="list-style-type: none"> • Long term capital appreciation • To invest in an open-ended fund of funds scheme investing in units of Gold ETFs and Silver ETFs. *Investors should consult their financial advisers if in doubt about whether the product is suitable for them. | |

The product labelling assigned during the New Fund Offer is based on internal assessment of the Scheme Characteristics or model portfolio and the same may vary post NFO when actual investments are made.

NEW FUND OFFER OPENS ON: August 24, 2022

NEW FUND OFFER CLOSES ON: September 7, 2022

Scheme Re-opens for continuous sale and repurchase on or before: September 21, 2022

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.

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

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

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

This Scheme Information Document is dated August 8, 2022.

NAME OF 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)

Registered Office & Corporate Office:

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

SPONSOR:

Edelweiss Financial Services Limited

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

INVESTMENT MANAGER:

Edelweiss Asset Management Limited

(CIN: U65991MH2007PLC173409)

Registered Office & Corporate Office:

Edelweiss House, Off. C.S.T Road, Kalina, Mumbai 400098

www.edelweissmf.com

REGISTRAR:

KFin Technologies Limited

Unit - Edelweiss Mutual Fund
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HIGHLIGHTS – SUMMARY OF THE SCHEME

| Name of the Scheme | Edelweiss Gold and Silver ETF Fund of Fund | | | | | | | | | | | | | | | | | | | | | | | | | | |
|--------------------------------------|--|--------------------------------|-----------------------------|----------|---------------------------------------|--------------------------------|-----------------------------|---|---------------|---------------|-------------|---|---------------|--------|-------------|---|---------------|---------|-------------|---|-----------|--------|-------------|---|--------|---------------|-------------|
| Type of the Scheme | An open-ended fund of funds scheme investing in units of Gold ETF and Silver ETF. | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Investment Objective | <p>The investment objective of the scheme is to generate returns by investing in units of Gold ETFs and Silver ETFs. However, the performance of the scheme may differ from that of the underlying gold and silver due to tracking error of the underlying exchange traded funds.</p> <p>There can be no assurance or guarantee that the investment objective of the plan will be achieved.</p> | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Plans, Options and Facilities | <p>The Scheme will offer two Plans:</p> <ol style="list-style-type: none"> 1. Regular Plan; and 2. Direct Plan <p>The Direct Plan will be offered only for investors who purchase /subscribe Units of the Scheme directly with the Fund and will not be available for investors who route their investments through a Distributor. In case neither Distributor’s Code nor “Direct” is indicated in the application form, the same will be treated as “Direct Plan” application.</p> <p>The portfolio of the Scheme under both these Plans will be common. Each Plan will offer: (i) Growth Option and (ii) Income Distribution cum Capital Withdrawal (IDCW) Option</p> <p>IDCW Option shall have Reinvestment, Payout & Transfer facility.</p> <p>The AMC/Trustee reserve the right to introduce Plans/Option(s) as may be deemed appropriate at a later date.</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/Option/Facility: 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 border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 15%;">Scenario</th> <th style="width: 25%;">Broker Code mentioned by the investor</th> <th style="width: 25%;">Plan mentioned by the investor</th> <th style="width: 35%;">Default Plan to be captured</th> </tr> </thead> <tbody> <tr> <td align="center">1</td> <td align="center">Not mentioned</td> <td align="center">Not mentioned</td> <td align="center">Direct Plan</td> </tr> <tr> <td align="center">2</td> <td align="center">Not mentioned</td> <td align="center">Direct</td> <td align="center">Direct Plan</td> </tr> <tr> <td align="center">3</td> <td align="center">Not mentioned</td> <td align="center">Regular</td> <td align="center">Direct Plan</td> </tr> <tr> <td align="center">4</td> <td align="center">Mentioned</td> <td align="center">Direct</td> <td align="center">Direct Plan</td> </tr> <tr> <td align="center">5</td> <td align="center">Direct</td> <td align="center">Not Mentioned</td> <td align="center">Direct Plan</td> </tr> </tbody> </table> | | | 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 |
| 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 | | | | | | | | | | | | | | | | | | | | | | | | |

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|--|--|-----------|---------------|--------------|
| | 6 | Direct | Regular | Direct Plan |
| | 7 | Mentioned | Regular | Regular Plan |
| | 8 | Mentioned | Not Mentioned | Regular Plan |
| | <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> <p>If the above conditions are not met, the application will be processed under 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 IDCW Option but fails to mention the facility, it will be deemed that the investor has opted for Reinvestment of Income Distribution cum capital withdrawal option 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> | | | |
| Minimum Application Amount | Minimum of Rs. 5,000/- and multiples of Re. 1/- thereafter. | | | |
| Minimum Additional Application Amount | Minimum of Rs. 500/- and multiples of Re. 1/- thereafter. | | | |
| Minimum Redemption Amount | <p>There will be no minimum redemption criterion. The Redemption / Switchout would be permitted to the extent of credit balance in the Unit holder's account of the Plan(s) / Option(s) of the Scheme (subject to release of pledge / lien or other encumbrances). The Redemption / Switch-out request can be made by specifying the rupee amount or by specifying the number of Units of the respective Plan(s) / Option(s) to be redeemed. In case a Redemption / Switch-out request received is for both, a specified rupee amount and a specified number of Units of the respective Plan(s)/ Option(s), the specified number of Units will be considered the definitive request. In case the value / number of available units held in the Unit holder's folio / account under the Plan / Option of the Scheme is less than the amount / number of units specified in the redemption / switch-out request, then the transaction shall be rejected, and the unit holder will need to make a fresh request for all unit redemption / switch-out.</p> <p>Amount based redemptions will be in multiples of Re. 1.</p> <p>In case of Units held in dematerialized mode, the Unit Holder can give a request for Redemption only in number of Units which can be fractional units also. Depository participants of registered Depositories can process only redemption request of units held in demat mode.</p> | | | |
| Load | <p>Entry Load: Not Applicable</p> <p>Exit Load:</p> | | | |

| | |
|--|--|
| | <ul style="list-style-type: none"> • If the units are redeemed / switched out on or before 12 months from the date of allotment – 1.00% • If the units are redeemed / switched out after 12 months from the date of allotment – Nil <p>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> <p>For details on load structure, please refer Section on ‘Load Structure’.</p> |
| 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> <p>The AMC shall issue units in dematerialized form to a unit holder in a scheme within two working days of the receipt of request from the unit holder.</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 NAV, subject to applicable Entry and Exit Loads, if any. |
| Target Amount to be raised during the NFO | Rs. 10 Crore |
| Benchmark Index | LBMA Prices |
| Fund Manager | Mr. Bhavesh Jain & Mr. Bharat Lahoti |
| Risk Factors | For Risk Factors, please refer to para on Risk Factors. |

| | |
|---|--|
| <p>Liquidity</p> | <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> |
| <p>Transparency/NAV disclosure</p> | <p>The AMC will calculate and disclose the first NAV within the timelines stipulated under the Regulations from the closure of the New Fund Offer Period. Subsequently, the NAV will be calculated and disclosed on every Business Day. The AMC will prominently disclose the NAVs under a separate head on its website (www.edelweissmf.com) NAV will be updated on the website of the AMC (www.edelweissmf.com) and on the AMFI website (www.amfiindia.com). The NAVs will be normally updated on the websites before 10.00 a.m. of the following business Day. In case of any delay, the reasons for such delay would be explained to AMFI. If the NAVs are not available before commencement of working hours on the following day due to any reason, the Fund shall issue a press release providing reasons and explaining when the Fund would be able to publish the NAV.</p> <p>The NAV will be calculated in the manner as provided in this SID or as may be prescribed by the SEBI Regulations from time to time. The NAV will be computed up to three decimal places.</p> <p>Investors may write to the AMC for availing facility of receiving the latest NAVs through SMS.</p> <p>The AMC will disclose portfolios (along with ISIN) in user friendly and downloadable spreadsheet format, as on the last day of the month/half year for all their schemes on its website (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 schemes 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 a unitholder can submit a request for a physical or electronic copy of the statement of scheme portfolio. The AMC will provide physical copy of the statement of scheme portfolio without any cost, on specific request received from a unitholder.</p> <p>The AMC will make available the Annual Report of the Scheme within four months of the end of the financial year.</p> |

I. INTRODUCTION

A. RISK FACTORS:

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

a) STANDARD RISK FACTORS:

- Investment in Mutual Fund Units involves investment risks such as trading volumes, settlement risk, liquidity risk, default risk including the possible loss of principal.
- 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 Gold and Silver ETF Fund of Fund is only 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 Fund.
- The Scheme is not a guaranteed or assured return Scheme.

b) SCHEME SPECIFIC RISK FACTORS:

Investors may please note that they will be bearing the recurring expenses of the relevant Fund of Funds Scheme in addition to the expenses of the underlying schemes in which the Fund of Funds Scheme makes investment.

1. Risks Associated with investing in Fund of Funds scheme

- As the investors are incurring expenditure at both the Fund of Funds level and the scheme into which the Fund of Funds invests, the returns that they may obtain may be materially impacted or may at times be lower than the returns that investors directly investing in such schemes obtain.
- While it would be the endeavour of the Fund Manager of the Fund of Funds scheme to invest in the underlying scheme in a manner, which will seek to maximize returns, the performance of the underlying Scheme may vary which may lead to the returns of the Fund of Funds Scheme being adversely impacted.
- The liquidity of the scheme's investment may be restricted by trading volumes, transfer process & settlement periods. It may also be affected by the liquidity of the underlying ETFs units. The liquidity for gold or silver ETFs units on the exchange may be low. There might be an impact cost for liquidating units on the exchange.
- The Portfolio disclosure of the Scheme will be limited to providing the particulars of the underlying ETFs where the Scheme has invested and will not include the investments made by the underlying ETFs
- The NAV of the scheme shall be determined, based on the closing market price of the underlying ETFs on the exchange(s). In case the underlying ETFs are not traded on any particular business day then the NAV of the scheme shall be derived based on NAV of the underlying ETFs in accordance with valuation policy. Any delay in declaration of NAV of any particular underlying ETFs may result in delay of the computation of the NAV of the scheme.
- The scheme may invest in debt and money market instruments from time to time, as per the Asset Allocation pattern, which will have a different return profile compared to gold and silver returns profile.
- The scheme specific risk factors of the underlying scheme becomes applicable where a Fund of Funds invests in any underlying scheme. Investors who intend to invest in Fund of Funds are required to and are deemed to have read and understood the risk factors of the underlying scheme relevant to the Fund of Funds scheme that they invest in.

2. Risks associated with investing in Tri Party Repo through CCIL (TREPS)

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

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

3. RISKS ASSOCIATED WITH INVESTING IN UNDERLYING SCHEMES (AS APPLICABLE):

- **Liquidity Risk:** Trading in units of the ETFs on the Exchange may be halted because of market conditions or for reasons that in view of the Exchange authorities or SEBI, trading in units of the ETFs is not advisable. In addition, trading in units is subject to trading halts caused by extraordinary market volatility and pursuant to Stock Exchange(s) and SEBI "circuit filter" rules as applicable from time to time. There can be no assurance that the requirements of the exchange/s necessary to maintain the listing of units of the ETFs will continue to be met or will remain unchanged.
- **Market Risk:** The value of the Units relates directly to the value of the gold and silver held by the underlying ETFs and fluctuations in the price of gold and silver could adversely affect investment value of the Units. Hence the investor may also lose money due to fluctuation in the prices of the Gold.
- **Regulatory Risk:** Any changes in trading regulations by the stock exchange (s) or SEBI may affect the ability of Authorised Participant/Market maker to arbitrage resulting into wider premium/ discount to NAV. Any changes in any other regulation relating to import and export of gold / silver or gold/ silver jewellery (including customs duty, sales tax and any such other statutory levies) may affect the ability of the ETFs to buy/sell gold and silver against the purchase and redemption requests received.
- **Passive Management of Investments:** The underlying ETFs shall follow a passive investment strategy. The performance may be affected by the general price decline in the gold and silver prices. The ETFs shall invest in Gold / Silver regardless of their investment merit.
- **Tracking Error:** Tracking error may have an impact on the performance of the underlying ETFs. Tracking error may be accounted by the various reasons which includes but not limited to expenses, cash balance to meet redemptions, payout, delay in purchase/sale of gold / silver, illiquidity, delay in realization of sale proceeds, buy/sell transactions at different point in time which may not correspond to the closing price, transaction cost (including taxes, insurance etc), creation of lot size etc. The AMC would monitor the tracking error of the underlying ETFs on selection and ongoing basis Tracking error this may vary due to the volatility in the markets and any other reasons beyond the control of the Fund Manager. There can be no assurance or guarantee that the underlying scheme will achieve any particular level of tracking error relative to performance of the benchmark Index
- **Redemption Risk:** Investors may note that even though the underlying ETFs could be an open ended scheme, the ETFs would repurchase units in creation unit size only. Thus, if the unit holding is less than the creation unit size then it can be sold only through the secondary market on the exchange where the units are listed, subject to rules and regulations of the Stock Exchange.
- The market price of the ETFs unit like any other listed security is largely dependent on two factors viz. the intrinsic value of the unit (or NAV) and demand and supply of the units in the market. Sizeable demand or supply of the units in exchange may lead to market price of the units to quote at premium or discount to NAV. And hence the units of the underlying ETFs may trade above or below the NAV.
- The gold and the silver price reflects the prices of gold and silver at a point in time, which is the price at close of business day. The underlying ETFs, however, may trade these securities at different points in time during the trading session and therefore the prices at which ETFs trades may not be identical to the closing price of gold or silver
- **Currency Risk:** The formula for deriving the NAV of the units of the underlying ETFs is based on the imported (landed) value of the gold, which is computed by multiplying international market price by US Dollar value. Hence the value of NAV or Gold or Silver will depend upon the conversion value and attracts all the risk associated with such conversion.
- **Physical Gold / Silver:** There is a risk that part or all of the underlying ETF's gold / silver could be lost, damaged or stolen. Access to the underlying ETF's gold / silver could also be restricted by natural events or human actions. Any of these actions may have adverse impact on the operations of the underlying ETFs and consequently on investment in units.
- **Counter party Risk:** There is no Exchange for physical gold / silver in India. The Mutual Fund may have to buy or sell gold / silver from the open market, which may lead to counter party risks for the Mutual Fund for trading and settlement.
- **Operational Risks:** Gold Exchange Traded Funds and Silver Exchange Traded Funds are relatively new products and their value could decrease if unanticipated operational or trading problems arise. These funds are therefore subject to operational risks. In addition, investors should be aware that there is no assurance that gold / silver will maintain its long-term value in terms of purchasing power. In the event that the price of gold / silver declines, the value of investment in Units is expected to decline proportionately.

- The underlying ETFs may not be able to acquire or sell the desired number of units of gold / silver due to conditions prevailing in the market, such as, but not restricted to circuit filters on the ETFs (if any), liquidity and volatility in gold / silver prices
- Governments, central banks and related institutions, own a significant portion of the aggregate world gold holdings. If one or more of these institutions decides to sell in amounts large enough to cause a decline in world gold prices, the price of Units of the underlying ETFs will be adversely affected.
- Conversion of underlying physical gold into the Units of the underlying ETFs may attract capital gain tax depending on acquisition cost and holding period.

4. Risk Factors Associated with Investments by the underlying schemes in Exchange Traded Commodity Derivatives (ETCDs)

- An exchange traded commodity derivative is a derivative instrument that mimics the price movements of an underlying commodity, allowing an investor exposure to the commodity without physical purchase.
- Liquidity Risk: While ETCDs that are listed on an exchange carry lower liquidity risk, the ability to sell these contracts is limited by the overall trading volume on the exchanges. The liquidity of the Schemes' investments is inherently restricted by trading volumes of the ETCD contracts in which it invests. Additionally, change in margin requirements or intervention by government agencies to reduce overall volatility in the underlying commodity could lead to adverse impact on the liquidity of the ETCD.
- Price risk: ETCDs are leveraged instruments hence, a small price movement in the underlying security could have a large impact on their value. Also, the market for ETCDs is nascent in India hence, arbitrages can occur between the price of the physical commodity and the ETCD, due to a variety of reasons such as technical issues and volatile movement in the price of the physical good. This can result in mispricing and improper valuation of investment decisions as it can be difficult to ascertain the amount of the arbitrage.
- Settlement risk: ETCDs can be settled either through the exchange or physically. The inability to sell ETCDs held in the Schemes' portfolio in the exchanges due to the extraneous factors may impact liquidity and would result in losses, at times, in case of adverse price movement. Wherein the underlying commodity is physically delivered in order to settle the derivative contract, such settlement could get impacted due to various issues, such as logistics, Government policy for trading in such commodities

5. RISKS ASSOCIATED WITH INVESTING IN FIXED INCOME SECURITIES

- Market Risk/Interest Rate Risk: The Net Asset Value (NAV) of the underlying Scheme(s), to the extent invested in Debt and Money Market securities, will be affected by changes in the general level of interest rates. The NAV of the underlying Scheme(s) is expected to increase from a fall in interest rates while it would be adversely affected by an increase in the level of interest rates. Liquidity Risk: The liquidity of debt security may change depending on market conditions leading to changes in the liquidity premium linked to the price of the security. At the time of selling the security, the security can become illiquid leading to loss in the value of the portfolio.
- Credit Risk: Investments in Fixed Income Securities are subject to the risk of an issuer's inability to meet interest and principal payments on its obligations and market perception of the creditworthiness of the issuer.
- Price Risk: Government securities where a fixed return is offered run price-risk like any other fixed income security. Generally, when interest rates rise, prices of fixed income securities fall and when interest rates drop, the prices increase. The extent of fall or rise in the prices is a function of the existing coupon, days to maturity and the increase or decrease in the level of interest rates. The new level of interest rate is determined by the rates at which government raises new money and/or the price levels at which the market is already dealing in existing securities. The price-risk is not unique to Government Securities. It exists for all fixed income securities. However, Government Securities are unique in the sense that their credit risk generally remains zero. Therefore, their prices are influenced only by movement in interest rates in the financial system.

- Reinvestment Risk: This risk refers to the interest rate levels at which cash flows received from the securities in the Scheme are reinvested. The additional income from reinvestment is the “interest on interest” component. The risk is that the rate at which interim cash flows can be reinvested may be lower than that originally assumed.
- Different types of fixed income securities in which the Scheme(s) would invest as given in the Scheme Information Document carry different levels and types of risk. Accordingly, the Scheme(s) risk may increase or decrease depending upon its investment pattern. e.g. corporate bonds carry a higher level of risk than Government securities. Further even among corporate bonds, bonds, which are AAA rated, are comparatively less risky than bonds, which are AA rated.
- The underlying schemes may, considering the overall level of risk of the portfolio, invest in lower rated / unrated securities offering higher yields as well as zero coupon securities that offer attractive yields. This may increase the absolute level of risk of the portfolio.
- As zero coupon securities does not provide periodic interest payments to the holder of the security, these securities are more sensitive to changes in interest rates. Therefore, the interest rate risk of zero coupon securities is higher. The underlying schemes may choose to invest in zero coupon securities that offer attractive yields. This may increase the risk of the portfolio
- The underlying schemes at times may receive large number of redemption requests, leading to an asset-liability mismatch and therefore, requiring the investment manager to make a distress sale of the securities leading to realignment of the portfolio and consequently resulting in investment in lower yield instruments.
- underlying schemes performance may differ from the benchmark index to the extent of the investments held in the debt segment, as per the investment pattern indicated under normal circumstances.

6. Risks Associated with segregated portfolio

- 1) Unit holder holding units of Segregated Portfolio may not able to liquidate their holdings till the recovery of money from the issuer.
- 2) Portfolio comprising of Segregated Portfolio may not realise any value or may have to be written down.
- 3) Listing of units of Segregated Portfolio in recognised stock exchange does not necessarily guarantee their liquidity. There may not be active trading of units in the stock market. Further trading price of units on the stock market may be significantly lower than the prevailing NAV.

4. Risk associated with investments in Gold and Silver by underlying schemes

A. Several factors that may affect the price of gold/commodity are as follows

Global gold supplies and demand, which is influenced by factors such as forward selling by gold producers, purchases made by gold producers to unwind gold hedge positions. Productions and cost levels in major gold producing countries can also impact gold prices. Further, Central bank purchases and sales also impact price of Gold. The prices of gold are also affected:-

- Investors’ expectations with respect to the rate of inflation
- Currency exchange rates
- Interest rates
- Investment and trading activities of hedge funds and commodity funds
- Global or regional political, economic or financial events and situations
- Changes in indirect taxes or any other levies
- Demand & supply
- Movement/trade of gold that may be imposed by RBI
- Trade and restrictions on import/export of gold or gold jewellery etc

The returns from gold may underperform returns from the various general securities markets or different asset classes other than gold. Different types of securities tend to go through cycles of out-performance and under-performance in comparison to the general securities markets

The scheme may invest in Gold ETFs. The units may trade above or below their NAV. The NAV of the underlying Scheme will fluctuate with changes in the market value of the holdings. The trading prices will fluctuate in accordance with changes in their NAV as well as market supply and demand. However, given that units of Gold ETFs can be created and redeemed in Creation Units, it is expected that large discounts or premiums to the NAV will not sustain due to arbitrage opportunity available. Value of Gold ETFs Units could decrease if unanticipated operational or trading problems arise.

In case of investment in Gold ETFs, the scheme can subscribe to the units of Gold ETFs according to the value equivalent to unit creation size as applicable. If subscriptions received are not adequate enough to invest in creation unit size, the subscriptions may be deployed in debt and money market instruments which will have a different return profile compared to gold returns profile

B. Several factors that may affect the price of Silver are as follows

Global Silver supplies and demand, which is influenced by factors such as forward selling by Silver producers, purchases made by Silver producers to unwind Silver hedge positions, government regulations, productions and cost levels in major Silver producing countries.

- b) Investors’ expectations with respect to the macro-economic indicators;
- c) Currency exchange rates;
- d) Interest rates;
- e) Investment and trading activities of hedge funds and commodity funds; and
- f) Global or regional political, economic or financial events and situations.
- g) In addition, investors should be aware that there is no assurance that Silver will maintain its long-term value. In the event that the price of Silver declines, the value of investment in units is expected to decline proportionately.
- h) Changes in indirect taxes like custom duties for import, sales tax, VAT or any other levies will have an impact on the valuation of Silver and consequently the NAV of the Scheme.
- i) Demand side and/or supply side constraints in domestic and/or international markets.

4. Risk associated with schemes investing in Gilt securities by underlying schemes

Generally, when interest rates rise, prices of fixed income securities fall and when interest rates drop, the prices increase. The extent of fall or rise in prices is a function of the existing coupon, days to maturity and the increase or decrease in interest rates. Price-risk is not unique to government securities but is true for all fixed income securities. The default risk however, in respect of Government securities is zero. Therefore, their prices are influenced only by movement in interest rates in the financial system. On the other hand, in the case of corporate or institutional fixed income securities, such as bonds or debentures, prices are influenced by credit standing of the issuer as well as the general level of interest rates.

Even though the Government securities market is more liquid compared to other debt instruments, on occasions, there could be difficulties in transacting in the market due to extreme volatility or unusual constriction in market volumes or on occasions when an unusually large transaction has to be put through.

RISK MANAGEMENT STRATEGIES

| Risks associated with investments | |
|---|---|
| <p>Concentration Risk Concentration risk represents the probability of loss arising from heavily lopsided exposure to a particular group of sectors or securities.</p> | <p>The underlying schemes being a passively managed scheme, it will invest in the securities included in its Underlying Index..</p> |
| <p>Market Risk The scheme is vulnerable to movements in</p> | <p>Market risk is a risk which is inherent to an equity scheme. The underlying schemes</p> |

| | |
|--|--|
| <p>the prices of securities invested by the scheme, which could have a material bearing on the overall returns from the scheme.</p> | <p>being a passively managed scheme, it will invest in the securities included in its Underlying Index. The actively managed underlying Scheme may use derivatives to limit this risk.</p> |
| <p>Liquidity risk The liquidity of the Scheme's investments is inherently restricted by trading volumes in the securities in which it invests.</p> | <p>As such the liquidity of securities that the underlying scheme invests into could be relatively low. The underlying Scheme may try to maintain a proper asset-liability match to ensure redemption / Maturity payments are made on time and not affected by illiquidity of the underlying stocks.</p> |

For further details please refer SAI.

B. REQUIREMENT OF MINIMUM INVESTORS IN THE SCHEME

The Scheme shall have a minimum of 20 investors and no single investor shall account for more than 25% of the corpus of the Scheme. If either/both of such limit(s) is breached during the NFO of the Scheme, it shall be ensured that within a period of three months or the end of the succeeding calendar quarter from the close of the NFO of the Scheme, whichever is earlier, the Scheme complies with these two conditions. During the ongoing offer these two conditions shall be complied with on calendar quarter basis, on an average basis, as specified by SEBI. In case the Scheme does not have a minimum of 20 investors in the stipulated period, the provisions of Regulation 39(2) (c) of the SEBI (MF) Regulations would become applicable automatically without any reference from SEBI and accordingly the Scheme shall be wound up and the Units would be redeemed at applicable NAV. If there is a breach of the 25% limit by any investor over the quarter, a rebalancing period of one month would be allowed and thereafter the investor who is in breach of the rule shall be given 15 days notice to redeem his exposure over the 25 % limit. Failure on the part of the said investor to redeem his exposure over the 25 % limit within the aforesaid 15 days would lead to automatic redemption by the Mutual Fund on the Applicable Net Asset Value on the 15th day of the notice period. The Mutual Fund shall adhere to the requirements prescribed by SEBI from time to time in this regard.

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

C. SPECIAL CONSIDERATIONS

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

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

The AMC can invest in any of the Schemes of Edelweiss Mutual Fund subject to the limits as prescribed by the SEBI Regulations and in such case it will not be entitled to charge any fees on such investments. The Sponsor, entities managed or sponsored by the affiliates or associates of the Sponsor, Funds managed/ advised by the

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

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

The tax benefits described in this Document in addition with Statement of Additional Information are as available under the present taxation laws and are available subject to relevant conditions. The information given is included only for general purpose and is based on advice received by the AMC regarding the law and practice currently in force in India and the Investors should be aware that the relevant fiscal rules or their interpretation may change. As is the case with any investment, there can be no guarantee that the tax position or the proposed tax position prevailing at the time of an investment in the Scheme will endure indefinitely.

In accordance with the SEBI Regulations, 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; 3) Edelweiss Alternative Investment Opportunities Trust, a Category II Alternative Investment Fund having SEBI Registration No. IN/AIF2/17-18/0502; 4) Edelweiss Alternative Equity Trust, a Category II Alternative Investment Fund having SEBI Registration No. IN/AIF2/ 21-22/1021 (collectively known as the "AIFs") and other AIFs set up from time to time.

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

While undertaking the aforementioned business activities, the AMC shall ensure that

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

D. DEFINITIONS & ABBREVIATIONS

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

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| 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. |
| 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) day on which any of the Underlying fund is closed for subscription / redemption All applications received on non-Business Days will be processed on the next Business Day at Applicable NAV. |
| CCIL | Clearing Corporation of India Limited |
| Consolidated Account Statement/CAS | Consolidated Account Statement/CAS sent by the AMC/Registrar and Transfer Agent is a statement containing details relating to all the transactions across all Mutual Funds viz. purchase, redemption, switch, Payout of Income Distribution cum capital withdrawal option, Reinvestment of Income Distribution cum capital withdrawal option, systematic investment plan, systematic withdrawal plan, systematic transfer plan transactions, etc. 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, Payout of Income Distribution cum capital withdrawal option, Reinvestment of Income Distribution cum capital withdrawal option, 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. |
| 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 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, |

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| | 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/secured 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. |
| IDCW | Income Distribution cum Capital Withdrawal by the Mutual Fund |
| 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. |
| FATCA | Foreign Account Tax Compliance Act. |
| FATF | Financial Action Task Force. |
| Foreign Portfolio Investor or FPI | Means a person who has been registered under Chapter II of the Securities and Exchange Board Of India (Foreign Portfolio Investors) Regulations, 2019 and shall be deemed to be an intermediary in terms of the provisions of the Securities and Exchange Board of India Act, 1992. |
| FRM | Financial Risk Managers. |
| Fund of Funds / FoF | A mutual fund scheme that invests primarily in other schemes of the same mutual fund or other mutual funds. |
| 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.edelweissmf.com . |

Edelweiss Gold and Silver ETF Fund of Fund

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| 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. |
| Main Portfolio | Means the scheme portfolio excluding the segregated portfolio. |
| Money Market Instruments | Money Market Instruments as defined in The Securities and Exchange Board of India (Mutual Funds) Regulations, 1996 as amended from time to time. Money market instruments include commercial papers, commercial bills, treasury bills, Government securities having an unexpired maturity up to one year, call or notice money, Tri-party Repo, 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 and the plans thereunder calculated in the manner provided in this Document and in conformity with the SEBI Regulations as prescribed from time to time. |
| New Fund Offer Period or NFO Period | The date on or the period during which the initial subscription of Units of the Scheme can be made subject to extension, if any. |
| 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. |
| Overseas Corporate Bodies / OCBs | Firms and societies which are held directly or indirectly but ultimately to the extent of at least 60% by NRIs and trusts in which at least 60% of the beneficial interest is similarly held irrevocably by such persons without the prior approval of the RBI. |
| Ongoing Offer | Offer of Units 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 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. |
| 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 Limited ("KFintech"), 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 Gold and Silver ETF Fund of Fund, An open-ended fund of funds scheme investing in units of Gold ETF and Silver ETF. |
| 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 | The 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 The Securities Contract (Regulation) Act, 1956 & includes notes, bonds, debentures, debenture stock, warrants, etc., futures, options, derivatives, etc. or other transferable securities of |

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|--|--|
| | a like nature in or of any incorporated company or other body corporate, Gilts / Government Securities, Mutual Fund Units, Money Market Instruments like Commercial Paper, Treasury Bills, etc. and such other instruments as may be declared by GOI and / or SEBI and / or RBI and / or any other regulatory authority to be securities and rights or interest in securities. |
| Segregated portfolio | Means a portfolio, comprising of debt or money market instrument affected by a credit event, that has been segregated in a mutual fund scheme. |
| 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. |
| Total Portfolio | Means the scheme portfolio including the securities affected by the credit event. |
| Tri-Party Repo | Tri-party Repo arrangement has been introduced by CCIL in place of CBLO |
| Tracking Error | Tracking Error is divergence of the performance (return) of the Fund's portfolio from that of the Underlying Index. |
| 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. |
| US | United States of America. |
| USD | United States Dollar. |
| US Person | Please refer page 72, section "Who Cannot Invest", point (3). |
| 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 | SIP | Systematic Investment Plan |
| NFO | New Fund Offer | STP | Systematic Transfer Plan |
| NRI | Non Resident Indian | SWP | Systematic Withdrawal Plan |
| NEFT | National Electronic Fund Transfer Service | I.T. Act | The Income Tax Act, 1961 as amended from time to time. |
| GOI | Government of India | OIS | Overnight Indexed Swap |
| SPVs | Special Purpose Vehicles approved by the appropriate authority. | MIBOR | Mumbai Interbank Offered Rate |
| NSE | National Stock Exchange | SID | Scheme Information Document |

| | | | |
|--------|---|-------|---------------------------------|
| FIMMDA | Fixed Income Money Market & Derivatives Dealers Association | ISC | Investor Service Centre |
| SAI | Statement of Additional Information | PEKRN | PAN Exempt KYC Reference Number |
| ICEX | Indian Commodity Exchange Limited | SLR | Statutory Liquidity Ratio |
| RFQ | Request for Quote | | |

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, Companies Act, 2013, Securities Contracts (Regulation) Act, 1956, SEBI Act, 1992, SEBI (Mutual Funds) Regulations, 1996, Depositories Act, 1996, Reserve Bank of India Act, 1934, Public Debts Act, 1944, Information Security Act, 2000 and the Rules, Income Tax Act 1961, Contract Act 1872, Prevention of Money Laundering Act, 2002, Foreign Exchange Management Act & Regulations and the Rules, Regulations and Guidelines issued thereunder from time to time.

E. DUE DILIGENCE BY THE ASSET MANAGEMENT COMPANY

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

DUE DILIGENCE CERTIFICATE

It is confirmed that:

1. The draft 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.
2. All legal requirements connected with the launching of the Scheme and also the Guidelines, instructions, etc. issued by the Government of India and any other competent authority in this behalf, have been duly complied with.
3. 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.
4. 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.
5. The contents of Scheme Information Document including figures, data, yields, etc. have been checked and are factually correct.

Signed: sd/-

Place: Mumbai
Date: March 24, 2022

Name: **Radhika Gupta**
Designation: **Managing Director & CEO**

II INFORMATION ABOUT THE SCHEME

A. NAME & TYPE OF SCHEME

Edelweiss Gold and Silver ETF Fund of Fund, An open-ended fund of funds scheme investing in units of Gold ETF and Silver ETF.

B. INVESTMENT OBJECTIVE

The investment objective of the scheme is to generate returns by investing in units of Gold ETFs and Silver ETFs. However, the performance of the scheme may differ from that of the underlying gold and silver due to tracking error of the underlying exchange traded funds.

There can be no assurance or guarantee that the investment objective of the plan will be achieved.

C ASSET ALLOCATION AND INVESTMENT PATTERN

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

| Instruments | Indicative Allocation (% of Total Assets) | Risk Profile |
|--|--|--------------|
| A. Units of Gold and Silver ETFs | 95%-100% | Medium |
| A1. Of which Units of Gold ETFs | 35% - 65% | Medium |
| A2. Of which Units of Silver ETFs | 35% - 65% | Medium |
| B. *Money Market Instruments, cash and cash equivalent and/or units of Liquid scheme | 0%-5% | Low |

The Scheme being an FOF, the net assets of the scheme will be invested in Units of Gold ETFs and Silver ETFs. The Scheme can invest in units of Gold ETFs and Silver ETFs managed by Edelweiss Mutual Fund or any other Mutual Fund(s) as per the above stated asset allocation

*Money Market Instruments will include only treasury bills and government securities having a residual maturity upto one year, Tri-Party Repos and any other like instruments as specified by the Reserve Bank of India / SEBI from time to time.

The cumulative gross exposure through units of Gold ETFs, units of Silver ETFs, Debt and money market instruments should not exceed 100% of the net assets of the scheme. However, cash or cash equivalents with residual maturity of less than 91 days may be treated as not creating any exposure.

The scheme shall not engage in structured obligations and credit enhancements.

The Scheme shall not invest in ADR/GDR/overseas securities.

The Scheme will not invest in foreign securities.

The Scheme will not invest in Securitized Debt.

The Scheme will not invest in Credit Default Swaps.

The scheme will not invest in REITs/InVITs.

The Scheme shall not invest in debt and money market securities having structured obligations / credit enhancements.

The scheme will not invest in derivatives

At all points of time, the Scheme will remain invested at least 95% (minimum allocation) in the underlying schemes. For residual portion of the asset allocation (0-5%), the Scheme may also invest in units of liquid schemes subject to compliance with applicable regulatory guidelines.

There can be no assurance that the investment objective of the scheme will be realized. Pending deployment of funds of the Scheme in securities in terms of the investment objective of the Scheme, the AMC may park the funds of the Scheme in short term deposits of scheduled commercial banks, subject to the guidelines issued by SEBI vide its circular dated April 16, 2007, as amended from time to time.

Change In Asset Allocation

Subject to SEBI (MF) 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 are only indicative and not absolute and that they can vary substantially depending upon the perception of the Investment 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 for defensive consideration only.

Portfolio Rebalancing and reporting & disclosure requirement:

In the event of deviation from mandated asset allocation mentioned in the Scheme Information Document (SID) due to passive breaches (occurrence of instances not arising out of omission and commission of AMCs), the same will be rebalanced within 30 business days. In case the asset allocation is not rebalanced within 30 business days justification in writing, including details of efforts taken to rebalance the portfolio shall be placed before Investment Committee (IC). The IC can extend the timelines up to sixty (60) business days from the date of completion of mandated rebalancing period. In case the portfolio of schemes is not rebalanced within the aforementioned mandated plus extended timelines, AMCs shall:

- i. not be permitted to launch any new scheme till the time the portfolio is rebalanced.
- ii. not levy exit load, if any, on the exiting investors.

AMCs will report the deviation to Trustees at each stage. Further, in case the AUM of deviated portfolio is more than 10% of the AUM of main portfolio of the scheme, the investors will be immediately informed through SMS and email / letter including details of portfolio not rebalanced. Email / Letter and SMS will also be immediately triggered as and when the rebalancing of portfolio takes place. The same will also be communicated to investors through periodic portfolio disclosures as mandated by SEBI.

The above norms shall be applicable to main portfolio and not to segregated portfolio(s). The above is in line with SEBI circular no SEBI/HO/IMD/IMD-II DOF3/P/CIR/2022/39 dated March 30, 2022 as amended from time to time

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

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

Creation of a Segregated Portfolio:

Creation of a Segregated Portfolio shall be subject to guidelines specified by SEBI from time to time and includes the following:

- 1) Segregated Portfolio may be created, in case of a credit event at issuer level i.e. downgrade in credit rating by a SEBI registered Credit Rating Agency (CRA), as under:
 - a) Downgrade of a debt or money market instrument to 'below investment grade', or

- b) Subsequent downgrades of the said instruments from 'below investment grade', or
 - c) Similar such downgrades of a loan rating.
- 2) In case of difference in rating by multiple CRAs, the most conservative rating shall be considered. Creation of Segregated Portfolio shall be based on issuer level credit events as mentioned above and implemented at the ISIN level.
- 3) Creation of Segregated Portfolio is optional and is at the discretion of the AMC.

Process for Creation of Segregated Portfolio:

- a) On the date of credit event, the AMC shall decide on creation of Segregated Portfolio and once the decision is made, the AMC shall:
 - b) seek approval of Trustees prior to creation of the Segregated Portfolio;
 - c) immediately issue a press release disclosing its intention to segregate such debt/money market instrument and its impact on the investors. The AMC will also disclose that the segregation will be subject to Trustee approval. Additionally, the said press release will be prominently disclosed on the website of the AMC;
 - d) ensure that till the time the Trustee approval is received, which in no case shall exceed 1 Business Day from the day of credit event, the subscription and redemption in the Scheme will be suspended for processing with respect to creation of units and payment on redemptions.
- 4) Once Trustee approval is received by the AMC:
- Segregated Portfolio will be effective from the day of credit event;
 - AMC will issue a press release immediately with all relevant information pertaining to the Segregated Portfolio. The said information will also be submitted to SEBI;
 - An e-mail or SMS will be sent to all unit holders of the Scheme;
 - The NAV of both Segregated and Main Portfolios will be disclosed from the day of the credit event;
 - All existing investors in the Scheme as on the day of the credit event will be allotted equal number of units in the Segregated Portfolio as held in the Main Portfolio;
 - No redemption and subscription will be allowed in the Segregated Portfolio.
 - AMC will enable listing of Units of Segregated Portfolio on the recognized stock exchange within 10 working days of creation of Segregated Portfolio and also enable transfer of such Units on receipt of transfer requests;
 - Unit holders, who wish to redeem their units under the Scheme will receive redemption proceeds only for the units held under the Main Portfolio of the Scheme based on its NAV and will continue to hold the Units of Segregated Portfolio. However, upon recovery of money from Segregated Portfolio, whether partial or full, it will be immediately distributed to the unit holders in proportion to their holding in the Segregated Portfolio;
- 5) If the Trustees do not approve the proposal to segregate portfolio, the AMC will issue a press release immediately informing investors of the same. In that case, subscription and redemption applications will be processed based on the NAV of Total Portfolio.

Creation of Segregated Portfolio of unrated debt or money market instruments by mutual fund schemes of an issuer that does not have any outstanding rated debt or money market instruments, subject to the following:

- a. Segregated Portfolio of such unrated debt or money market instruments may be created only in case of actual default of either the interest or principal amount.
- b. The AMC is required to inform AMFI immediately about the actual default by the issuer. Upon being informed about the default, AMFI shall immediately inform the same to all AMCs. Pursuant to dissemination of information by AMFI about actual default by the issuer, the AMC may segregate the portfolio.

Valuation:

The valuation would take into account the credit event and the portfolio shall be valued based on the principles of fair valuation (i.e. realizable value of the assets) in terms of the relevant provisions of SEBI (Mutual Funds) Regulations, 1996 and Circular(s) issued thereunder.

Disclosure Requirement:

- a. A statement of holding indicating the units held by the investors in the segregated portfolio along with the NAV of both segregated portfolio and main portfolio as on the day of the credit event shall be communicated to the investors within 5 working days of creation of the segregated portfolio.

- b. Adequate disclosure of the segregated portfolio shall appear in all scheme related documents, in monthly and half-yearly portfolio disclosures and in the annual report of the mutual fund and the scheme.
- c. The Net Asset Value (NAV) of the segregated portfolio shall be declared on daily basis.
- d. The information regarding number of segregated portfolios created in a scheme shall appear prominently under the name of the scheme at all relevant places such as SID, KIM-cum-Application Form, advertisement, AMC and AMFI websites, etc.
- e. The scheme performance required to be disclosed at various places shall include the impact of creation of segregated portfolio. The scheme performance should clearly reflect the fall in NAV to the extent of the portfolio segregated due to the credit event and the said fall in NAV along with recovery(ies), if any, shall be disclosed as a footnote to the scheme performance.
- f. The disclosures at paragraph (d) and (e) above regarding the segregated portfolio shall be carried out for a period of at least 3 years after the investments in segregated portfolio are fully recovered/ written-off.
- g. The investors of the segregated portfolio shall be duly informed of the recovery proceedings of the investments of the segregated portfolio. Status update may be provided to the investors at the time of recovery and also at the time of writing-off of the segregated securities.

Monitoring by Trustees

- a. In order to ensure timely recovery of investments of the segregated portfolio, trustees shall ensure that:
 - a) The AMC puts in sincere efforts to recover the investments of the segregated portfolio.
 - b) Upon recovery of money, whether partial or full, it shall be immediately distributed to the investors in proportion to their holding in the segregated portfolio. Any recovery of amount of the security in the segregated portfolio even after the write off shall be distributed to the investors of the segregated portfolio.
 - c) An Action Taken Report (ATR) on the efforts made by the AMC to recover the investments of the segregated portfolio is placed in every trustee meeting till the investments are fully recovered/ written-off.
 - d) The trustees shall monitor the compliance of this circular and disclose in the half-yearly trustee reports filed with SEBI, the compliance in respect of every segregated portfolio created.
- b. In order to avoid mis-use of segregated portfolio during the credit event trustees have put mechanism in place to negatively impact the performance incentives of Fund Managers, Chief Investment Officers (CIOs), etc.

Illustration of Segregated Portfolio

| | |
|-------------------------------------|--|
| Portfolio Date: | 1/7/2021 |
| NAV: | 12.0000 |
| Credit Event Date: | 2/7/2021 |
| Credit Event: | Credit Rating Downgrade of secured NCD issued by Company "C Limited" from AA+ to D |
| Sector of affected Security: | Infrastructure |
| Valuation Impact: | Affected asset to be valued at 50% of the face value Accrued interest has to be valued at 50% |

Portfolio of Affected Scheme before the Credit Event:

| Security | LT Credit Rating | Type of Security | Face Value | Price | Market Value | YTM | % of Assets |
|-----------|------------------|------------------|----------------|-------|----------------|-------|-------------|
| A Limited | AAA | Bond | 100,000,000.00 | 100.5 | 100,500,000.00 | 8.50% | 9.90% |
| B Limited | AAA | Bond | 100,000,000.00 | 100.6 | 100,600,000.00 | 8.45% | 9.91% |
| C Limited | AA+ | Bond | 100,000,000.00 | 100.7 | 100,700,000.00 | 8.40% | 9.92% |
| D Limited | AAA | Bond | 100,000,000.00 | 100.8 | 100,800,000.00 | 8.35% | 9.93% |
| E Limited | AAA | Bond | 100,000,000.00 | 100.7 | 100,700,000.00 | 8.40% | 9.92% |
| F Limited | AAA | Bond | 100,000,000.00 | 100.6 | 100,600,000.00 | 8.35% | 9.91% |

Edelweiss Gold and Silver ETF Fund of Fund

| | | | | | | | |
|--------------|-----|-------|-------------------------|-------|-------------------------|-------|-------------|
| G Limited | AAA | Bond | 100,000,000.00 | 100.5 | 100,500,000.00 | 8.40% | 9.90% |
| H Limited | AAA | Bond | 100,000,000.00 | 100.4 | 100,400,000.00 | 8.45% | 9.89% |
| I Limited | AAA | Bond | 100,000,000.00 | 100.3 | 100,300,000.00 | 8.50% | 9.88% |
| J Limited | AAA | Bond | 100,000,000.00 | 100.2 | 100,200,000.00 | 8.55% | 9.87% |
| Cash | - | TREPS | 10,000,000.00 | 100 | 10,000,000.00 | 6% | 0.98% |
| TOTAL | | | 1,010,000,000.00 | | 1,015,300,000.00 | | 100% |

Affected Security:

| Security | LT Credit Rating | Type of Security | Face Value | Price | Market Value | YTM | % of Assets |
|-----------|------------------|------------------|----------------|-------|----------------|-------|-------------|
| C Limited | AA+ | Bond | 100,000,000.00 | 100.7 | 100,700,000.00 | 8.40% | 9.92% |

Old NAV of Main Portfolio prior to Segregation: Rs. 12.0000

New NAV of Main Portfolio post Segregation: Rs. 10.8098

Main Portfolio:

| Security | LT Credit Rating | Type of Security | Face Value | Price | Market Value | YTM | % of Assets |
|--------------|------------------|------------------|-----------------------|-------|-----------------------|-------|-------------|
| A Limited | AAA | Bond | 100,000,000.00 | 100.5 | 100,500,000.00 | 8.50% | 10.99% |
| B Limited | AAA | Bond | 100,000,000.00 | 100.6 | 100,600,000.00 | 8.45% | 11.00% |
| D Limited | AAA | Bond | 100,000,000.00 | 100.8 | 100,800,000.00 | 8.35% | 11.02% |
| E Limited | AAA | Bond | 100,000,000.00 | 100.7 | 100,700,000.00 | 8.40% | 11.01% |
| F Limited | AAA | Bond | 100,000,000.00 | 100.6 | 100,600,000.00 | 8.35% | 11.00% |
| G Limited | AAA | Bond | 100,000,000.00 | 100.5 | 100,500,000.00 | 8.40% | 10.99% |
| H Limited | AAA | Bond | 100,000,000.00 | 100.4 | 100,400,000.00 | 8.45% | 10.98% |
| I Limited | AAA | Bond | 100,000,000.00 | 100.3 | 100,300,000.00 | 8.50% | 10.97% |
| J Limited | AAA | Bond | 100,000,000.00 | 100.2 | 100,200,000.00 | 8.55% | 10.96% |
| Cash | - | TREPS | 10,000,000.00 | 100 | 10,000,000.00 | 6% | 1.09% |
| TOTAL | | | 910,000,000.00 | | 914,600,000.00 | | 100% |

Segregated Portfolio:

| Security | LT Credit Rating | Type of Security | Face Value | Price | Market Value | YTM | % of Assets |
|-----------|------------------|------------------|----------------|-------|---------------|-----|-------------|
| C Limited | D | Bond | 100,000,000.00 | 50.35 | 50,350,000.00 | - | 100.00% |

NAV of Segregated Portfolio: Rs. 0.5951

Net Impact on Investor:

| NAV Movement | Main Portfolio | Segregated Portfolio | MTM Loss | Total |
|--------------------------|----------------|----------------------|----------|---------|
| Before the Credit Event: | 12.0000 | NA | NA | 12.0000 |
| After the Credit Event: | 10.8098 | 0.5951 | 0.5951 | 12.0000 |

Assumptions: There is no change in the valuation of the rest of assets on the day of credit event.

D. WHERE WILL THE SCHEME INVEST?

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

1. In the Units of Gold and/or Silver ETFs registered with SEBI and/or permitted by SEBI.
2. Money Market Instruments (money market instruments include commercial papers, commercial bills, treasury bills, GoI Securities having an unexpired maturity up to one year, call or notice money, certificates of deposit, re-purchase agreements, Tri-party Repo and any other like instruments as specified by the RBI from time to time)
3. Units of liquid funds

E. INVESTMENT STRATEGY & APPROACH

Based on various macro/technical/fundamental factors the Fund Manager shall decide allocation towards units of Gold ETFs and/or Silver ETFs. The Scheme shall invest in units of Gold and Silver ETFs directly or through secondary market.

A small portion of the net assets will be held as cash or will be invested in debt and money market instruments permitted by SEBI/RBI including TREPS or in alternative investment for the TREPS as may be provided by the RBI, to meet the liquidity requirements under the Scheme. 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.

- **Portfolio Turnover:**

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

As the Scheme will be investing in units of underlying mutual fund schemes, computation of the same is not applicable for the Scheme.

F. INVESTMENT BY THE AMC IN THE SCHEME

The AMC may invest either directly or indirectly in the Scheme during the NFO Period and on ongoing basis. However, the AMC shall not charge any investment management and advisory services fee on such investments in a Scheme.

Further, as per clause 16 (A) of SEBI (Mutual Funds) Regulations, 1996 read along with SEBI circular no SEBI/HO/IMD/IMD-1DOF5/P/CIR/2021/54 dated September 2, 2021 on alignment of interest of AMC with the unit holders of Mutual Fund, the AMC will invest in the Scheme based on the risk-o-meter.

G. FUNDAMENTAL ATTRIBUTES

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

(i) Type of Scheme – An open-ended fund of funds scheme investing in units of Gold ETF and Silver ETF.

(ii) Investment Objective – For detailed objective of the scheme, please refer to “Highlight/Summary of the Scheme

- Investment pattern – The tentative portfolio break-up with minimum and maximum asset allocation is disclosed in the Section II-C on “Asset Allocation and Investment Pattern” in this Document.

(iii) Terms of Issue

- Liquidity Provisions:

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

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

- Aggregate fees and expenses charged to the Scheme:

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

- Any Safety Net or Guarantee Provided:

The Scheme does not provide any safety net or guarantee.

Change in Fundamental Attributes:

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

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

H. BENCHMARK

LBMA Prices

Domestic price of gold and silver as derived from the LBMA AM fixing prices, as there is no publicly available index which tracks the price of gold and silver bullion and instruments with gold and silver as underlying.

The Trustees reserves the right to change the benchmark in future if a benchmark better suited to the investment objective of the Scheme is available

I. FUND MANAGER(S) FOR THE SCHEME

Mr. Bhavesh Jain is the Fund Managers of the Scheme. Details of the Fund Managers are as stated below:

| Fund Manager | Age & Qualification | Experience | Name of other schemes of the Fund under his Management. |
|---------------------|---|---|---|
| Mr. Bhavesh Jain | 35 years, Masters in Management Studies (Finance) | Mr. Jain has a total work experience of over 12 years in the equity market segment. He has been associated with the | 1. Edelweiss Arbitrage Fund 2. Edelweiss Large Cap Fund 3. Edelweiss Recently listed IPO Fund |

Edelweiss Gold and Silver ETF Fund of Fund

| | | | |
|-------------------|---|--|--|
| | from the Mumbai University. | 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 Limited as SGX Nifty Arbitrage Trader. | <ol style="list-style-type: none"> 4. Edelweiss Equity Savings Fund (Equity Portion) 5. Edelweiss Aggressive Hybrid Fund 6. Edelweiss MSCI India Domestic & World Healthcare 45 Index Fund 7. Edelweiss Balanced Arbitrage Fund 8. Edelweiss Nifty 50 Index Fund 9. Edelweiss ETF – Nifty Bank 10. Edelweiss Nifty 100 Quality 30 Index Fund 11. Edelweiss Greater China Equity Off-Shore Fund 12. Edelweiss Emerging Markets Opportunities Equity Offshore Fund 13. Edelweiss Asean Equity Off-Shore Fund 14. Edelweiss Europe Dynamic Equity Off-Shore Fund 15. Edelweiss US Value Equity Offshore Fund 16. Edelweiss US Technology Equity Fund of Fund |
| Mr. Bharat Lahoti | 40 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 also has experience of making investments in units of Gold ETFs. 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> | <ol style="list-style-type: none"> 1. Edelweiss Large Cap Fund 2. Edelweiss Recently listed IPO Fund 3. Edelweiss Equity Savings Fund (Equity Portion) 4. Edelweiss Aggressive Hybrid Fund 5. Edelweiss Balanced Advantage Fund 6. Edelweiss ETF – Nifty Bank 7. Edelweiss Nifty 50 Index Fund 8. Edelweiss Nifty 100 Quality 30 Index Fund 9. Edelweiss Greater China Equity Off-Shore Fund 10. Edelweiss Emerging Markets Opportunities Equity Offshore Fund 11. Edelweiss Asean Equity Off-Shore Fund 12. Edelweiss Europe Dynamic Equity Off-Shore Fund 13. Edelweiss US Value Equity Off-shore Fund 14. Edelweiss US Technology Equity Fund of Fund |

J. INVESTMENT RESTRICTIONS

As per the Regulations, the following investment restrictions are currently applicable to the Scheme:

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

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

Note: The above limits are subject to limits mentioned in the asset allocation table for Money Market instruments.

2. The Scheme shall buy and sell securities on the basis of deliveries and shall in all cases of purchases, take delivery of relevant securities and in all cases of sale, deliver the securities:

Provided further that sale of government security & SDL already contracted for purchase shall be permitted in accordance with the guidelines issued by the Reserve Bank of India in this regard.

3. The Fund shall get the securities purchased or transferred in the name of the Fund on account of the Scheme, wherever investments are intended to be of a long-term nature.

4. The Scheme shall not make any investment in:

- a) Any unlisted security of an associate or group company of the Sponsor; or
- b) Any security issued by way of private placement by an associate or group company of the Sponsor; or
- c) The listed securities of group companies of the Sponsor, which is in excess of 25% of the net assets of the Scheme of the Fund.

5. The Scheme shall not make any investment in any fund of funds Scheme.

6. No loans for any purpose shall be advanced by the Scheme.

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

8. Transfer of investments from one scheme to another scheme in the Mutual Fund is permitted provided the same are in line with SEBI circular no. SEBI/HO/IMD/DF4/CIR/P/2020/202 dated October 8, 2020.

9. The Fund shall not borrow except to meet temporary liquidity needs of the Fund for the purpose of repurchase / redemption of Units or payment of interest and IDCW 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.

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

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

Funds to achieve its investment objective. As such all investments of the Scheme will be made in accordance with SEBI (Mutual Funds) Regulations, 1996.

K. SCHEME PERFORMANCE

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

L. INVESTMENT OF SUBSCRIPTION MONEY

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

M. ADDITIONAL DISCLOSURES

(i) SCHEME PORTFOLIO HOLDINGS

- a) Top 10 holdings: Not Available
- b) Sector wise holdings: Not Available

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

(ii) INVESTMENT DETAILS:

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

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

Portfolio Disclosure:

The Fund/AMC will disclose the portfolio (along with ISIN) of the Scheme on:

- a) a fortnightly basis on its website www.edelweissmf.com on or before the fifth day from the end of the fortnight in a user-friendly and downloadable format; and
- b) on a monthly basis 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: Not Available

N. PRODUCT DIFFERENTIATION: Not Applicable

III. UNITS & OFFER

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

A. NEW FUND OFFER (NFO)

| | |
|---|---|
| <p>New Fund Offer Period</p> <p>This is the period during which a new scheme sells its units to the investors.</p> | <p>Edelweiss Gold and Silver ETF Fund of Fund</p> <p>NFO opens on: August 24, 2022 NFO closes on: September 7, 2022</p> <p>Scheme re-opens for continuous sale & repurchase not later than: September 21, 2022</p> <p>The Scheme, when offered for subscription, would be open for such number of days (not exceeding 15 days) as may be decided by the AMC.</p> <p>The AMC / Trustee also reserve the right to close the Scheme earlier by giving at least one day's notice in one national newspaper.</p> <p>The AMC / Trustee reserve the right to extend the closing date of the NFO Period, subject to the condition that subscription list of the NFO shall not be kept open for more than 15 days. Any such extension shall be announced by way of a notice in one national newspaper.</p> |
| <p>New Fund Offer Price:</p> <p>This is the price per unit that the investors have to pay to invest during the NFO.</p> | <p>During the New Fund Offer, the Units will be offered at a price of Rs. 10 per Unit (NFO Price).</p> |
| <p>Minimum Amount for Application in the NFO</p> | <p>Minimum of Rs. 5,000/- and in multiples of Re. 1/- thereafter per application which includes switch-ins from other Schemes of the Edelweiss Mutual Fund.</p> |
| <p>Minimum Target amount</p> | <p>The minimum target amount to be raised during the NFO Period shall be Rs. 10 Crore.</p> <p>This is the minimum amount required to operate the Scheme and if this is not collected during the NFO period of the Scheme, then all the investors would be refunded the amount invested without any return. However, if AMC fails to refund the amount within 5 Business Days from the date of closure of the NFO Period, interest as specified by SEBI (currently 15% p.a.) will be paid to the investors from the expiry of fifth business day of the closure of the subscription period.</p> |
| <p>Maximum Amount to be raised (if any)</p> <p>This is the maximum amount which can be collected during the NFO period, as decided by the AMC.</p> | <p>There will be no upper limit on the total corpus collected under the Scheme during the NFO Period.</p> |
| <p>Plans / Options offered</p> | <p>In terms of SEBI Circular No. CIR/IMD/DF/21/2012 dated September 13, 2012, direct investments by investors, viz. where the investment is not routed through distributors but made directly by the investors, are required to have a separate plan (i.e. Direct Plan) and a separate NAV. Expenses such as distribution expenses, brokerage or commission payable to distributors will not be charged to the investment made via direct investment and hence the Direct Plan will have a lower expense ratio.</p> |

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

1. Direct Plan; and
2. Regular Plan

Investors subscribing under Direct Plan of the Scheme will have to indicate “Direct Plan” against the Scheme name in the application form i.e. “Edelweiss Gold and Silver ETF Fund of Fund”. Investors should also indicate “Direct” in the ARN column of the application form.

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

| Scenario | Broker Code mentioned by the investor | Plan mentioned by the investor | Default Plan to be captured |
|----------|---------------------------------------|--------------------------------|-----------------------------|
| 1 | Not mentioned | Not mentioned | Direct Plan |
| 2 | Not mentioned | Direct | Direct Plan |
| 3 | Not mentioned | Regular | Direct Plan |
| 4 | Mentioned | Direct | Direct Plan |
| 5 | Direct | Not mentioned | Direct Plan |
| 6 | Direct | Regular | Direct Plan |
| 7 | Mentioned | Regular | Regular Plan |
| 8 | Mentioned | Not mentioned | Regular Plan |

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

Each Plan under the Scheme offers a choice of two options:

- Growth Option
- IDCW Option

IDCW Option shall have the following facilities:

- Payout of Income Distribution cum capital withdrawal option
- Reinvestment of Income Distribution cum capital withdrawal option

Growth Option: No IDCW will be declared under this Option. Income / profits received / earned on the Scheme’s corpus would be accumulated by the Fund as capital accretion & will remain invested in the Scheme and will be reflected in the Net Asset Value (NAV). Unit holders who opt for this Option will not receive any IDCW in normal circumstances.

IDCW Option (Payout Facility): Under this Option, IDCW will be declared subject to the availability of distributable surplus as computed in accordance with SEBI Regulations. IDCWs, if declared, will be paid (subject to deduction of dividend distribution tax and statutory levy, if any) to those Unit holders, whose names appear in the register of Unit holders on the notified record date. AMC reserves the right to change the record date from time to time. However, it must be distinctly understood that actual declaration of IDCWs and frequency thereof is at the discretion of Board of Trustees. There is no assurance or guarantee to Unit holders as to the rate of IDCW distribution nor that the IDCWs will be declared regularly, though it is the intention of the Mutual Fund to make regular IDCW distribution under the IDCW Option. On payments of IDCWs, the NAV will stand

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| | <p>reduced by the amount of IDCW paid and the dividend distribution tax, if applicable.</p> <p>IDCW Option (Reinvestment Facility): Unit holders opting for IDCW option may choose to reinvest the IDCWs to be received by them. Under this facility the IDCW due and payable to the Unit holders will be compulsorily and without any further act by the Unit holders, reinvested in the IDCW option at a price based on the prevailing Net Asset Value per Unit on the record date. The Units for the purpose of re-investment will be created and credited to the Unit holder’s account at a price based on the prevailing Ex-Dividend Net Asset Value (NAV derived post declaration of IDCW) per unit on the record date. There shall, however, be no load on the IDCWs so reinvested. In case the selected date for IDCW declaration falls on a holiday/non-Business Day then the next Business Day will be considered.</p> <p>Default Option: Growth Option If the investor does not clearly specify the choice of Option at the time of investing, the Units of the respective Scheme(s) will be allotted in the Growth Option of the Scheme.</p> <p>Default Facility: Reinvestment of Income Distribution cum capital withdrawal option If the investor selects IDCW Option but fails to mention the facility, it will be deemed that the investor has opted for Reinvestment of Income Distribution cum capital withdrawal option facility.</p> |
| <p>IDCW Policy</p> | <ul style="list-style-type: none"> ● IDCW Distribution Procedure: SEBI Circular lays down the procedure for Declaration of IDCW which clearly says that quantum of IDCW and record date shall be fixed by the Board of Trustees and AMC shall issue a notice to the public communicating the decision about IDCW including the record date, within one calendar day of the decision made by the Board of Trustees in their meeting. <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.</p> <p>The Trusteeship Company reserves the right to declare IDCW on a regular basis and can distribute the same out of investors capital (Equalization Reserve), which is part of sale price that represents realized. The Fund does not guarantee or assure declaration or payment of IDCW. Although the Trustees have intention to declare IDCW under IDCW Option, such declaration of IDCW if any, is subject to Scheme’s performance & the availability & adequacy of distributable surplus in the Scheme at the time of declaration of such IDCW.</p> <p>Investors should note that, when the Mutual Fund declares a IDCW under the Scheme, the dividend payments shall be dispatched within 15 days from the record date. The requirement of giving notice & the above laid procedure shall not be compulsory for Scheme/plan/option having frequency of IDCW distribution from daily upto monthly IDCW.</p> <ul style="list-style-type: none"> ● Effect of IDCWs: When IDCWs are declared and paid under the Scheme, the net assets attributable to Unit holders in the IDCW Option will stand reduced by the IDCW amount subject to TDS and statutory levy if any. The NAV of the Unit holders in the Growth Option will remain unaffected by the payment of IDCW. |

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| | <p>Even though the asset portfolio will be un-segregated, the NAVs of the Growth Option and IDCW Option will be distinctly different after declaration of the first IDCW to the extent of distributed income, tax and statutory levy paid thereon, where applicable, and expenses relating to the distribution of IDCWs.</p> <ul style="list-style-type: none"> Mode of Payment of IDCWs: The Scheme proposes to pay IDCW by Direct Credit or through RTGS or NEFT or any other EFT means. <p>RBI offers the facility of EFT for facilitating better customer service by direct credit of IDCW amount to a Unit holder's bank account through electronic credit which avoids loss of IDCW in transit or fraudulent encashment. The Mutual Fund will endeavour to offer this facility for payment of IDCW/repurchase proceeds to the Unit holders residing in any of the cities where such a Bank facility is available.</p> <p>The Fund is arranging with selected bankers to enable direct credits into the bank accounts of the investors at these banks. If an investor has an account with a bank with which the Fund will tie up for direct credit, the IDCW amount will be credited directly to the bank account, under intimation to the Unit holder by email/SMS/post. The Mutual Fund, on a best effort basis, and after scrutinising the names of the banks where Unit holders have their accounts, will enable direct credit/RTGS/NEFT/ to the Unit holders' bank accounts.</p> <p>While the preferred mode of payment is through EFT route, the AMC is at the sole discretion to pay IDCW by any other means (including at par cheques and demand drafts, where the EFT facility is not available in a particular city or Bank or as the Trusteeship Company or the AMC deems fit in the interest of investors.)</p> <p>All the IDCW payments shall be in accordance and compliance with SEBI Regulations, as amended from time to time.</p> <p>If Unit holders have opted for Payout of Income Distribution cum capital withdrawal option Option, if the IDCW amount payable to such Unit holders (net of tax deducted at source, wherever applicable) is less than or equal to Rs. 250, following treatment shall be:</p> <ul style="list-style-type: none"> Where the option to payout IDCW is available in electronic mode: The IDCW amount shall be paid to the Unit holders. However, if the payment through electronic mode is unsuccessful, the AMC shall issue IDCW warrant for such amount; and Where the option to payout IDCW is not available in electronic mode: The IDCW shall be mandatorily reinvested in the respective Scheme/Plan by issuing additional Units at the applicable ex-dividend NAV. |
| <p>Allotment</p> | <p>Allotment will be completed after due reconciliation of receipt of funds for all valid applications within 5 Business Days from the closure of the NFO period. Allotment to NRIs/FPIs will be subject to RBI approval, if required. Subject to the SEBI (MF) Regulations, the Trustee may reject any application received in case the application is found invalid/incomplete or for any other reason in the Trustee's sole discretion. For investors who have given demat account details, the Units will be credited to the investor's demat account after due verification and confirmation from NSDL/CDSL of the demat account details.</p> <p>1. Allotment Confirmation/Account Statement (for non-demat account holders): An Allotment Confirmation/Account statement will be sent by way of SMS and/or email and/or ordinary post, to each Unit Holder who has not provided his demat account details in the application form for subscription during the NFO. The Allotment Confirmation/Account statement, stating the number of Units allotted</p> |

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| | <p>to the Unit Holder will be sent not later than 5 Business Days from the close of the NFO Period of the Scheme. The Account Statement shall be non-transferable.</p> <p>2. Dispatch of Account Statements to NRIs/FPIs will be subject to RBI approval, if required.</p> <p>3. Allotment Advice/Holding Statement (demat account holders): For investors who have given valid demat account details at the time of NFO, Units issued by the AMC shall be credited by the Registrar to the investor’s beneficiary account with the DP as per information provided in the Application Form. The AMC shall issue to such investor, units in dematerialized form as soon as possible but not later than five working days from the date of closure of the initial subscription list or from the date of receipt of the application. 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>4. Consolidated Account Statement (for non-demat account holders): CAS shall also be sent to the Unit holder in whose folio transactions have taken place during that month, on or before 15th of the succeeding month. In the event the account has more than one registered Unit holder, the first named Unit holder shall receive the CAS. In case of specific request received from investors, Mutual Fund will provide an account statement to the investors within 5 Business Days from the receipt of such request.</p> <p>The Mutual Fund reserves the right to recover from an investor any loss caused to the Scheme on account of dishonour of cheques issued by him/her/it for purchase of Units.</p> |
| Refund | <p>Refund of subscription money to applicants in the case of minimum subscription amount not being raised or applications rejected for any other reason whatsoever, will be made within 5 Business Days from the date of closure of the NFO period & all refund orders will be sent by registered post or in such other manner as permitted under Regulations. Investors should note that no interest will be payable on any subscription money so refunded within 5 Business Days. If the Mutual Fund refunds the amount after 5 Business Days, interest at the rate of 15% p.a. will be paid to the applicant and borne by the AMC for the period from the day following the date of expiry of 5 Business Days until the actual date of the refund. Refund orders will be marked “A/c. Payee only” and drawn in the name of the applicant in the case of a sole applicant and in the name of the first applicant in all other cases. In both cases, the bank name and bank account number, as specified in the application, will be mentioned in the refund order. The bank and/or collection charges, if any, will be borne by the applicant.</p> |
| Policy on Unclaimed Redemption and IDCW Amounts | <p>In terms of SEBI circular SEBI/HO/IMD/DF2/CIR/P/2016/37 dated February 25, 2016, the unclaimed redemption amount and IDCW amounts (the funds) may be deployed by the Mutual Fund in money market instruments and separate plan of liquid scheme / Money Market Mutual Fund scheme floated by Mutual Funds specifically for deployment of the unclaimed amounts only. Investors who claim the unclaimed amounts during a period of three years from the due date shall be paid initial unclaimed amount along-with the income earned on its deployment. Investors, who claim these amounts after 3 years, shall be paid initial unclaimed amount along-with the income earned on its deployment till the end of the third year. After the third year, the income earned on such unclaimed amounts shall be used for the purpose of investor education.</p> |

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| | <p>The details of such unclaimed redemption/IDCW amounts are made available to investors upon them providing proper credentials, on website of Mutual Funds and AMFI along with the information on the process of claiming the unclaimed amount and the necessary forms / documents required for the same.</p> |
| <p>Who can invest</p> <p>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.</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> <ol style="list-style-type: none"> 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 (PIO) on repatriation or non repatriation basis; 11. Foreign Institutional Investors (FPIs) 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 |

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| | <p>20. Any other category of individuals / institutions / body corporate etc., so long as wherever applicable they are in conformity with SEBI Regulations/other applicable Regulations/the constituent documents of the applicants.</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, IDCW or otherwise, to such a person during the period it takes for the Fund to record change in residential status, bank mandates, and change in address due to change in tax status on account of change in residential status.</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. 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, |
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| | <p>2016, new individual investors investing into the Fund are requested to comply with the CKYC norms.</p> <ol style="list-style-type: none"> 6. It is compulsory for investors to give certain mandatory disclosures while applying in the Scheme like bank details & PAN/PEKRN copy etc. For details please refer SAI. 7. The Trustee may also periodically add and review the persons eligible for making application for purchase of Units under the Scheme. 8. The minor unitholder, on attaining majority, shall inform the same to AMC / Mutual Fund / Registrar and submit following documents to change the status of the account (folio) from 'minor' to 'major' to allow him/her to operate the account in his/her own right viz., (a) Duly filled request form for changing the status of the account (folio) from 'minor' to 'major'; (b) updated bank account details including cancelled original cheque leaf of the new account; (c) Signature attestation of the major by a bank manager of Scheduled bank / Bank certificate or Bank letter; (d) KYC acknowledgement letter of major. The guardian cannot undertake any financial and non-financial transactions after the date of the minor attaining majority in an account (folio) where the units are held on behalf of the minor, and further, no financial and nonfinancial 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. <p>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.</p> <p>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.</p> <p>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:</p> |
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| | <p>(i) undertake necessary due diligence process by collecting information/documentary evidence of the US/non US status of the investors;</p> <p>(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</p> <p>(iii) carry out such other activities as prescribed under the FATCA provisions, as amended from time to time.</p> <p>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.</p> <p>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.</p> <p>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.</p> <p>Further, in accordance with the regulatory requirements relating to FATCA/CRS read along with SEBI Circular no. CIR/MIRSD/2/2015 dated August 26, 2015 and AMFI Best practices guidelines circular no. 63/2015-16 dated September 18, 2015 regarding uniform implementation of FATCA/CRS requirements, investors are requested to ensure the following:</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). |
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| <p>Who cannot invest?</p> | <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. 5. 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>Where can you submit the filled up applications.</p> | <p>Duly completed application form for purchase of Units under the Scheme during the NFO period along with the instrument for payment may be submitted at any of the Official Point of Acceptance/ISC of the AMC or to the Registrars - KFin Technologies Limited, Unit - Edelweiss Mutual Fund, Karvy Selenium Tower B, Plot number 31 & 32, Financial District, Gachibowli, Hyderabad – 500032, Tel: 040-4030 8000.</p> <p>For any other investor related query you may call us at our toll free number 1800 425 0090 (for MTNL/BSNL land line) and/or non-toll free number 040-23001181 (for non MTNL/BSNL land line, mobile users and investors outside India) or email us at EMFHelp@edelweissfin.com.</p> <p>For further details please refer the back cover page of this Document.</p> |
| <p>How to Apply</p> | <p>Investors are requested to refer to the SAI and Application form for instructions.</p> |
| <p>Listing</p> | <p>Units of the scheme are not listed on Stock Exchange.</p> |
| <p>Special facilities available during the NFO</p> | <p>Stock Exchange Infrastructure Facility: During NFO of the Scheme the AMC may make available facility to investors to subscribe to the Units of the Scheme through Mutual Fund Services System (MFSS) of the National Stock Exchange of India Ltd. (NSE) and through BSE Stock Exchange Platform for Allotment and Repurchase of Mutual Funds (BSE StAR MF System) of BSE Limited, as well as ICEX Platform For more information on this facility, please refer to SAI.</p> <p>Switching Options: Unit holders will be able to invest in the NFO of the Scheme by switching part or all of their unit holdings held in the respective plan(s) / option(s) of the existing scheme(s) established by the Mutual Fund. Application for switch of units from existing schemes to the Scheme(s) will be accepted upto 3.00 p.m. on the last day of the NFO of the respective Scheme(s).</p> <p>This option will be useful to unit holders who wish to alter the allocation of their investment among the scheme(s) of the Mutual Fund (subject to completion of lock-in period, if any, of the units of the scheme(s) from where the units are being switched) in order to meet their changed investment needs.</p> |

The switch will be effected by way of a redemption of units from the scheme and a reinvestment of the redemption proceeds in the Scheme and accordingly, to be effective, the switch must comply with the redemption rules of the scheme and the issue rules of the respective Scheme(s) (e.g. as to the minimum number of units that may be redeemed or issued, exit load etc). The price at which the units will be switched-out of the scheme will be based on the redemption price and the proceeds will be invested in the Scheme at Rs. 10/- per unit.

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 intervals, Unit holders can take advantage of the benefits of rupee cost averaging. Such facility will be treated as subscription along with the Applicable NAV/load, if any. Investor can enroll themselves for SIP by submitting the enrolment form along with the relevant documents like debit instructions, the first cheque to start SIP and a cancelled cheque or a copy of cheque in case of NACH as the case may be, at any of our ISCs. Investors should note that the AMC may take initial transaction processing time upto 30 days. Investment can be made by the investor under SIP in either IDCW / Growth Option provided the following conditions are met:

| Frequency | Minimum Investment Amount* | Minimum number of installments* | Investment Dates: |
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| 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 & Every Wednesday (Only for Exchange Platform) |
| 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:

- 1) 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.

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| | <p>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.</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 upper 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 they want 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>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.</p> <p>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 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 SIPs 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, 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</p> |
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| | <p>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>Facility of National Automated Clearing House (NACH) Platform in Systematic Investment Plan (SIP):</p> <p>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.</p> <p>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.</p> <p>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.</p> <p>Facility of ‘Common One Time Mandate’ in Systematic Investment Plan (SIP):</p> <p>The Common One Time Mandate (‘COTM’) shall be registered against the PAN/PEKRN of the First Unitholder, which authorizes his/her bank to debit their account up to a certain specified limit per transaction (subject to the statutory limits as applicable from time to time), as and when they wish to transact with the Fund, without the need of submitting cheque or fund transfer instruction with every transaction, thereafter. This Facility currently enables Unitholder(s) of the Fund to start Systematic Investment Plan (SIP), invest lump sum amounts and trigger based investments in the schemes of the Fund wherever subscription is allowed. Currently, this Facility is available for transactions made through physical mode only and the Fund may, at its discretion, extend the same to other modes of transactions from time to time. This Facility can be availed only if the Investor’s Bank is participating in the NACH (National Automated Clearing House) Platform and subject to investor’s bank accepting ACH/OTM Registration mandate.</p> |
| <p>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.</p> | <p>Not Applicable</p> |
| <p>Restrictions, if any, on the right to freely retain or dispose of units being offered.</p> | <p>The Units of the Scheme held in electronic (demat) mode are freely transferable. In case of units held in physical form, additions / deletions of names will be allowed in case a person (i.e. a transferee) becomes a holder of the Units by</p> |

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| | <p>operation of law or upon enforcement of pledge, then the AMC shall, subject to production of such satisfactory evidence and submission of such documents, proceed to effect the transfer, if the intended transferee is otherwise eligible to hold the Units of the Scheme. The cost of stamp duty paid for issuing the unit certificate in case of a transfer or otherwise will form part of the annual on-going expenses and will be recovered from the unit holder(s).</p> <p>SEBI Circular no. SEBI / HO/IMD/DF2/CIR/P/2016/57 dated May 31, 2016 has laid down the following conditions, in case the AMC wish to impose restrictions on redemption:</p> <ol style="list-style-type: none"> 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>Bank Mandate</p> | <p>It is mandatory for every applicant to provide the name of the bank, branch, address, account type and number as per requirements laid down by SEBI and any other requirements stated in the Application Form. Applications without these details will be treated as incomplete. Such incomplete applications will be rejected. The Registrar/AMC may ask the investor to provide a blank cancelled cheque or its photocopy for the purpose of verifying the bank account number.</p> |
| <p>Multiple Bank Account Registration and Change in Bank Mandate</p> | <p>Multiple Bank Account Registration</p> <p>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 using a designated “Bank Accounts Registration Form” available at Investor Service Centers and Registrar and Transfer Agent’s offices. In case of new investors, the bank account mentioned on the purchase application form, used for opening the folio, will be treated as default bank account till the investor gives a separate request to register multiple bank accounts and change the default bank account to any of other registered bank account. Registered bank accounts may also be used for verification of pay-ins (i.e. receiving of subscription funds) to ensure that a third party payment is not used for mutual fund subscription. Default Bank Account will be used for all IDCWs and redemptions payouts unless investor specifies one of the existing registered bank account in the redemption request for receiving redemption proceeds. However, in case a Unit holder does not specify the default account, the Mutual Fund reserves the right to designate any of the registered bank accounts as default bank account.</p> |

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| | <p>Consequent to introduction of “Multiple Bank Accounts Facility”, registering a new bank account will require a cooling period of not more than 10 days from the date of receipt of request. In the interim, in case of any IDCW/ redemption/ maturity payout, the same would be credited in the existing registered bank account.</p> <p>Change in Bank Mandate</p> <p>Change in Bank Mandate: Pursuant to AMFI communication no. 135/BP/26/11-12 dated March 21, 2012, following process changes will be carried out in relation to change in bank mandate:</p> <ol style="list-style-type: none">1. In case of standalone change of bank details, documents as enlisted in the SAI should be submitted as a proof of new bank account details.2. In case of standalone change of bank details, documents as enlisted below should be submitted as a proof of new bank account details:3. Investors/Unit holders are advised to register multiple bank accounts and choose any of such registered bank accounts for receipt of redemption proceeds;4. Any unregistered bank account or new bank account forming part of redemption request shall not be entertained or processed;5. Any change of Bank Mandate request received/processed few days prior to submission of a redemption request or on the same day as a standalone change request or received along with the redemption request, Edelweiss Asset Management Ltd will continue to follow cooling period of 10 calendar days for validation and registration of new bank account and dispatch/credit of redemption proceeds shall be completed in 10 working days from the date of redemption. |
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B. ONGOING OFFER DETAILS

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| <p>Ongoing Offer Period</p> <p>This is the date from which the Scheme will reopen for subscription/redemption after the closure of the NFO period.</p> | <p>The Units of the Scheme(s) are available for subscription / redemption at applicable NAV based prices, subject to prevalent load provisions, if any.</p> |
| <p>Ongoing price for subscription (purchase)/switch-in (from other Schemes/plans of the Mutual Fund) by investors. (This is the price an investor need to pay for purchase/switch-in.)</p> | <p>Units of the Scheme will be available at the Applicable NAV.</p> <p>Sales Price: For calculating the Sales price, the entry load applicable at the time of investment shall be deducted from the applicable NAV of the Scheme. Please note that as per SEBI (Mutual Funds) Regulations 1996, no entry load can be charged to the Scheme. For example: If the applicable NAV of the Scheme is Rs. 10 and the Entry Load applicable is 0% at the time of investment, then the Sales Price will be calculated as follows:</p> <p>Step 1: Entry Load Amount = Applicable NAV * Entry Load at the time of investment in % = Rs. 10* 0% = Rs. 0</p> <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. (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 1% then redemption price will be: Rs. 10* (1-0.01) = Rs. 9.90</i></p> <div style="border: 1px solid black; padding: 5px; width: fit-content; margin-top: 10px;"> <p align="center">Sd. Obs. 17</p> </div> | <p>Units can be redeemed / switched out at the Applicable NAV subject to prevailing exit load.</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. 0.10</p> <p>Step 2 : Repurchase price = Applicable NAV - Exit Load Amount = Rs. 10 - Rs. 10 = Rs. 9.90</p> <p>The Mutual Fund will ensure that the repurchase price will not be lower than 95% of the Applicable NAV.</p> |
| <p>Cut off timing for subscriptions/redemptions/ switches</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</p> |

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

Designated Investor Service Center subject to its being complete in all respects and received prior to the cut-off timings on that Business Day.

The AMC will calculate and disclose the NAV on every Business Day and the same shall declared / disclosed and 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.

(a) Cut off Timing for Subscriptions

- In respect of valid purchase applications accepted at an Official Point of Acceptance along with funds received in AMC account for utilization upto 3.00 p.m. – closing NAV of the day of receipt of application;
- In respect of valid Purchase applications accepted at an official point of acceptance along with the funds received in AMC account for utilization after 3.00 p.m. – closing NAV of the next Business Day ; and
- Where the application is received with an outstation cheque or demand draft which is not payable at 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 any amount, 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.

(b) Cut off Timing for Redemptions:

As per SEBI Regulations, the cut off timing & the Applicable NAV is as under:

- 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.
- 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.

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. +91-040-23001181. The Toll Free Number and the Non-Toll Free Number will be available between 9.00 am to 7.00 pm from Monday to Saturday.

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| | For details please visit AMC website (www.edelweissmf.com) |
| Processing of Subscription and Redemption Proceeds in case of Segregation | <p>All subscription and redemption requests for which NAV of the day of credit event or subsequent day is applicable will be processed as under:</p> <ol style="list-style-type: none"> 1. Upon trustees' approval to create a segregated portfolio - <ol style="list-style-type: none"> a. Investors redeeming their units will get redemption proceeds based on the NAV of main portfolio and will continue to hold the units of segregated portfolio. b. Investors subscribing to the scheme will be allotted units only in the main portfolio based on its NAV. 2. In case trustees do not approve the proposal of segregated portfolio, subscription and redemption applications will be processed based on the NAV of total portfolio. |
| Where can the applications for purchase/redemption switches be submitted? | <p>Investors can submit the Application Forms for purchase or redemption or switch at any of the ISCs notified by the AMC. For details please visit AMC website (www.edelweissmf.com).</p> <p>Investments under Edelweiss Gold and Silver ETF Fund of 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> |
| Minimum amount for purchase/redemption/swiches | <p>Minimum Purchase Amount: Minimum of Rs. 5,000/- and multiples of Re. 1/- thereafter.</p> <p>Minimum additional purchase amount: Rs.500/- and in multiples of Re. 1/-thereafter.</p> <p>Minimum Redemption Amount: There will be no minimum redemption criterion. The Redemption / Switchout would be permitted to the extent of credit balance in the Unit holder's account of the Plan(s) / Option(s) of the Scheme (subject to release of pledge / lien or other encumbrances). Amount based redemptions will be in multiples of Re. 1. In case of Units held in dematerialized mode, the Unit Holder can give a request for Redemption only in number of Units which can be fractional units also. Depository participants of registered Depositories can process only redemption request of units held in demat mode.</p> <p>The AMC may revise the minimum / maximum amounts and the methodology for new/additional subscriptions, as and when necessary. Such change may be brought about after taking into account the cost structure for a transaction/account and /or Market practices and/or the interest of existing Unit holders. Further, such changes shall only be applicable to transactions from the date of such a change, on a prospective basis.</p> <p><u>NOTE:</u></p> <ul style="list-style-type: none"> • 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". • Allotment of Units for purchases by NRIs / FPIs / PIOs shall be in accordance with RBI rules in force. |

| <p>Purchase and Redemption of Units through Stock Exchange infrastructure</p> | <p>Units of the Scheme can be purchased / redeemed through Mutual Fund Services System (MFSS) of the National Stock Exchange of India Ltd. (NSE) and through BSE Stock Exchange Platform for Allotment and Repurchase of Mutual Funds (BSE StAR MF System) of BSE Limited (BSE), as well as ICEX Platform..</p> <p>Please refer to SAI for more details.</p> | | | | | | | | | | | | |
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| <p>Transferability of Units of the Scheme</p> | <p>Units of the Scheme, which are held in dematerialized (demat) form, are freely transferable under the depository system in accordance with the provisions of SEBI (Depositories and Participants) Regulations, 1996. However, for Units of the Scheme held on physical form the AMC shall, on production of instrument of transfer together with relevant unit certificates, register the transfer and return the unit certificate to the transferee within 30 days from the date of such production. The cost of stamp duty paid for issuing the unit certificate in case of a transfer or otherwise will form part of the annual on-going expenses and/or may be recovered from the unit holder(s).</p> | | | | | | | | | | | | |
| <p>Minimum balance to be maintained and consequences of non maintenance.</p> | <p>There is no minimum balance requirement.</p> | | | | | | | | | | | | |
| <p>Special Products available</p> | <p>The AMC/Trustees reserves the right to amend or terminate or introduce special facilities/products in this Scheme. Such facilities/products for the time being include Systematic Investment Plan, Systematic Withdrawal Plan, Systematic Transfer Plan, Trigger Facility, Switch Facility and any such facility/products that may be introduced in the future. Applicants are requested to indicate the Option/sub option i.e. IDCW or Growth Option, Payout or Reinvestment or Sweep Facility etc. clearly in the Application Form.</p> <p>1. Systematic Investment Plan (SIP):</p> <p>Investors are given an additional facility of Systematic Investment Plan (SIP) in the Scheme. Thus, by investing a fixed amount at regular intervals, Unit holders can take advantage of the benefits of rupee cost averaging. Such facility will be treated as subscription along with the Applicable NAV/load, if any. Investor can enroll themselves for SIP by submitting the enrolment form along with the relevant documents like debit instructions, the first cheque to start SIP and a cancelled cheque or a copy of cheque in case of Electronic Clearing System (ECS) as the case may be, at any of our ISCs. Investors should note that the AMC may take initial transaction processing time upto 30 days. Investment can be made by the investor under SIP in either IDCW / Growth Option provided the following conditions are met:</p> <table border="1" data-bbox="667 1570 1442 2024"> <thead> <tr> <th>Frequency</th> <th>Minimum Investment Amount*</th> <th>Minimum number of installments*</th> <th>Investment Dates:</th> </tr> </thead> <tbody> <tr> <td>Daily</td> <td>Rs. 300/- & in multiples of Re. 1/- thereafter</td> <td>20</td> <td>All Business Days</td> </tr> <tr> <td>Weekly</td> <td>Rs. 500/- & in multiples of Re. 1/- thereafter</td> <td>12</td> <td>7th, 14th, 21st & 28th of any month. However on</td> </tr> </tbody> </table> | 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. However on |
| 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. However on | | | | | | | | | | |

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| | | | exchange platform the same will be only on every Wednesday (|
| Fortnightly | Rs. 500/- & in multiples of Re. 1/- thereafter | 12 | 10th, 25th of the month. However on exchange platform the same will be only on every alternate Wednesday |
| 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:

1. 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 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. 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 upper 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 they want 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

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| | <p>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> <p>Any Unit Holder can avail of this facility subject to certain terms and conditions detailed in the Application Form.</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.</p> <p>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 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 SIPs 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, 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>Facility of National Automated Clearing House (NACH) Platform in Systematic Investment Plan (SIP):</p> <p>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.</p> <p>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.</p> |
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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 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 enables the unit holder to transfer fixed 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. (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. However on exchange platform the same will be only on every Wednesday |
| Fortnightly | Rs. 500/- & in multiples of Re. 1/- thereafter | 12 | 10 th and 25 th of the month. However on exchange platform the same will be only on every alternate Wednesday |
| 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:

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| | <p>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.</p> <p>2. It should be noted that ECS facility is available only to investors in selected bank branches.</p> <p>3. Transactions in STP or SWP may result in Capital Gains or Capital Losses, for details please refer to chapter on Tax Benefits.</p> <p>4. All transactions accepted / transacted in case of “Special Products” will be effected only on “Business Day” as defined in SID.</p> <p>5. Investors will have the right to discontinue the SIP/STP/SWP at any time, if they so desire provided they intimates the Mutual Fund at least 10 Business Days prior to the date of their due installment date.</p> <p>6. EAML has tied up with selected Banks who will be authorizing SIP debits on the basis of standing instructions received from investors having bank accounts with these banks.</p> <p>The AMC reserves the right to change the frequency or the dates in such facility, in the interest of Unit holders.</p> <p>4. INTER SCHEME SWITCHING</p> <p>Unit holders under the Scheme have the option to switch part or all of their Unit holdings in the respective Plans to any other open ended Schemes launched by the Mutual Fund from time to time. The Mutual Fund also, provides the investors the flexibility to switch their investments from any other open-ended Scheme(s) / plan (s) that will be offered by the Mutual Fund in future to this Scheme.</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)/Options of the Mutual Fund (subject to completion of lock-in period, if any, of the Units of the Scheme(s) from where the Units are being switched) in order to meet their changed investment needs. The Switch will be effected by way of a redemption of Units from the Scheme / Plan/Option and a reinvestment of the redemption proceeds in an open-ended Scheme / Plan/Option and accordingly, to be effective, the switch must comply with the redemption rules of the Scheme and the issue rules of the other Scheme (for e.g. applicable cut off time & NAV, minimum amount to be subscribed/ redeemed, Entry/ Exit Load etc.). The price at which the Units will be switched out of the respective Plans/Options will be based on the Redemption Price, and the proceeds will be invested in any open ended Scheme / Plan/Option at the prevailing sale price for Units in that Scheme / Plan/Option.</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 between Edelweiss Balanced Advantage Fund, Edelweiss Midcap Fund and Edelweiss Long Term Equity Fund (Tax Savings)</p> <p>5. INTRA – SCHEME SWITCHING OPTION: [Between Edelweiss Gold and Silver ETF Fund of Fund - Regular Plan and Edelweiss Gold and Silver ETF</p> |
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| | <p>Fund of Fund - Direct Plan or Growth Option and IDCW Option or between facilities under IDCW 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 Gold and Silver ETF Fund of Fund - Regular Plan to Edelweiss Gold and Silver ETF Fund of 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 Gold and Silver ETF Fund of 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 Gold and Silver ETF Fund of Fund - Regular Plan to Edelweiss Gold and Silver ETF Fund of Fund - Direct Plan. • No exit load shall be levied in case of switch of units from Edelweiss Gold and Silver ETF Fund of Fund - Direct Plan to Edelweiss Gold and Silver ETF Fund of 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 Gold and Silver ETF Fund of Fund. • No exit load shall be levied in case of switch of units between the Options under the same Plan. <p>Any valid Intra Scheme Switching between Plans will be treated in the same manner as applications for purchase or redemption & will attract load as applicable in case of purchase/ redemption. It will also have tax consequences.</p> <p>It should be noted that switch between Options will not attract load & such switches will take place at the Applicable NAV based prices and the difference between the NAVs of the two Plans/Options will be reflected in the number of Units allotted.</p> <p>6. 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"), as well as ICEX Platform, respectively. This Facility is currently not offered to the investors/unit holders under the IDCW Transfer 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"> 1. Investors will be eligible to only purchase/redeem units of the Scheme. Switching is currently not permitted. 2. The units of the Scheme are not listed on BSE & NSE and the same cannot be traded on the stock exchanges. 3. The window for purchase/redemption of units on BSE StAR MF, MFSS and ICEX ("Stock Exchange System") will be available on all Business Days |
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| | <p>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 empaneled 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/ICEX) 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/ICEX) with the Brokers. • The investor should provide their depository account details to the Brokers. • The purchase order will be entered in the Stock Exchange System and an order confirmation slip will be issued to investor. • The investor will transfer the funds to the Brokers. • Allotment details will be provided by the Brokers to the investor. <p>ii. Redemption of Units :</p> <p>a. Physical Form (Routed through Brokers/CM)</p> <ul style="list-style-type: none"> • The investor who chooses the physical mode is required to submit all requisite documents along with the redemption application |
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| | <p>(subject to applicable limits prescribed by BSE/NSE/ICEX) to the Brokers/CM.</p> <ul style="list-style-type: none"> • 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. <p>b. Dematerialized Form</p> <ul style="list-style-type: none"> ➤ Routed through Brokers/CM: <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 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/ICEX) with the Brokers. • The investors should provide their Depository Participant with Depository Instruction Slip with relevant units to be credited to Clearing Corporation pool account. • The redemption order will be entered in the Stock Exchange system and an order confirmation slip will be issued to investor. • The Investor will receive redemption proceeds by way of a Cheque/RTGS /NEFT/direct credit, as per the bank account details recorded with the Fund. The AMC/ Mutual Fund shall pay proceeds to the Broker/Clearing Member and Broker/Clearing Member in turn to the respective investor. • Such payment of redemption proceeds by the AMC/ Mutual Fund to the Broker / CM's pool account shall discharge AMC/ Mutual Fund of its obligation of payment to the individual investor. ➤ Routed Through Depository Participants <ul style="list-style-type: none"> • The investors who intend to deal in Depository mode are required to have units in the demat account maintained with CDSL/ NSDL prior to placing of redemption order with their Depository Participant. • The investors should provide their Depository Participant with Depository Instruction Slip with relevant Scheme ISIN and units to be redeemed. • The redemption proceeds will be credited to the bank account of the investor, as per the bank account details recorded with the Depository Participant. <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</p> |
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| | <p>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>7. 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>8. TRANSACTIONS THROUGH "CHANNEL DISTRIBUTORS": Investors may enter into an agreement with certain distributors (with whom AMC also has a tie up) referred to as "Channel Distributors" who provide the facility to investors to transact in units of mutual funds through various modes such as their website / other electronic means or through Power of Attorney in favor of the Channel Distributor, as the case may be. Under such arrangement, the Channel Distributors will aggregate the details of transactions (viz. subscriptions/redemptions/switches) of their various investors and forward the same electronically to the AMC / RTA for processing on daily basis as per the cut-off timings applicable to the Scheme. The Channel Distributor is required to send copy of investors' KYC proof and agreement entered into between the investor & distributor to the RTA (one time for central record keeping) as also the transaction documents / proof of transaction authorization as the case may be, to the AMC / RTA as per agreed timelines. In case KYC proof and other necessary documents are not furnished within the stipulated timeline, the transaction request shall be liable to be rejected. Normally, the subscription proceeds, when invested through this mode are by way of direct credits to the specified bank account of the Fund. The Redemption proceeds (subject to deduction of tax at source, if any) and Payout of Income Distribution cum capital withdrawal options, if any, are paid by the AMC to the investor directly through direct credit in the specified bank account of the investor or through issuance of payment instrument, as applicable. It may be noted that investors investing through this mode may also approach the AMC / Official Point(s) of Acceptance directly with their transaction requests (financial / nonfinancial) or avail of the online transaction facilities offered by the AMC. 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>9. TRANSACTIONS THROUGH MF UTILITIES INDIA PRIVATE LTD.</p> |
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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 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.

10. ACCEPTING TRANSACTIONS THROUGH ELECTRONIC PLATFORM OF KFIN TECHNOLOGIES LIMITED

Investors / unit holders will be allowed to transact in schemes of the Fund through www.kfintech.com/, an electronic platform provided by KFin Technologies Limited, Registrar & Transfer Agent of the Fund ('KFinTech'). The facility to transact in schemes of the Fund will also be available through mobile application of KFinTech i.e. 'KTRACK' (collectively called, 'KFinTech's electronic platforms').

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

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

For operating guidelines, terms and conditions, registration form and further details, investors / unit holders are requested to visit www.kfintech.com/.

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| | <p>11. REGULAR PAYOUT FACILITY (“THE RP FACILITY”) The RP Facility will enable investors to withdraw/redeem a fixed percentage of the specified amount from their investments in the Eligible Schemes at a predefined frequency as specified at the time of registering for the RP Facility. Investor/unit holders are requested to take note of the terms and conditions of the RP Facility as stated in the Regular Payout Facility Form, effective from September 29, 2017.</p> <p>12) INVESTMENTS THROUGH MF CENTRAL As per the SEBI circular no SEBI/HO/IMD/IMD- II DOF3/P/CIR/2021/604 dated July 26, 2021, to comply with the requirements of RTA inter-operable Platform for enhancing investors’ experience in Mutual Fund transactions / service requests, the QRTA’s, Kfin Technologies Limited (Kfintech) and Computer Age Management Services Limited (CAMS) have jointly developed MFCentral – A digital platform for Mutual Fund investors. MFCentral is created with an intent to be a one stop portal / mobile app for all Mutual fund investments and service related needs that significantly reduces the need for submission of physical documents by enabling various digital / physical services to Mutual fund investors across fund houses subject to applicable T&Cs of the Platform. MFCentral will be enabling various features and services in a phased manner. MFCentral may be accessed using https://mfcentral.com and a Mobile App in future with a view to comply with all provisions of the aforesaid circular and to increase digital penetration of Mutual funds, Edelweiss Mutual Fund (“the Fund”) designates MFCentral as its Official point of acceptance (DISC – Designated investor Service Centre) w.e.f. September 23, 2021. Any registered user of MFCentral, requiring submission of physical document as per the requirements of MFCentral, may do so at any of the designated Investor Service centres or collection centres of Kfintech or CAMS.</p> |
| <p>Cash Investments in Mutual Funds</p> | <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/ IDCW proceeds, etc. with respect to aforementioned investments shall be paid only through banking channel. The AMC is in the process of checking feasibility of setting up a platform in pursuance of the above mentioned circulars and shall intimate public at large once the same is in place.</p> |
| <p>Accounts Statements</p> | <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 |

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| | <p>during the month on or before 15th of the succeeding month shall be sent by mail/email.</p> <ul style="list-style-type: none"> • 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, Payout of Income Distribution cum capital withdrawal option, etc., carried out by the Unit holders shall be reflected in the CAS on the basis of Permanent Account Number (PAN). • The CAS shall not be received by the Unit holders for the folio(s) not updated with PAN details. The Unit holders are therefore requested to ensure that the folio(s) are updated with their PAN. • For folios not included in CAS (due to non availability of PAN), EAML shall issue Account Statement to such Unit holders on a monthly basis, pursuant to any financial transaction in their folios, on or before 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>The AMC shall issue units in dematerialized form to a unit holder in a scheme within two working days of the receipt of request from the unit holder. 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 |
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| | <p>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.</p> <ul style="list-style-type: none"> 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. <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 21st day of succeeding month, to all such Unit holders in whose folios no transaction has taken place during that period shall be sent by mail/email. The half yearly CAS will be sent by e-mail to the Unit holders whose e-mail address is registered with the Fund, unless a specific request is made to receive in physical. Unit holders who receive account statements by e-mail may download the documents after receiving e-mail from the Fund. Should the Unit holder experience any difficulty in accessing the electronically delivered documents, the Unit holder shall promptly advise the Fund to enable the Fund to make the delivery through alternate means. It is deemed that the Unit holder is aware of all security risks including possible third party interception of the documents and contents of the documents becoming known to third parties. |
| IDCW | The IDCW payments shall be dispatched to the unitholders within 15 days from the record date. |
| 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 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, the AMC will prefer to receive subscription from investors by EFT means like RTGS, NEFT, Wire Transfer, Electronic Clearing System (ECS), etc. Unit holders having a bank account with certain banks, with which the Mutual Fund would have an arrangement from time to time, may avail the facility of Direct Debit to their account for subscription of the Units of under this Scheme. The AMC may allow any other mode of payment for subscription, in the interest of investors. If the Application for Subscription is through any other mode (other than EFT mode) and such</p> |

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| | <p>instrument gets rejected by any of our banks, the AMC reserves the right to reject such applications.</p> <p>(b) Payment of redemption proceeds: The Fund proposes to pay redemption proceeds in the following manner: a) Direct credit of redemption proceeds to the bank account of Unit holders: The Fund has arrangements with select banks, to enable direct credits of redemption proceeds into the bank accounts of the investors at these banks. The names of such banks will be intimated to the Unit holders subsequently. 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. b) Redemption proceeds can be routed through Electronic Fund Transfer systems like RTGS or NEFT by the AMC. c) While the preferred mode of payment is through Direct Credit or EFT route, the AMC reserves the right to send the redemption proceeds by any other means in the interest of investors if it deems fit.</p> <p>(c) In case of NRI & FPI's: In terms of Schedule 5 of Notification No. FEMA 20/2000 dated May, 2000, the RBI has granted general permission to NRIs and FPIs to purchase, on a repatriation basis, Units of domestic Mutual Fund subject to conditions mentioned therein. Further, the general permission has also been granted to NRIs and FPIs to sell the Units to the Mutual Fund for repurchase or for the payment of maturity proceeds provided that the Units have been purchased in accordance with the conditions set out in the aforesaid notification. For the purpose of this Para, the term "Mutual Funds" has same meaning as in Clause (23 D) of Section 10 of the Income-Tax Act 1961.</p> <p>Note:</p> <ul style="list-style-type: none"> • The AMC will prefer to receive or make payment through Electronic Fund Transfer route & only in exceptional situations accept or make payment through any other means. • 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. • Any remittance or redemption proceeds to NRI/FPIs will be subject to the prevailing RBI /any other regulatory requirements in force from time to time. <p>For further details please refer SAI.</p> |
| <p>Redemption Details</p> | <p>The Redemption / Switch would be permitted to the extent of credit balance in the Unit holder's account. The Redemption/Switch request can be made by specifying the Rupee amount or by specifying the number of Units to be redeemed. If a redemption request is for both, a specified Rupee amount and a specified number of Units, the specified number of Units will be considered the definitive request. If only the redemption amount is specified by the Unit holder, the AMC will divide the redemption amount so specified by the redemption Price to arrive at the number of Units. The request for redemption Units could also be in fractions, upto three decimal places.</p> <p>Minimum Redemption Amount can be Re.1/- or any number of units.</p> |

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| | <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 and the minimum redemption mandatorily would be 50 units. The 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"> iii. No redemption request upto INR 2 lakh shall be subject to such restriction. iv. 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. The purchase and / or redemption of Units may be suspended, temporarily or indefinitely, by the AMC, in consultation with the Board of Trustees, when any of such conditions exist at one/more Designated ISCs.</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/dispatched within the deadline stated in the foregoing clause, Unit holders may experience some delays in receiving repurchase cheques. For details, please refer to SAI (subsection: possible deferral of redemption/repurchase requests).</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> |
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C. PERIODIC DISCLOSURES & OTHER INFORMATION

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| <p>Net Asset Value</p> <p><i>This is the value per unit of the Scheme on a particular day. You can ascertain the value of your investments by</i></p> | <p>The AMC will calculate and disclose the first NAVs of the scheme not later than 5 Business days from the date of allotment. NAVs will be calculated up to four decimal places. Subsequently, the Mutual Fund shall declare the NAVs of the scheme on every Business Day and prominently disclose the NAVs under a separate head on its website (www.edelweissmf.com) and on the AMFI website (www.amfiindia.com) by 10:00 a.m. of the following business day.</p> |
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| <p><i>multiplying the NAV with your unit balance.</i></p> | <p>In case of any delay, the reasons for such delay would be explained to AMFI. If the NAVs are not available before commencement of business hours on the following 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>The information on NAV of the scheme may be obtained by the unit holders, on any day by calling the office of the AMC or any of the ISCs at various locations. Investors may also write to the AMC for availing facility of receiving the latest NAVs through SMS.</p> |
| <p>Monthly Portfolio Disclosure / Half yearly Disclosures: Portfolio / Half yearly Financial Results</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.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> |
| <p>Risk-o-meter</p> | <p>In accordance with circular no. SEBI/HO/IMD/DF3/CIR/P/2020/197 dated October 5, 2020 the risk-o-meter will be disclosed alongwith monthly portfolio and on annual basis on the website of the AMC and AMFI. Further, the same will also be disclosed in the Annual Report in the format specified in the circular. Further in accordance with SEBI circular no. SEBI/HO/IMD/IMD-II DOF3/P/CIR/2021/555 dated April 29, 2021 and circular no. SEBI/HO/IMD/IMD-II DOF3/P/CIR /2021/621 dated August 31, 2021 the risk-o-meter of the scheme, name of the benchmark and risk-o-meter of the scheme shall be disclosed alongwith the fortnightly, monthly and half yearly portfolios sent via email to the investors. In addition to the above, the AMC shall disclose the following in all disclosures, including promotional material or that stipulated by SEBI:</p> <ol style="list-style-type: none"> a. risk-o-meter of the scheme wherever the performance of the scheme is disclosed b. risk-o-meter of the scheme and benchmark wherever the performance of the scheme vis-à-vis that of the benchmark is disclosed. |
| <p>Annual Report</p> | <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 (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> |
| <p>Associate Transactions</p> | <p>Please refer to Statement of Additional Information (SAI).</p> |

Taxation

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

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

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

(ii) in any other case, a minimum of sixty-five per cent of the total proceeds of such fund is invested in the equity shares of domestic companies listed on a recognised stock exchange.

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

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

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

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

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

| 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> | 10%* | 10%* | |
| <u>Short term</u> | 15% | 15% | |

| | | |
|---|--|---|
| | <p>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.</p> <p>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.</p> <p>The tax rate would be increased by a surcharge of: (a) 7% in case of domestic corporate unit holders where the income exceeds Rs.1 crore but is upto 10 crores and 12% where it exceeds Rs. 10 crores. (b) 2% in case of foreign corporate unit holders where the income exceeds Rs.1 crore is upto 10 crores, 5% where income exceeds Rs. 10 crores. (c) At the rate of 12% in case of Partnership Firm, Local Authorities and Co-operative Societies where income exceeds Rs. 1 crore. (d) In case of Individuals, Hindu Undivided Family, AOP, Artificial Juridical Person and BOI at the rate of 10% where the income exceeds Rs. 50 lakhs but does not exceed Rs. 1 crore and 15% where income exceeds Rs. 1 crore but does not exceed 2 Crore Further, at the rate of 25% where income exceeds 2 Crore but does not exceed Rs. 5 crore and 37% where income exceeds Rs. 5 crore. {The maximum rate of Surcharge for dividend income, income referred to in section 111A,112A and 115AD shall be levied at the rate of 15%}</p> <p><i>In addition to the above, Health and education cess of 4% is applicable for all categories of Tax Payers.</i></p> <p>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%.</p> <p>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</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>Under section 206AB of the Act, TDS shall be at higher of following rates on specified payments, where recipient has not filed return of income for 2 previous years and TDS in each year is INR 50,000 or more: (with effect from the 1st day of July, 2021) -Twice the rate specified in the Act or -Twice the rates in force -Rate of 5 %</p> <p>Section 206AB excludes non-resident who does not have a permanent establishment in India.</p> <p>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):</p> <table border="1" style="margin-left: auto; margin-right: auto;"> <tr> <td align="center"> <p>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.</p> </td> </tr> </table> | <p>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.</p> |
| <p>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.</p> | | |

| 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% | |
| | Partnership Firms | Non-resident Indians | |
| <u>Long Term</u> | 20% with Indexation | 20% | |
| <u>Short term</u> | 30% | Applicable Slab Rates | |
| | Indian Companies | Foreign Companies | |
| <u>Long term</u> | 20% with Indexation | 20% | |
| <u>Short term</u> | 30%* | 40% | |
| <p>*A tax rate of 25% is applicable for the financial year 2021-22 in the case of domestic companies having total turnover or gross receipts not exceeding Rs. 400 crores in the financial year 2018-19. Domestic companies may opt for a lower tax rate of 22% under section 115BAA of the Act, subject to fulfillment of prescribed conditions. Further, new domestic manufacturing companies may opt for a lower tax rate of 15% under section 115BAB of the Act, subject to fulfillment of prescribed conditions.</p> <p>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.</p> <p>Note-1: The tax rate would be increased by a surcharge of: (a) 7% in case of domestic corporate unit holders where the income exceeds Rs.1 crore but is upto 10 crores and 12% where it exceeds Rs. 10 crores. (b) 2% in case of foreign corporate unit holders where the income exceeds Rs.1 crore is upto 10 crores, 5% where income exceeds Rs. 10 crores. (c) At the rate of 12% in case of Partnership Firm, Local Authorities and Co-operative Societies where income exceeds Rs. 1 crore. (d) In case of Individuals, Hindu Undivided Family, AOP, Artificial Juridical Person and BOI at the rate of 10% where the income exceeds Rs. 50 lakhs but does not exceed Rs. 1 crore and 15% where income exceeds Rs. 1 crore but does not exceed 2 Crore Further, at the rate of 25% where income exceeds 2 Crore but does not exceed Rs. 5 crore and 37% where income exceeds Rs. 5 crore. {The maximum rate of Surcharge for dividend income, income referred to in section 111A, 112A and 115AD shall be levied at the rate of 15%}</p> <p><i>In addition to the above, Health and education cess of 4% is applicable for all categories of Tax Payers.</i></p> <p>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%.</p> | | | |

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| | <p>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</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>Under section 206AB of the Act, TDS shall be at higher of following rates on specified payments, where recipient has not filed return of income for 2 previous years and TDS in each year is INR 50,000 or more: (with effect from the 1st day of July, 2021)</p> <ul style="list-style-type: none"> -Twice the rate specified in the Act or -Twice the rates in force -Rate of 5 % <p>Section 206AB excludes non-resident who does not have a permanent establishment in India.</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> | |
| <p>Investor services</p> | <p>Investors can enquire about NAVs, Unit holdings, valuation, IDCWs, etc or lodge any service request including change in the name, address, designated bank account number and bank branch, loss of Account Statement / Unit certificates, etc. to M/s. KFin Technologies Limited - UNIT Edelweiss Mutual Fund, Selenium Tower B, Plot No 31 & 32, Gachibowli, Financial, District, Nanakramguda, Serilingampally, Hyderabad – 500 032, Tel no: 040-67161500 or can also call us at our toll free number 1800 425 0090 (MTNL/BSNL) and non toll free number +91 40 23001181 for others and investors outside India. The Toll Free Number and the Non-Toll Free Number will be available between 9.00 am to 7.00 pm from Monday to Saturday.</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, all details of the investor in the Edelweiss Mutual Fund records will be replaced by the details given by the investor to the CVL 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.</p> <p>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 Limited's 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</p> | |

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| | <p>customised workflow process as well as assignment and escalation process to EAML officials.</p> <p>Investors can also address their queries/grievances to Mr. Abdulla Chaudhari, Head – Investor Services, at Edelweiss House, Off C.S.T. Road, Kalina, Santacruz (E), Mumbai 400 098 Maharashtra.</p> <p>Contact Details: Tel. No. (022) 4097 9737 Fax no. (022) 4097 9878 E-mail id: EMFHelp@edelweissmf.com</p> |
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D. COMPUTATION OF NET ASSET VALUE

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

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

NAV =

The NAV of the Scheme will be calculated and declared upto 4 decimal places & the fourth decimal will be rounded off higher to the next digit if the fifth decimal is or more than 5 i.e., if the NAV is Rs. 10.12345 it will be rounded off to Rs. 10.1235.

IV. FEES AND EXPENSES

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

A. NEW FUND OFFER (NFO) EXPENSES

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

B. ANNUAL SCHEME RECURRING EXPENSES

These are the fees and expenses for operating the Scheme. These expenses include Investment Management and Advisory Fee charged by the AMC, Registrar and Transfer Agents’ fee, marketing and selling costs etc. as given in the table below:

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

| Expense Head | % of daily Net Assets |
|--|------------------------------|
| Investment Management and Advisory Fees | Up to 1% |
| Trustee fee | |
| Audit fees | |
| Custodian fees | |
| RTA Fees | |
| Marketing & Selling expense incl. agent commission | |
| Cost related to investor communications | |
| Cost of fund transfer from location to location | |
| Cost of providing account statements and IDCW redemption cheques and warrants | |
| Costs of statutory Advertisements | |
| Brokerage & transaction cost over and above 12 bps [^] | |
| Service tax on expenses other than investment and advisory fees | |
| Service tax on brokerage and transaction cost | |
| Other Expenses* | |
| Maximum total expense ratio (TER) permissible under Regulation 52 (6) \$ | Up to 1% |
| Additional expenses for gross new inflows from specified cities under Regulation 52 (6A) (b) | Up to 0.30% |
| Additional expenses under Regulation 52 (6A) (c) | Up to 0.05% |
| [^] Brokerage and transaction cost incurred for the purpose of execution of trade may be capitalized to the extent of 12bps. Any payment towards brokerage and transaction cost, over and above the said 12 bps may be charged to the scheme within the maximum limit of Total Expense Ratio as prescribed under Regulation 52 of the SEBI Regulations. | |
| *Subject to the Regulations and as permitted under Regulation 52 of SEBI (MF) Regulations, 1996, any other expenses which are directly attributable to the Scheme may be charged with the approval of the Trustee within the overall limits as specified in the Regulations. | |
| \$ Provided that the total expense ratio to be charged over and above the weighted average of the total expense ratio of the underlying scheme shall not exceed two times the weighted average of the total expense ratio levied by the underlying scheme. | |

Investors are requested to note that they will be bearing the recurring expenses of the fund of funds scheme, in addition to the expenses of underlying schemes in which the fund of funds scheme makes investments.

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 retail investors[^] 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.

[^]As per SEBI circular dated March 25, 2019, inflows of amount upto Rs 2,00,000/- per transaction, by individual investors shall be considered as inflows from "retail investor".

*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.

As per SEBI Circular no. CIR/IMD/DF/24/2012 dated November 19, 2012, the brokerage and transaction cost incurred for the purpose of execution of trade may be capitalized to the extent of 0.12% for cash market transactions. Any payment towards brokerage and transaction cost, over and above the said 0.12% for cash market transactions may be charged to the scheme within the maximum limit of TER as prescribed under Regulation 52 (6) of the SEBI (MF) Regulations.

Goods and Service Tax (GST):

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

1. GST 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. GST 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. GST on brokerage and transaction cost paid for execution of trade, if any, shall be within the limit prescribed under Regulation 52.
4. GST on exit load, if any, shall be paid out of the exit load proceeds and exit load net of GST, if any, shall be credited to the Scheme

Stamp Duty:

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

Notes:

1. 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.
2. 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.

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.

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

The AMC may incur expenses on behalf of the Mutual Fund which can be reimbursed on actual basis to the AMC to the extent such expenses are permissible & are within the prescribed SEBI limit.

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

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

| Particulars | Regular Plan | Direct Plan |
|--|--------------|-------------|
| Amount Invested at the beginning of the year | 10,000 | 10,000 |
| Income on Investment(assumed rate 8.00% p.a.) | 800 | 800 |
| Expenses other than Distribution Expenses(assumed expense ratio @0.60 %) | 64.8 | 64.8 |
| Distribution Expenses(assumed expense ratio for Regular Plan @ 0.40 % p.a.) | 43.2 | 0 |
| Returns after Expenses at the end of the Year | 692 | 735 |

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.

TER for the Segregated Portfolio

- AMC will not charge investment and advisory fees on the segregated portfolio. However, TER (excluding the investment and advisory fees) can be charged, on a pro-rata basis only upon recovery of the investments in segregated portfolio.
- The TER so levied shall not exceed the simple average of such expenses (excluding the investment and advisory fees) charged on daily basis on the main portfolio (in % terms) during the period for which the segregated portfolio was in existence.in addition to the TER mentioned above, the legal charges related to recovery of the investments of the segregated portfolio may be charged to the segregated portfolio as mentioned below.
- The legal charges related to recovery of the investments of the segregated portfolio may be charged to the segregated portfolio in proportion to the amount of recovery. However, the same shall be within

the maximum TER limit as applicable to the main portfolio. The legal charges in excess of the TER limits, if any, shall be borne by the AMC.

- The costs related to segregated portfolio shall in no case be charged to the main portfolio.

C. LOAD STRUCTURE

Load is an amount which is paid by the investor to subscribe to the Units or to redeem the Units from the Scheme. This amount is used by the AMC to pay commissions to the distributor and to take care of other marketing and selling expenses. Load amounts are variable and are subject to change from time to time. For the current applicable structure, please refer to the website of the AMC (www.edelweissmf.com) or call at toll free number 1800 425 0090 (MTNL/BSNL) and non toll free number +91 40 23001181. Investors outside India can also contact their distributors.

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 current load structure is stated as under:

| Particulars | Load chargeable (as % of NAV) |
|-------------|---|
| Entry Load* | Nil |
| Exit Load** | <ul style="list-style-type: none"> • If the units are redeemed / switched out on or before 12 months from the date of allotment – 1.00% • If the units are redeemed / switched out after 12 months from the date of allotment – Nil |

*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 IDCWs shall not be subject to load.

**The entire exit load (net of Goods and Service tax), charged, if any, shall be credited to the Scheme.

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

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:

- 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.
- No exit load shall be levied in case of switch of units from Edelweiss Gold and Silver ETF Fund of Fund - Direct Plan to Edelweiss Gold and Silver ETF Fund of 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 Gold and Silver ETF Fund of Fund.
- Bonus Units and Units issued on reinvestment of IDCWs shall not be subject to exit load.
- The normal load structure will be applicable in case of Special Products (SIP/STP/SWP) unless otherwise specified.
- The Mutual Fund shall ensure that the repurchase price shall not be lower than 95% of the NAV For any change in load structure, the AMC will issue an addendum and display it on the website/Investor Service Centres.

The investors are requested to check the prevailing load structure of the Scheme, before investing.

Changing the Load Structure:

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

D. TRANSACTION CHARGES

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

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

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

(ii) For Investor other than First Time Mutual Fund Investor (existing investors in any Mutual Fund):

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

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

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

(iv) No Transaction Charges shall be deducted:

- where the ARN Holder/distributor of the investor has not opted to receive any Transaction Charges;
- for purchases/subscriptions of an amount less than Rs. 10,000/-;
- for transactions other than purchases/ subscriptions relating to new inflows such as Switches etc;
- for purchases/subscriptions made directly with the Mutual Fund (i.e. not through any distributor);
- 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, 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 shareholders 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. The Securities Appellate Tribunal vide its order dated November 14, 2019, has reduced the penalty amount from Rs. 1,00,00,000 to Rs. 50,00,000. The penalty of Rs. 50,00,000 imposed on the Merchant Bankers has been paid jointly. EFSL paid Rs. 16,66,667/-.
4. Any pending material civil or criminal litigation incidental to the business of the Mutual Fund to which the Sponsor(s) and/ or the AMC and/ or the Board of Trustees /Trustee Company and/ or any of the directors and/ or key personnel are a party should also be disclosed separately. Nil
5. Any deficiency in the systems and operations of the sponsor(s) and/ or the AMC and/ or the Board of Trustees/Trustee Company which SEBI has specifically advised to be disclosed in the SID, or which has been notified by any other regulatory agency, shall be disclosed. Nil

Notes:

- Further any amendments / replacement / re-enactment of SEBI Regulations subsequent to the date of the Document shall prevail over those specified in this Document.
- The Scheme under this Document was approved by the Directors of Edelweiss Trusteeship Company Limited on March 4, 2022.
- The Board of the Trustees has ensured that Edelweiss Arbitrage Fund, approved by it, is a new product offered by Edelweiss Mutual Fund and is not a minor modification of the existing Fund.
- 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.

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

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

Sd/-

**Radhika Gupta
Managing Director & CEO**

**Place: Mumbai
Date: August 8, 2022**

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.: 079-68140360
Bengaluru : Unit No.803 & 804, 8th Floor, Prestige Meridian-II, No.20, MG Road, Bangalore - 560001. Tel No.: 080-41103389/41272294
Chandigarh : Cabin No 7C/O Meething Point, SCO 487-488, Himalaya Marg, Sector 35 C, Chandigarh-160 022. Tel No.: 0172-4784967
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
Jaipur : 7th Floor, G Business Park, D-34, Subhash Marg, C-Scheme, Jaipur - 302001. Tel No.: 91 (141) 4641 724 / 91 (141) 4641 726
Kanpur : Office No. 202, 203, IInd Floor, Kan Chambers, 14/113, Civil Lines, Kanpur - 208001. Tel No.: 7304590658, 7304470500
Kolkata : Srishti Building, 3B, 3rd Floor, 12, ho-chiminh Sarani, Kolkata - 700071. Tel.: 033 40902456/57
Lucknow : Cabin No. 102, A Small Store Trade Point, Ground Floor, Saran Chamber-1, 5-Park Road, Hazratgunj, Lucknow - 226001. Tel No. : 0522-4331067
Mumbai : Edelweiss House, Off. C.S.T Road, Kalina, Mumbai - 400 098, Maharashtra. Tel No. : 022 4097 9737
New Delhi : 704, 707 & 708, 7th Floor, Mercantile House, 15 Kasturba Gandhi Marg, New Delhi-110001. Tel No. : 011-42145152 / 42145158
Pune : Sunit Capital, 4th Floor, 402, B-50, Vetalbaba Chowk, Above Mahalaxmi Maruti, Showroom, Senapati Bapat Road, Shivajinagar, Pune - 411016. Tel No. : +91 9028058348
Thane : Shop No 1, Ground Floor, Jainam Apartment, Off Ghantali Road, Naupada, Thane, Maharashtra - 400602. Tel No. : 8976712130

KFIN TECHNOLOGIES PRIVATE LIMITED - ISC / OPA

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

- Agra** : House No. 17/2/4, 2nd Floor, Deepak Wasan Plaza, Behind Hotel Holiday INN, Sanjay Place, Agra - 282002. Tel.: 7518801801, 0562-2526663 • **Ahmedabad** : Office No. 401, on 4th Floor, ABC-I, Off. C.G. Road, Ahmedabad - 380009. Tel.: 9081903021, 9081903022 • **Ajmer** : 302, 3rd Floor, Ajmer Auto Building, Opposite City Power House, Jaipur Road, Ajmer - 305001. Tel.: 0145-5120725 • **Aligarh** : Sebti Complex Centre Point, Sebti Complex Centre Point, Aligarh - 202001. Tel.: 7518801802, 0571-3297766, 68 • **Allahabad** : RSA Towers, 2nd Floor, Above Sony Tv Showroom, 57 S P Marg Civil Lines, Allahabad - 211001. Tel.: 7518801803, 0532-2260291 • **Alwar** : 137, Jai Complex, Road No - 2, Alwar 301001. Tel.: 0144-4901131 • **Ambala** : 6349, 2nd Floor, Nicholson Road, Adjacent Kos Hospital, Ambala Cant, Ambala - 133001. Tel.: 7518801804 • **Amritsar** : SCO 5, 2nd Floor, District Shopping Complex, Ranjit Avenue, Amritsar, Punjab - 143001. Tel.: 0183-5158158 • **Anand** : B-42 Vaibhav Commercial Center, Nr Tvs Down Town Show Room, Grid Char Rasta, Anand - 380001. Tel.: 9081903038 • **Asansol** : 112/N G. T. Road 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 • **Balasore** : 1-B, 1st Floor, Kalinga Hotel Lane, Baleshwar, Baleshwar Sadar, Balasore - 756001. Tel.: 06782-260503 • **Bangalore** : No 35, Puttanna Road, Basavanagudi, Bangalore - 560004. Tel.: 080-26602852, 080-26609625 • **Bareilly** : 1st Floor, Rear Sidea -Square Building, 54-Civil Lines, Ayub Khan Chauraha, Bareilly - 243001. Tel.: 7518801806 • **Baroda** : 1st Floor 125 Kanha Capital, Opp. Express Hotel, R C Dutt Road, Alkapuri Vadodara 390007. Tel.: 0265-2353506, 0265-2353507 • **Begusarai** : C/o. Dr Hazari Prasad Sahu, Ward No 13, Behind Alka Cinema, Begusarai (Bihar), Begusarai - 851117. Tel.: 7518801807 • **Belgaum** : Cts No 3939/ A2 A1, Above Raymonds Show Room, Beside Harsha Appliances, Club Road, Belgaum - 590001. Tel.: 0831-2402544 • **Berhampur (Or)** : Opp. Divya Nandan Kalyan Mandap, 3rd Lane Dharam Nagar, Near Lohiya Motor, Berhampur (Or) 760001. Tel.: 0680-2228106 • **Bhagalpur** : 2nd Floor, Chandralok Complex, Ghantaghar, Radha Rani Sinha Road, Bhagalpur - 812001. Tel.: 7518801808 • **Bharuch** : 123 Nexus business Hub, Near Gangotri Hotel, B/s Rajeshwari Petroleum, Makampur Road, Bharuch - 392001. Tel.: 9081903042 • **Bhavnagar** : 303 Sterling Point, Waghawadi Road, Bhavnagar - 364001. Tel.: 278-3003149 • **Bhilai** : Office No. 2, 1st Floor, Plot No. 9/6, Nehru Nagar [East], Bhilai - 490020. Tel.: 0788-2289499/2295332 • **Bhopal** : Gurukripa Plaza, Plot No. 48A, Opposite City Hospital, Zone-2, M P nagar, Bhopal - 462011. Tel.: 0755-4092712, 0755-4092715 • **Bhubaneswar** : A/181 Back Side Of Shivam Honda Show Room, Saheed Nagar, Bhubaneswar - 751007. Tel.: 0674-2548981, 0674-2360334 • **Bokaro** : B-1, 1st Floor City Centre, Sector- 4, Near Sona Chandi Jewellers, Bokaro - 827004. Tel.: 7542979444, 06542-335616 • **Borivali** : Gomati Smuti, Ground Floor, Jambli Gully, Near Railway Station, Borivali, Mumbai - 400092. Tel.: 022- 28916319 • **Burdwan** : Saluja Complex, 846, Laxmipur, G T Road, Burdwan, PS: BURDWAN & DIST: BURDWAN-EAST PIN: 713101. Tel.: 0342-2665140, 0342-2550840 • **Calicut** : Second Floor, Manimuriyil Centre, Bank Road, Kasaba Village, Calicut - 673001. Tel.: 0495-4022480 • **Chandigarh** : First floor, SCO 2469-70, Sec. 22-C, Chandigarh - 160022. Tel.: 1725101342 • **Chennai** : 9th Floor, Capital Towers, 180, Kodambakkam High Road, Nungambakkam, Chennai - 600 034 Tel.: 044 - 42028512 / 42028513 • **Chinsurah** : No : 96, PO: Chinsurah, Doctors Lane, Chinsurah-712101. • **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) Adjusent To Reliance Trends, Dargha Bazar, Cuttack - 753001. Tel.: 0671-2203077 • **Davangere** : D.No 162/6 , 1st Floor, 3rd Main,P J Extension,Davangere taluk, Davangere Mand, Davangere 577002 • **Dehradun** : Shop No-809/799 , Street No-2 A, Rajendra Nagar, Near Sheesha Lounge, Kaulagarh Road, Dehradun-248001 Tel.: 7518801810 • **Dhanbad** : 208 New Market, 2nd Floor, Bank More, Dhanbad - 826001. Tel.: 9264445981 • **Dharwad** : Adinath Complex, Beside Kamal Automobiles, Bhoovi Galli, Opp. Old Laxmi Talkies, PB Road, Dharwad - 580001. Tel.: 0836-2440200 • **Durgapur** : MWAV-16 Bengal Ambuja, 2nd Floor City Centre, Distt. Burdwan, Durgapur - 713216. Tel.: 0343-6512111 • **Erode** : Address No 38/1, Ground Floor, Sathy Road, (VCTV Main Road), Sorna Krishna Complex, Erode - 638003. Tel.: 0424-4021212 • **Faridabad** : A-2B 3rd Floor, Neelam Bata Road Peer ki Mazar, Nehru Groundnit, Faridabad - 121001. Tel.: 7518801812 • **Gandhidham** : Shop # 12, Shree Ambica Arcade, Plot # 300, Ward 12, Opp. CG High School, Near HDFC Bank, Gandhidham - 370201. Tel.: 9081903027 • **Gaya** : Property No. 711045129, Ground Floor, Hotel Skylark, 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** : Ganapati Enclave, 4th Floor, Opposite Bora service, Ullubari, Guwahati, Assam 781007. Tel.: 8811036746 • **Gwalior** : City Centre, Near Axis Bank, Gwalior - 474011. Tel.: 7518801818 • **Haldwani** : Shop No. 5, KMVN 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/A2, Ground Floor, Shri Ram Palza, Behind Kotak Mahindra Bank, Club Road, Hubli - 580029. Tel.: 0836-2252444 • **Hyderabad** : No:303, Vamsee Estates, Opp: Bigbazaar, Ameerpet, Hyderabad - 500016. Tel.: 040-44857874 / 75 / 76 • **Hyderabad (Gachibowli)** : Selenium Plot No: 31 & 32, Tower B Survey No.115/22 115/24 115/25, Financial District Gachibowli Nanakramguda Serilingampally Mandal, Hyderabad - 500032. Tel.: 040-33215122 • **Indore** : 19/1 New Palasia Balaji Corporate 203-204-205, Above ICICI bank 19/1 New Palasia, Near Curewell Hospital Janjeeewala Square Indore, Indore - 452001. Tel.: 0731-4266828/4218902 • **Jabalpur** : 2nd Floor, 290/1 (615-New), Near Bhavartal Garden, Jabalpur - 482001. Tel.: 0761-4923303 • **Jaipur** : Office no 429, 4th floor, Lakshmi Complex, Subhash Marg, C- Scheme, Jaipur, Rajasthan - 302001. Tel no - 8976764901 • **Jalandhar** : Office No. 7, 3rd Floor, City Square building, E-H197 Civil Lines, Jalandhar - 144001. Tel.: 0181-5094410 • **Jalgaon** : 269 Jaee Vishwa 1st Floor, Baliram Peth Above United Bank Of India, Near Kishor Agencies, Jalgaon - 425001. Tel.: 9421521406 • **Jalpaiguri** : D B C Road, Opp Nirala Hotel, Jalpaiguri - 735101. Tel.: 03561-222136 • **Jammu** : 1D/D Extension 2, Valmiki Chowk, Gandhi Nagar, Jammu 180004, State - J&K. Tel.: 0191-2951822 • **Jamnagar** : 131 Madhav Plaza, Opp SBI Bank, Nr Lal Bunglow, Jamnagar - 361008. Tel.: 0288 3065810, 0288-2558887 • **Jamshedpur** : Madhukunj, 3rd Floor, Q Road, Sakchi, Bistupur, East Singhbhum, Jamshedpur - 831001. Tel.: 0657-6655003/6655004/6655005/6655006/6655007 • **Jhansi** : 1st Floor, Puja Tower, Near 48 Chambers, ELITE Crossing, Jhansi - 284001. Tel.: 7518801823 • **Jodhpur** : Shop No. 6, Ground Floor, Gang Tower, Opposite Arora Moter Service Centre, Near Bombay Moter Circle, Jodhpur - 342003, Tel.: 7737014590 • **Junagadh** : Shop No. 201, 2nd Floor, V-ARCADE Complex, Near vanzari chowk,M.G. Road, Junagadh, 362001, Gujarat. Tel.: 0285 2652220 • **Kanpur** : 15/46 B Ground Floor, Opp : Muir Mills, Civil Lines, Kanpur - 208001. Tel.: 7518801824 • **Karur** : No 88/11, BB plaza, NRMP street, K S Mess Back side, Karur - 639001. Tel.: 8004324-241755 • **Kharagpur** : Holding No 254/220, SBI Building, Malancha Road, Ward No.16, PO: Kharagpur, PS: Kharagpur, Dist: Paschim Medinipur, Kharagpur - 721304. Tel.: 3222253380 • **Kolhapur** : 605/1/4 E, Ward Shahupuri, 2nd Lane, Laxmi Niwas, Near Sultane Chambers, Kolhapur - 416001. Tel.: 0231 2653656 • **Kolkata** : 2/1 Russel Street, 4th Floor, Kankaria Centre, Kolkata 700071, WB. Tel.: 033 66285900 • **Kollam** : Ground Floor, Narayanan Shopping Complex, Kausthubhsree Block, Kadapakada, Kollam - 691008.

Tel.: 474-2747055 • **Kota** : D-8, Shri Ram Complex, Opposite Multi Purpose School, Gumanpur, Kota - 324007. Tel.: 0744-5100964 • **Kottayam** : 1st Floor, Csiascension Square, Railway Station Road, Collectorate P O, Kottayam - 686002. Tel.: 0481-2300868/2302420 • **Lucknow** : 1st Floor, A. A. Complex, 5 Park Road, Hazratganj Thaper House, Lucknow - 226001. Tel.: 7518801830, 0522-2236819/3213115 • **Ludhiana** : SCO 122, Second floor, Above Hdfc Mutual Fund, Feroze Gandhi Market, Ludhiana - 141001. Tel.: 0161-4670278 • **Madurai** : G-16/17, AR Plaza, 1st floor, North Veli Street, Madurai - 625001. Tel.: 0452-2605856 • **Malda** : Ram Krishna Pally; Ground Floor, English Bazar, Malda - 732101. Tel.: 03512-223763 • **Mangalore** : Mahendra Arcade, Opp Court Road, Karangal Padi, Mangalore - 575003. Tel.: 0824-2496289 • **Margao** : Shop No 21, Osia Mall, 1st Floor, Near KTC Bus Stand, SGDPA Market Complex, Margao - 403601 Tel.: 0832-2731823 • **Mathura** : Shop No. 9, Ground Floor, Vihari Lal Plaza, Opposite Brijwasi Centrum, Near New Bus Stand, Mathura - 281001. Tel.: 7518801834 • **Meerut** : Shop No:- 111, First Floor, Shivam Plaza, Near Canara Bank, Opposite Eves Petrol Pump, Meerut-25001, Uttar Pradesh, India. Tel.: 0121-4330878 • **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** : 6/8 Ground Floor, Crossely House, Near BSE (Bombay Stock Exchange), Next Union Bank, Fort, Mumbai - 400 001 Tel.: 022-66235353 • **Muzaffarpur** : First Floor, Saroj Complex, Diwam Road, Near Kalyani Chowk, Muzaffarpur - 842001. Tel.: 7518801839 • **Mysore** : No 2924, 2nd Floor, 1st Main, 5th Cross, Saraswathi Puram, Mysore 570009. Tel.: 0821-2438006 • **Nadiad** : 311-3rd Floor City Center, Near Paras Circle, Nadiad - 387001. Tel.: 0268-2563245 • **Nagpur** : Plot No. 2/1, House No. 102/1, Mata Mandir Road, Mangaldeep Apartment Opp. Khandelwal Jewelers Dharampeth, Nagpur - 440010. Tel.: 0712-2533040 • **Nasik** : S-9 Second Floor, Suyojit Sankul, Sharanpur Road, Nasik - 422002. Tel.: 0253-6608999, 0755-3010732 • **Navsari** : 103, 1st Floor, Landmark Mall, Near Sayaji Library, Navsari - 396445, Gujarat. Tel.: 9081903040 • **New Delhi** : 305 New Delhi House, 27 Barakhamba Road, New Delhi - 110001. Tel.: 011- 43681700 • **Noida** : 405 4th Floor, Vishal Chamber, Plot No.1, Sector-18, Noida - 201301. Tel.: 7518801840 • **Panipat** : Shop No. 20, 1st Floor BMK Market, Behind HIVE Hotel, G.T. Road, Panipat-132103, Haryana. Tel.: 0180-4067174 • **Panjim** : H. No: T-9, T-10, Affran plaza, 3rd Floor, Near Don Bosco High School, Panjim Goa, 403001. Tel.: 0832-2426874 • **Patiala** : B-17/423 Opp Modi College, Lower Mall, Patiala - 147001. Tel.: 0175-5004349 • **Patna** : 3A 3rd Floor, Anand Tower, Exhibition Road, Opp Iccci Bank, Patna - 800001. Tel.: 0612-4323066 • **Pondicherry** : Building No:7, 1st Floor, Thiayagaraja Street, Pondicherry - 605001. Tel.: 0413-45490253 • **Pune** : Office # 207-210, Second floor, Kamla Arcade, JM Road, Opposite Balgandharva, Shivaji Nagar, Pune - 411005. Tel.: 020-66210449, 9833067872 • **Raipur** : Office No S-13 Second Floor Reheja Tower, Fafadih Chowk, Jail Road, Raipur - 492001. Tel.: 0771-4912611 • **Rajahmundry** : No. 46-23-10/A, Tirumala Arcade, 2nd floor, Ganuga Veedhi, Danavaipeta, Rajahmundry, East Godavari Dist, AP - 533103. Tel.: 0883-2434468 • **Rajkot** : 302 Metro Plaza, Near Moti Tanki Chowk, Rajkot, Gujarat - 360001. Tel.: 9081903025 • **Ranchi** : Room No 307, 3rd Floor, Commerce Tower, Beside Mahabir Tower, Ranchi - 834001. Tel.: 0651-2331320 • **Rohtak** : Shop No 14, Ground Floor, Delhi Road, Rohtak - 124001. Tel.: 7518801844 • **Rourkela** : 2nd Floor, Main Road, Udit Nagar, Sundargarh, Rourekla - 769012. Tel.: 0661-2500005 • **Saharanpur** : 18 Mission Market, Court Road, Saharanpur - 247001. Tel.: 7518801846 • **Salem** : No.6 NS Complex, Omalur Main Road, Salem 636009 Tel.: 0427-4020300 • **Sambalpur** : First Floor, Shop No. 219, Sahej Plaza, Golebazar, Sambalpur - 768001. Tel.: 0663-2533437 • **Shillong** : Annex Mani Bhawan, Lower Thana Road, Near R K M Lp School, Shillong - 793001. Tel.: 0364 - 2506106 • **Shimla** : 1st Floor, Hills View Complex, Near Tara Hall, Shimla - 171001. Tel.: 7518801849 • **Shimoga** : Jayarama Nilaya, 2nd Corss, Mission Compound, Shimoga 577201. Tel.: 08182 295491 • **Silchar** : N.N. Dutta Road, Chowchakra Complex, Premtala, Silchar - 788001. Tel.: 3842261714 • **Siliguri** : Nanak Complex, 2nd Floor, Sevoke Road, Siliguri - 734001. Tel.: 0353-2522579 • **Sonepat** : Shop No. 205 PP Tower, Opp Income Tax Office, Subhash Chowk, Sonepat - 131001. Tel.: 7518801853 • **Surat** : Office no: 516, 5th Floor Empire State building, Near Udhna Darwaja, Ring Road, Surat - 395002. Tel.: 9081903041, 9081903035 • **Thane** : Room No. 302, 3rd Floor, Ganga Prasad, Near RBL Bank Ltd, Ram Maruti Cross Road, Naupada, Thane - West - 400602. Tel.: 022-25303013 • **Tirupati** : H.No:10-13-425, 1st Floor Tilak Road, Opp: Sridevi Complex, Tirupathi -517501. • **Tirunelveli** : 55/18 Jeney Building, 2nd Floor, S N Road, Near Aravind Eye Hospital, Tirunelveli - 627001. Tel.: 0462-4001416 • **Tirupur** : No 669A, Kamaraj Road, Near old collector office, Tirupur - 641604. Tel.: 0421-2214221, 0421-2214319 • **Trichur** : 2nd Floor, Brothers Complex, Naikkanal Junction, Shornur Road, Near Dhanalakshmi Bank H O, Thrissur - 680001. Tel.: 0487-6999987, 9074053268 • **Trichy** : No 23C/1 E V R road, Near Vekkaliyaman Kalyana Mandapam, Putthur, Trichy - 620017. Tel.: 0431-4020227 • **Trivandrum** : 2nd Floor, Akshaya Tower, Sasthamangalam, Trivandrum - 695010. Tel.: 0471 - 2725728 • **Udaipur** : Shop No. 202, 2nd Floor business Centre, 1C Madhuvan, Opp G P O Chetak Circle, Udaipur - 313001. Tel.: 0294 2429370 • **Valsad** : 406 Dreamland Arcade, Opp Jade Blue, Tithal Road, Valsad - 396001. Tel.: 02632-258481 • **Vapi** : A-8 First Floor, Solitaire Business Centre, Opp Dcb Bank, Gidc Char Rasta, Silvassa Road, Vapi - 396191. Tel.: 9081903028 • **Varanasi** : D-64/132, 2nd Floor, KA, Mauza, Shivpurwa, Settlement Plot No. 478 Pargana, Dehat Amanat, Mohalla 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 2/19, 1st floor, Vellore city centre, Anna salai, Vellore 632001. Tel.: 0416 4200381 • **Vijayawada** : H No 26-23, 1st Floor, Sundaramma street, Gandhi Nagar, Krishna, Vijayawada - 520010. Tel.: 0866-6604032/39/40 • **Vile Parle** : Shop No. 1, Ground Floor, Dipti Jyothi Co-operative Housing Society, Near MTNL office P M Road, Vile Parle East - 400057. Tel.: 022-26100967 • **Visakhapatnam** : Door No: 48-8-7, Dwaraka Diamond, Ground Floor, Srinagar, Visakhapatnam - 530016. Tel.: 0891-2714125 • **Warangal** : Shop No. 22, Ground Floor, Warangal City Center, 15-1-237, Mulugu Road Junction, Warangal - 506002. Tel.: 0870-2441513

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