



by Edelweiss Mutual Fund

BHARAT Bond FOF - April 2023

BHARAT Bond FOF - April 2030

KEY INFORMATION MEMORANDUM (KIM)

(An open-ended Target Maturity fund of funds scheme investing in BHARAT Bond ETF - April 2023 [^] / April 2030 ^{^^}) managed by Edelweiss Asset Management Limited		
This Product is suitable for investors who are seeking*:		Riskometer
BHARAT Bond FOF - April 2023 <ul style="list-style-type: none"> Income over the Target Maturity period [^] An open ended Target Maturity fund of funds scheme with the primary objective to generate returns by investing in units of BHARAT Bond ETF – April 2023. 	BHARAT Bond FOF - April 2030 <ul style="list-style-type: none"> Income over the Target Maturity period ^{^^} An open ended Target Maturity fund of funds scheme with the primary objective to generate returns by investing in units of BHARAT Bond ETF – April 2030. 	
*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.		Investors understand that their principal will be at Moderate Risk

Offer of Units of Rs. 10/- each during the New Fund Offer Period and at NAV based prices during ongoing offer period

New Fund Offer Opens on: December 13th December, 2019

New Fund Offer Closes on: December 20th December, 2019

Scheme Re-opens for continuous sale and repurchase not later than January 03, 2020

INVESTORS SHOULD NOTE THAT:

This Key Information Memorandum (KIM) sets forth the information, which a prospective investor ought to know before investing. For further details of the Scheme/Mutual Fund, due diligence certificate by the AMC, Key Personnel, investors' rights & services, risk factors, penalties & pending litigations etc. investors should, before investment, refer to the Scheme Information Document and Statement of Additional Information available free of cost at any of the Investor Service Centers or distributors or from the website www.edelweissmf.com.

The Scheme particulars have been prepared in accordance with Securities and Exchange Board of India (Mutual Funds) Regulations 1996, as amended till date, and filed with Securities and Exchange Board of India (SEBI). The units being offered for public subscription have not been approved or disapproved by SEBI, nor has SEBI certified the accuracy or adequacy of this KIM.

This KIM is dated December 10, 2019

MUTUAL FUND:

Edelweiss Mutual Fund

801, 802 & 803, 8th Floor, Windsor,
Off C.S.T. Road, Kalina, Santacruz (E),
Mumbai 400098, Maharashtra
www.edelweissmf.com

TRUSTEE:

Edelweiss Trusteeship Company Limited

Corporate Office:

801, 802 & 803, 8th Floor, Windsor,
Off C.S.T. Road, Kalina, Santacruz (E),
Mumbai 400098, Maharashtra

Registered Office:

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

REGISTRAR:

KFin Technologies Private Limited

Unit - Edelweiss Mutual Fund
Karvy Selenium Tower B, Plot No 31 & 32,
Gachibowli, Financial District,
Nanakramguda,
Serilingampally, Hyderabad – 500 032.
Tel:040-67161500

SPONSOR:

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

INVESTMENT MANAGER:

Edelweiss Asset Management Limited

Corporate Office:

801, 802 & 803, 8th Floor, Windsor,
Off C.S.T. Road, Kalina, Santacruz (E),
Mumbai 400098, Maharashtra

Registered Office:

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



BHARAT Bond FOF – April 2023

BHARAT Bond FOF – April 2030

Investment Objective

BHARAT Bond FOF – April 2023 is a fund of funds scheme with the primary objective to generate returns by investing in units of BHARAT Bond ETF – April 2023.

However, there is no assurance that the investment objective of the Scheme will be realized.

BHARAT Bond FOF – April 2030 is a fund of funds scheme with the primary objective to generate returns by investing in units of BHARAT Bond ETF – April 2030.

However, there is no assurance that the investment objective of the Scheme will be realized.

Asset Allocation Pattern

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

Asset Class	Indicative Allocation (% to net assets)	Risk Profile
Units of BHARAT Bond ETF – April 2023	95% to 100%	Low to Medium
Government Securities maturing on or before maturity date of the Scheme, TREPS and REPO in government bonds	0% to 5%	Low

- The Scheme shall neither make investments in any Fund of Funds Scheme, Securitised Debt instrument, Credit Default Swap, Foreign Securities and/or ADRs/GDRs, repo in corporate debt securities nor will it engage in short selling of securities.
- The cumulative gross exposure through investment in units of BHARAT Bond ETF – April 2023 and other debt securities will not exceed 100% of the net assets of the Scheme. However, cash or cash equivalents with residual maturity of less than 91 days may be treated as not creating any exposure.
- The Scheme may engage in Stock Lending in accordance with SEBI guidelines in this regard. Not more than 20% of the net assets of the Scheme would generally be deployed in stock lending and not more than 5% of the net assets of the Scheme will be deployed in Stock Lending to any single counterparty.

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

Maturity Date of the Scheme :

The Scheme will mature on April 18, 2023. If such a Maturity Date is a non-Business Day, the subsequent Business Day shall be considered as the Maturity Date for the Scheme. Further, if there is change in maturity date of the Underlying Scheme, Maturity Date of this Scheme will also undergo a change. A notice in this regard shall be issued to the investors.

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

Asset Class	Indicative Allocation (% to net assets)	Risk Profile
Units of BHARAT Bond ETF – April 2030	95% to 100%	Low to Medium
Government Securities maturing on or before maturity date of the Scheme, TREPS and REPO in government bonds	0% to 5%	Low

- The Scheme shall neither make investments in any Fund of Funds Scheme, Securitised Debt instrument, Credit Default Swap, Foreign Securities and/or ADRs/GDRs, repo in corporate debt securities nor will it engage in short selling of securities.
- The cumulative gross exposure through investment in units of BHARAT Bond ETF – April 2030 and other debt securities will not exceed 100% of the net assets of the Scheme. However, cash or cash equivalents with residual maturity of less than 91 days may be treated as not creating any exposure.
- The Scheme may engage in Stock Lending in accordance with SEBI guidelines in this regard. Not more than 20% of the net assets of the Scheme would generally be deployed in stock lending and not more than 5% of the net assets of the Scheme will be deployed in Stock Lending to any single counterparty.

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

Maturity Date of the Scheme :

The Scheme will mature on April 16, 2030. If such a Maturity Date is a non-Business Day, the subsequent Business Day shall be considered as the Maturity Date for the Scheme. Further, if there is change in maturity date of the Underlying Scheme, Maturity Date of this Scheme will also undergo a change. A notice in this regard shall be issued to the investors.

Risk Profile of the Scheme

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

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

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

2. Risk Factors associated with Underlying Schemes i.e. BHARAT Bond ETF – April 2023 / BHARAT Bond ETF – April 2030:

i) Lack of Vibrant Secondary Market for Units of BHARAT Bond ETF – April 2023/ BHARAT Bond ETF – April 2030:

Although the Units of BHARAT Bond ETF – April 2023/ BHARAT Bond ETF – April 2030 will be listed on the Stock Exchanges such as NSE & BSE, there can be no assurance that a vibrant secondary market for units of BHARAT Bond ETF – April 2023/ BHARAT Bond ETF – April 2030 will be developed or maintained by the Authorised Participants.

ii) Halting of Trading in Units of BHARAT Bond ETF – April 2023/ BHARAT Bond ETF – April 2030:

Trading in the Units of BHARAT Bond ETF – April 2023/ BHARAT Bond ETF – April 2030 on NSE & BSE may be halted because of market conditions or for reasons that in view of NSE & BSE, SEBI or any other Regulatory authorities, trading in the units of the BHARAT Bond ETF – April 2023/ BHARAT Bond ETF – April 2030 is not advisable.

In addition, trading of the BHARAT Bond ETF – April 2023/ BHARAT Bond ETF – April 2030 are subject to trading halts caused by extraordinary market volatility and pursuant to stock exchange and SEBI 'circuit filter' rules.

There can be no assurance that the requirements of NSE & BSE necessary to maintain the listing of the Units of the BHARAT Bond ETF – April 2023/ BHARAT Bond ETF – April 2030 will continue to be met or will remain unchanged.

iii) Lack of secondary market depth:

In case of unit creation and unit redemption in BHARAT Bond ETF – April 2023/ BHARAT Bond ETF – April 2030 will have to either buy a basket of securities or sell a basket of securities in proportion of the underlying index. This requires an active secondary market for underlying securities at all points of time. A lack of depth in secondary market for underlying securities could hamper the efficient transaction in unit creation and unit redemption.

- iv) **Units of BHARAT Bond ETF – April 2023/ BHARAT Bond ETF – April 2030 may trade at prices other than NAV:**
Depending on the demand-supply dynamic, BHARAT Bond ETF – April 2023/ BHARAT Bond ETF – April 2030 may either trade on the Stock Exchange above or below its NAV. This may give rise to arbitrage opportunities. However, the in-built mechanisms of unit creation and unit redemption in the form of Cash or in-kind is designed to reduce the arbitrage opportunity for market participants.
- v) **Regulatory Risk:**
Any changes in Regulations by SEBI / RBI / Stock Exchange / GOI / and other decision makers may hamper the ability of the market participants in trading to arbitrage resulting into wider premium/discount to NAV.
- vi) **Asset Class Risk:**
The returns from the types of Securities in which BHARAT Bond ETF – April 2023/ BHARAT Bond ETF – April 2030 invests may under-perform returns of general Securities markets or different asset classes. Different types of securities tend to go through cycles of out-performance and under-performance in comparison of Securities markets.
- vii) **Risk of Investment Strategy**
As units of BHARAT Bond ETF – April 2023/ BHARAT Bond ETF – April 2030 would be primarily investing in the Bonds of CPSE/CPSU/CPFI or any other eligible entities, any government policy which will have an impact on central public sector enterprises, including any change in the disinvestment policy of the government, could impact the price of the underlying assets. This may have negative impact on the performance of the Scheme.
- viii) **Risk of Credit Rating changes**
It is understood that most of the CPSEs securities' higher credit rating is due to government ownership and implied government support. Any potential change in government control, shareholding pattern, market perception, corporate action etc., could result in potential downgrade of credit rating of the Issuers. This may have negative impact on the performance of BHARAT Bond ETF – April 2023/ BHARAT Bond ETF – April 2030.
- ix) **Risk of Investment in eligible securities**
The Scheme objective of BHARAT Bond ETF – April 2023/ BHARAT Bond ETF – April 2030 is to invest in eligible CPSEs securities as defined in the Index. BHARAT Bond ETF – April 2023/ BHARAT Bond ETF – April 2030 will invest in the securities predominantly through private placement route. These securities are generally auctioned on Electronic Bidding Platforms (EBP) in anonymous manner through competitive bidding. It is quite possible that the BHARAT Bond ETF – April 2023/ BHARAT Bond ETF – April 2030 may not be able to subscribe to these securities in sufficient quantities. This may result in sub-optimal asset allocation until the next bidding takes place.
- x) **Risk of variation in asset allocation as compared to the Index**
BHARAT Bond ETF – April 2023/ BHARAT Bond ETF – April 2030 intends to accept "in-kind" unit creation request from investors. The criteria for securities eligible for "in-kind" subscription has been defined in this document. It is possible that the "in-kind" subscription may result in variation in asset allocation as compared to the Index asset allocation.
- xi) **Risk of sovereign rating change**
The valuation of the eligible CPSEs securities is based on the shape of the sovereign bond yield curve. The level of sovereign bonds are, apart from other factors, dependent on the sovereign rating of India by global Credit Rating Agencies. Any potential change in India's sovereign credit rating may have direct impact on the levels of sovereign bonds which in turn may have impact on the eligible CPSEs securities.
- xii) **Risk of higher supply of CPSEs securities**
There has been an increase in total issuances of CPSEs securities in last 3 years. This has resulted in "crowding out effect" in the corporate bond market. As a result, credit spreads of certain CPSEs issuers with higher supply have widened as compare to other CPSEs issuers. This has also resulted in higher concentration for certain CPSEs issuer resulting in lack of appetite. Any incremental issuance from these CPSEs is likely to be met with lukewarm response from the investors, resulting in further widening of credit spreads.
- xiii) **Lack of supply of eligible securities with desired maturity**
The target maturity bond ETF structure has a pre-defined maturity date. This necessitate investment in eligible securities maturing within 3 months before the maturity date of the Scheme. Any decline in potential supply of eligible securities maturing within 3 months before the maturity date of BHARAT Bond ETF – April 2023/ BHARAT Bond ETF – April 2030 may expose the Scheme to the reinvestment risk or investing in lower yielding TREPS in the maturing year of the BHARAT Bond ETF – April 2023/ BHARAT Bond ETF – April 2030. This may be detrimental to the investor interest.
- xiv) **Increase in supply of Tax-free bonds from CPSEs Issuers**
The target maturity bond ETF structure is designed to provide investor with long-term fixed income asset allocation to high qualities CPSEs with better tax-adjusted returns in the current interest rate environment. Any potential increase in supply of Tax-free bonds from CPSEs issuer may adversely impact the demand and future growth of BHARAT Bond ETF – April 2023 / BHARAT Bond ETF – April 2030.
- xv) **Risk of divergence in credit rating of BHARAT Bond ETF – April 2023/ BHARAT Bond ETF – April 2030 with the respective the Index**
BHARAT Bond ETF – April 2023/ BHARAT Bond ETF – April 2030 intends to invest in AAA rated eligible CPSEs entities. Any potential credit rating downgrade will necessitate the Scheme to sell bonds of downgraded CPSEs entities at market level and invest in new AAA rated eligible CPSEs entities. This exercise is dependent on the secondary market liquidity in affected CPSEs entities. In case if the BHARAT Bond ETF – April 2023/ BHARAT Bond ETF – April 2030 is unable to liquidate these bonds in the open market, this will result in divergence in the credit rating composition between the BHARAT Bond ETF – April 2023/ BHARAT Bond ETF – April 2030 with the respective Index

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

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

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

Plans & Options / Facilities

The Scheme will offer two Plans:

- Regular Plan; and
- Direct Plan

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.

The portfolio of the Scheme under these Plans will be common.

Each Plan will offer: (i) Growth Option and (ii) Dividend Option.

Dividend Option shall have the following facilities:

- Dividend Payout
- Dividend Reinvestment

There is no assurance or guarantee to Unit Holders as to the rate of dividend distribution nor that the dividends will be regularly declared, though it is the intention of the Mutual Fund to make regular dividend distribution under the Dividend Option. Dividend distribution is subject to availability of distributable surplus.

If the 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.

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.

Default Plan: Direct Plan (between Regular & Direct Plans) An application will be processed under Direct Plan:

- if the Investor indicates “Direct Plan” against the Scheme name and/or indicates “Direct” in the ARN column of the Application Form,
- in case Distributor code is mentioned in the application form, but “Direct Plan” is indicated against the Scheme name, the Distributor code will be ignored, and
- where application is received for Regular Plan without Distributor code or “Direct” mentioned in the ARN Column.

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

Default Option: Growth (between Growth & Dividend)

Default Dividend Facility: Dividend Reinvestment Facility (between Reinvestment & Payout Facilities)

The AMC reserves the right to introduce further Options /facility as and when deemed fit.

Applicable NAV (after the Scheme opens for repurchase and sale)

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 by 10 a.m. of the following business day. In case of any delay, the reasons for such delay would be explained to AMFI by the next day. In case of any delay, the reason for such delay would be reported to AMFI and the Fund shall issue a press release providing reasons and explaining when the Fund would be able to publish the NAVs.

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

(a) Cut off Timing for Subscriptions:

In respect of valid purchase applications accepted at an official point of acceptance upto 3.00 p.m. with a local cheque or demand draft payable at par at the place where it is received - closing NAV of the day of receipt of application;

In respect of valid Purchase applications accepted at an official point of acceptance after 3.00 p.m. with a local cheque or demand draft payable at par at the place where it is received - closing NAV of the next Business Day ; and

Where the application is received with an outstation cheque or demand draft which is not payable on par at the place where it is received - closing NAV of day on which the cheque or demand draft is credited.

Irrespective of the time of receipt of valid application for purchase / switch-in with an amount equal to or more than ₹ 2 lakhs, Applicable NAV will be the closing NAV of the day (or immediately following Business Day if that day is not a Business Day) on which the funds are available for utilization before cutoff.

(b) Cut off Timing for Redemptions:

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

In respect of valid applications received upto 3.00 p.m. by the Mutual Fund, the closing NAV of the day of receipt of application.

In respect of valid applications received after 3.00 p.m. by the Mutual Fund, closing NAV of the next Business Day shall be applicable.

Note:

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.

In case of ‘switch’ transactions from one Scheme to another the allocation shall be in line with redemption payouts.

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.

Minimum Application Amount [Purchase / Additional Purchase / Repurchase (Redemption)] /No. of Units

Minimum Application Amount : Minimum of ₹ 1,000/- and multiples of Re. 1/- thereafter.

Minimum Additional Application Amount : Minimum of ₹ 500/- and multiples of Re. 1/- thereafter

Minimum Redemption Amount : ₹ 500 and in multiples of Re. 1 thereafter. There will be no minimum redemption criterion for Unit based redemption. The Redemption / Switch-out would be permitted to the extent of credit balance in the Unit holder’s account of the Plan(s) / Option(s) of the Scheme(s) (subject to release of pledge / lien or other encumbrances).

Despatch of Repurchase (Redemption) Request

Within 10 business days of the receipt of valid redemption request at the official points of acceptance of Edelweiss Mutual Fund

Benchmark Index

Nifty BHARAT Bond Index - April 2023

Nifty BHARAT Bond Index - April 2030

Dividend Policy

Unit holders to note that the Trustee may declare Dividend from time to time in accordance with the Dividend Policy set out below.

Dividend Policy: The Trustee may declare Dividend to the Unit holders under the Scheme subject to the availability of distributable surplus and the actual distribution of Dividends and the frequency of distribution will be entirely at the discretion of the Trustee. Such Dividend will be payable to the Unit holders whose names appear on the register of Unit holders on the record date as fixed for the respective Schemes. The Dividend declared will be paid net of tax deducted at source, wherever applicable, to the Unit holders within 30 days from the declaration of the Dividend. There is no assurance or guarantee to the Unit holders as to the rate of Dividend distribution nor that will the Dividend be paid regularly. If the Fund declares Dividend, the NAV of the respective Schemes will stand reduced by the amount of Dividend and Dividend distribution tax (if applicable) paid. All the Dividend payments shall be in accordance and compliance with SEBI Regulations, as applicable from time to time.

Fund Manager	Fund Manager: Mr. Dhawal Dalal (Managing the Scheme Since Inception) Co-Fund Manager: Mr. Gautam Kaul (Managing the Scheme Since Inception)
Name of the Trustee Company	Edelweiss Trusteeship Company Limited
Performance of the Scheme	The Scheme is a new Scheme and does not have any performance track record.

Expenses of the Scheme**I) LOAD STRUCTURE:**

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

Entry Load : Nil*

Exit Load : • If redeemed or switched out on or before completion of 30 days from the date of allotment of units - 0.10%

• If redeemed or switched out after completion of 30 days from the date of allotment of units - NIL

Redemption of units would be done on First in First out Basis (FIFO).

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

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

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. For any change in load structure AMC will issue an addendum and display it on the website/Investor Service Centres.

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

II) 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	
Trustee fee	
Audit fees	
Custodian fees	
RTA Fees	
Marketing & Selling expenses	
Cost related to investor communications	
Cost of fund transfer from location to location	
Cost of providing account statements and dividend redemption cheques and warrants	
Costs of statutory Advertisements	
Cost towards investor education & awareness (at least 2 bps#)	
Brokerage & transaction cost over and above 0.12% for cash.	
Goods & Service tax on expenses other than investment and advisory fees	
Goods & Service tax on brokerage and transaction cost	
Other Expenses**	
Total Recurring Expenses	Up to 0.0005%
Expense of BHARAT Bond ETF (the Underlying Scheme)	Up to 0.0005%
Additional expenses for gross new inflows from Top 30 cities^	Upto 0.30%

**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.

^For above purposes specified cities mean, beyond Top 30 cities as at the end of the previous financial year as communicated by AMFI.

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.

As per Regulation 52(6)(a), the total expenses of the Scheme including weighted average of charges levied by the underlying schemes shall not exceed 1.00 per cent of the daily net assets of the Scheme. It may be further noted that the total expense ratio to be charged over and above the weighted average of total expense ratio of the underlying schemes shall not exceed two times the weighted average of the total expense ratio levied under the underlying schemes, subject to limit as specified above.

* Though permissible limit as per the SEBI Regulations is higher, the annual recurring expenses would be currently charged up to 0.0005% of the daily net assets of the Scheme in addition to the expenses of BHARAT Bond ETF (underlying schemes). Investors may note that the annual scheme recurring expenses for BHARAT Bond ETF (underlying scheme) has been kept at 0.0005% as per the Financial Bid submitted by the AMC to Government of India (GOI) on December 24, 2018, based on the Request for Proposal towards engagement of an asset management company for creation and launch of exchange traded fund comprising Bonds of Central Public Sector Enterprise (CPSEs). The total expense ratio shall not be increased for at least 3 (three) years from the date of listing of Units allotted in the NFO of the underlying schemes, and may be changed in accordance with the Regulations. All applicable taxes, cess, duties can be charged to the Scheme, as per SEBI Regulations and any other applicable guidelines.

Any shortfall with respect to contribution of 2 bps towards investor education & awareness shall be borne by the AMC or as may be specified in the applicable Regulations/circulars.

BHARAT Bond FOF - April 2023- Direct Plan/ BHARAT Bond FOF - April 2030 - Direct Plan shall have a lower expense ratio excluding distribution expenses, commission, etc. as compared to BHARAT Bond FOF - April 2023 - Regular Plan/ BHARAT Bond FOF - April 2030 - Regular Plan and no commission for distribution of units will be paid / charged under BHARAT Bond FOF - April 2023- Direct Plan/ BHARAT Bond FOF - April 2030 - Direct.

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

Expenses over and above the limits prescribed above shall be borne by AMC or by the trustee or sponsors. Details of the actual TER charged to the scheme after allotment would be available on the website of the Mutual Fund on www.edelweissmf.com.

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

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

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

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

3. Expenses not exceeding of 0.30 per cent of daily net assets, if the new inflows from retail investors from B30 cities or as may be specified by the Securities and Exchange Board of India, from time to time are at least -
 - 30 per cent of the gross new inflows from retail investors into the scheme, or;
 - 15 per cent of the average assets under management (year to date) of the scheme, whichever is higher;

Provided that if inflows from retail investors from B30 cities are less than the higher of the above, such expenses on daily net assets of the Scheme shall be charged on proportionate basis;

Provided further that expenses charged under this clause shall be utilised for distribution expenses incurred for bringing inflows from retail investors from B30 cities;

Provided further that amount incurred as expense on account of inflows from retail investors from B30 cities shall be credited back to the Scheme in case the said inflows are redeemed within a period of one year from the date of investment.

For above purposes, 'B30 cities' shall be beyond Top 30 cities as at the end of the previous financial year as communicated by AMFI. Retail investors would mean individual investors from whom inflows into the Scheme would amount upto ₹ 2,00,000/-per transaction.

Goods and Service Tax:

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

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

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.

Waiver of Load for Direct Applications

Not applicable.

Tax Treatment for the Investors (Unitholders)

Investors are advised to refer to the details in the SID and Statement of Additional Information and also independently refer to his tax advisor

Daily Net Asset Value (NAV) Publication

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.amfindia.com). The NAVs will be normally updated on the websites by 10 a.m. of the following business day. In case of any delay, the reasons for such delay would be explained to AMFI by the next day. In case of any delay, the reason for such delay would be reported to AMFI and the Fund shall issue a press release providing reasons and explaining when the Fund would be able to publish the NAVs.

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

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.

For Investor Grievances Please Contact

Name and Address of Registrar	Name and Address of Corporate office of Edelweiss Asset Management Ltd.
KFin Technologies Private Limited Unit - Edelweiss Mutual Fund, Karvy Selenium Tower B, Plot No 31 & 32, Gachibowli, Financial, District, Nanakramguda, Serilingampally, Hyderabad - 500 032, Tel: 040-67161500	801, 802 & 803, 8th Floor, Windsor, Off C.S.T. Road, Kalina, Santacruz (E), Mumbai 400 098. Maharashtra. Tel. No.: (022) 4093 3400 / 4097 9821, Fax No.: (022) 4093 3401 / 4093 3402 / 4093 3403 Customer Service Center: Toll Free Number : 1800 425 0090 Non Toll Free Number: +91 40 23001181 (For non MTNL/BSNL land line, mobile users and investors outside India.)

For any grievance with respect to transactions through BSE and/or NSE, the investors/Unit holders should approach either their stock broker or the investor grievance cell of the respective stock exchange.

Unitholders' Information

Consolidated Account Statements

- The AMC/Mutual Fund will send to the investor whose application for Purchase/Redemption has been accepted, a confirmation specifying the number of units allotted/redeemed by way of email and/or text message within 5 Business Days from the date of allotment/redemption to the investor's registered e-mail address and/or mobile number.
- A consolidated account statement (CAS) for each calendar month on or before 10th of the succeeding month shall be sent by email (wherever investor has provided email id) or physical account statement where investor has not provided email id., across the schemes of the mutual funds, to all the investors in whose folio(s) transaction(s) has/have taken place during the month.
- For the purpose of sending CAS, common investors across mutual funds shall be identified by their Permanent Account Number (PAN).
- In case of a specific request received from the investors, the AMC/Mutual Fund will provide the physical account statement to the investors within 5 Business Days from the receipt of such request.
- In the event a folio has more than one registered holder, the first named Unit holder will receive the CAS/account statement.

- CAS will not be sent to the Unit holders in respect of the folio(s) where the PAN details are not updated. The Unit holders are therefore requested to ensure that the folio(s) are updated with the PAN details.
- In case of investors in whose folios no transaction has taken place during any half yearly period ended September/March, a Consolidated Account Statement for such a half yearly period will be issued, on or before tenth day of succeeding month, detailing the holding at the end of the respective six month period across all Schemes of all mutual funds.
- It may be noted that for investors whose e-mail addresses are available and registered across any of the Mutual Fund/AMC's, the CAS shall be sent by way of an email communication only on any/all of the registered email addresses. Investors are requested to maintain uniform email IDs across schemes of all Mutual Funds.
- For investors holding units in dematerialized mode, provision of CAS shall not be applicable. The statement of holding of the beneficiary account holder for units held in demat will be sent by the respective DPs periodically.

For more details, please refer Scheme Information Document (SID) and Statement of Additional Information (SAI).

Annual Financial Results:

The Scheme wise annual report or an abridged summary thereof shall be provided to all Unit holders not later than four months (or such other period as may be specified by SEBI from time to time) from the date of closure of the relevant accounting year (i.e., 31st March each year). The Annual report or Abridged summary thereof in the format prescribed by SEBI will be hosted 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 id, will have an option of receiving a physical copy of the Annual Report or Abridged summary thereof. The Fund will provide a physical copy of the abridged summary of the Annual Report, without charging any cost, on specific request received from a Unit holder. Physical copies of the report will also be available to the Unit holders at the registered office at all times. The Fund will publish an advertisement every year, in the all India edition of at least two daily newspapers, one each in English and Hindi, disclosing the hosting of the scheme wise annual report on the AMC's website (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.

Portfolio Disclosure:

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.

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.

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.

Half Yearly Unaudited Financial Results:

The Mutual Fund shall within one month of the close of each half year i.e., 31st March and 30th September, upload the soft copy of its unaudited financial results containing the details specified in Regulation 59 on its website and shall publish an advertisement disclosing uploading of such financial results on its website, in one English newspaper having nationwide circulation and in one regional newspaper circulating in the region where the head office of the Mutual Fund is situated. This shall also be displayed on the website of AMFI.

Transaction Charge in Respect of Applications Routed through Distributors/Brokers

The AMC will deduct Transaction Charges on purchase/subscription of ₹ 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 ₹ 150/- for subscription of ₹ 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 ₹ 100/- per subscription of ₹ 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 ₹ 10,000/- or more. In such cases Transaction Charges shall be deducted in 4 equal installments, starting from the 2nd installment to the 5th installment.

(iv) No Transaction Charges shall be deducted:

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

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

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

Top 10 Holdings and Sector Allocation

Not applicable since the Scheme is a new Scheme.

Portfolio Turnover Ratio

Not applicable since the Scheme is a new Scheme.

Maximum amount to be raised during NFO

BHARAT Bond FOF – April 2023	BHARAT Bond FOF – April 2030
Maximum amount to be raised under the Scheme will be ₹ 1,500 crore during the NFO period. However, the maximum amount to be raised can be changed at the discretion of the AMC.	Maximum amount to be raised under the Scheme will be ₹ 1,500 crore during the NFO period. However, the maximum amount to be raised can be changed at the discretion of the AMC.
In case of oversubscription the units will be allotted on pro-rata basis. There will be no such restriction during On-going Offer Period.	In case of oversubscription the units will be allotted on pro-rata basis. There will be no such restriction during On-going Offer Period.

COMPARISON OF CERTAIN FUNDAMENTAL FEATURES BETWEEN THESE SCHEME AND OUR EXCHANGE TRADED FUNDS OF EDELWEISS MUTUAL FUND

Name of the existing scheme	Investment Objective	Asset Allocation Pattern		Investment Strategy	Differentiation	Benchmark	AUM (in crs.) for the month of Nov 30, 2019	No. of Folios as on Nov 30, 2019
Edelweiss ASEAN Equity Off-shore Fund	To provide long term capital growth by investing predominantly in JPMorgan Funds - ASEAN Equity Fund, an equity fund which invests primarily in companies of countries which are members of the Association of South East Asian Nations (ASEAN). However, there can be no assurance that the investment objective of the Scheme will be realized.	Asset Class	Indicative Allocation (% to net assets)	The primary investment objective of the Scheme is to provide long term capital growth by investing predominantly in JPMorgan Funds - ASEAN Equity Fund, an equity fund which invests primarily in companies of countries which are members of the Association of South East Asian Nations (ASEAN)	An open ended fund of fund scheme investing in JPMorgan Funds - ASEAN Equity Fund)	MSCI AC ASEAN Index	42.71	1472
	Units / shares of JPMorgan Funds - ASEAN Equity Fund	95% - 100%						
	Money market instruments and / or units of liquid schemes	0% - 5%						
Edelweiss Emerging Markets Opportunities Equity Offshore Fund	To seek to provide long term capital growth by investing predominantly in the JPMorgan Funds - Emerging Markets Opportunities Fund, an equity fund which invests primarily in an aggressively managed portfolio of emerging market companies	Asset Class	Indicative Allocation (% to net assets)	The primary investment objective of the Scheme is to seek to provide long term capital growth by investing predominantly in JPMorgan Funds - Emerging Markets Opportunities Fund, an equity fund which invests primarily in an aggressively managed portfolio of emerging market companies.	An open ended fund of fund scheme investing in JPMorgan Funds - Emerging Market Opportunities Fund.	Morgan Stanley Capital International (MSCI) Emerging Markets Index.	8.71	589
	Shares of the Underlying Fund i.e. JPMorgan Funds - Emerging Markets Opportunities Fund	95% - 100%						
	Money market instruments, cash and cash equivalents and / or units of liquid schemes	0% - 5%						
Edelweiss Europe Dynamic Equity Offshore Fund	To seek to provide long term capital growth by investing predominantly in the JPMorgan Funds - Europe Dynamic Fund, an equity fund which invests primarily in an aggressively managed portfolio of European companies.	Asset Class	Indicative Allocation (% to net assets)	The primary investment objective of the Scheme is to seek to provide long term capital growth by investing predominantly in JPMorgan Funds - Europe Dynamic Fund, an equity fund which invests primarily in an aggressively managed portfolio of European companies.	An open ended fund of fund scheme investing in JPMorgan Funds - Europe Dynamic Fund	MSCI Europe Index	27.35	428
	Shares of the Underlying Fund i.e. JPMorgan Funds - Europe Dynamic Fund	95% - 100%						
	Money market instruments, cash and cash equivalents and / or units of liquid schemes	0% - 5%						
Edelweiss Greater China Equity Off-Shore Fund	To provide long term capital appreciation by investing in JPMorgan Funds - Greater China Fund, an equity fund which invests primarily in a diversified portfolio of companies that are domiciled in, or carrying out the main part of their economic activity in, a country of Greater China region.	Asset Class	Indicative Allocation (% to net assets)	The primary investment objective of the Scheme is to provide long term capital appreciation by investing in JPMorgan Funds - Greater China Fund, an equity fund which invests primarily in a diversified portfolio of companies that are domiciled in, or carrying out the main part of their economic activity in, a country of Greater China region.	An open ended fund of fund scheme investing in JPMorgan Funds - Greater China Fund	MSCI Golden Dragon Index	112.54	4460
	Units / shares of JPMorgan Funds - Greater China Fund	95% - 100%						
	Money market instruments and / or units of liquid schemes	0% - 5%						
Edelweiss US Value Equity Offshore Fund	To seek to provide long term capital growth by investing predominantly in the JPMorgan Funds - US Value Fund, an equity fund which invests primarily in a value style biased portfolio of US companies.	Asset Class	Indicative Allocation (% to net assets)	The primary investment objective of the Scheme is to seek to provide long term capital growth by investing predominantly in JPMorgan Funds - US Value Fund, an equity fund which invests primarily in a value style biased portfolio of US companies.	An open ended fund of fund scheme investing in JPMorgan	Russell 1000 Value Index	44.55	790
	Shares of the Underlying Fund i.e. JPMorgan Funds - US Value Fund	95% - 100%						
	Debt instruments including government securities and corporate Debt	0% - 5%						

Sponsor: Edelweiss Financial Services Limited | **Trustee Company:** Edelweiss Trusteeship Company Limited | **Investment Manager:** Edelweiss Asset Management Limited
 Edelweiss Mutual Fund, 801, 802 & 803, 8th Floor, Windsor, Off C.S.T. Road, Kalina, Santacruz (E), Mumbai 400098, Maharashtra.

PLEASE READ THE INSTRUCTIONS BEFORE FILLING UP THE FORM. All sections to be completed in ENGLISH in BLACK / BLUE COLOURED INK and in BLOCK LETTERS. Use this form if you are making a one time investment. For SIP investment use the separate SIP Form. (All Points marked * are mandatory)

DISTRIBUTOR INFORMATION					
Distributor Code	Sub-Broker Code	Sub-Broker Code	Employee Unique	E-Code	RIA CODE^
ARN -	ARN -	INTERNAL CODE	IDENTIFICATION NO. (EUIN)		ONLY FOR DIRECT INVESTMENT

*Investors should mention the EUIN of the person who has advised the investor. If left blank, the fund will assume following declaration by the investor "I/We hereby confirm that the EUIN box has been intentionally left blank by me/us as this transaction is executed without any interaction or advice by the employee/relationship manager/sales person of the above distributor/sub broker or notwithstanding the advice of in-appropriateness, if any, provided by the employee/relationship manager/sales person of the distributor/sub broker".

Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor. For Direct investments, please mention 'Direct' in the column 'Name & Distributor Code'.

^I/We, have invested in the below mentioned scheme of Edelweiss Mutual Fund under the Direct Plan. I/We hereby give my/our consent to share/provide the transaction data feed / portfolio holdings / NAV etc. in respect of this particular transaction, to the SEBI Registered Investment Advisor (RIA) bearing the above mentioned registration number.

SIGNATURE (s)	SOLE / FIRST APPLICANT		SECOND APPLICANT	THIRD APPLICANT

TRANSACTION CHARGES (PLEASE ✓) (Default option Existing Investor) (Refer Instruction No.XII)

I am a First Time Investor in Mutual Funds I am an Existing Investor in Mutual Funds

In case the subscription amount is ₹10,000/- or more and your Distributor has opted to receive Transaction Charges, ₹150 (for first time mutual fund investor) or ₹100/- (for investor other than first time mutual fund investor) will be deducted from the subscription amount and paid to the distributor. Units will be issued against the balance amount invested.

EXISTING INVESTOR'S FOLIO NUMBER (If you have an existing folio with KYC validated, please mention here and skip to section 5)	MODE OF HOLDING (In case of Demat Purchase Mode of Holding should be same as in Demat Account)
<input type="text"/>	<input type="checkbox"/> Single <input type="checkbox"/> Joint <input type="checkbox"/> Anyone or Survivor (Default)

UNIT HOLDING OPTION

Physical Mode Demat Mode

NSDL DP ID NO.: Client ID:

CDSL Beneficiary A/C No.

Please Note - Please attach copy of Client Master List. Demat Account detail of first / sole holder (Name should be as demat account)

1 INVESTMENT DETAILS* Choice of Scheme/Plan/Option [Please ✓] (For Multiple Schemes please fill separate Form) (Refer Instruction No.VI)

BHARAT Bond FOF – April 2023 Direct Plan Regular Plan
 OR
 BHARAT Bond FOF – April 2030 Growth Dividend Payout Dividend Reinvestment

2 APPLICANT INFORMATION (Mandatory) TO BE FILLED IN BLOCK LETTERS* APPLICANTS FROM CANADA WILL NOT BE ACCEPTED (Refer Instruction No.II)

NAME OF SOLE /1ST APPLICANT Mr. Ms. M/s.

PAN CKYC No. Date of Birth

Mobile No. Email ID

I/We hereby declare that the email address and the mobile number provided on the application form belongs to (Please tick (✓) any one from the below options) -
 Self Spouse My dependents My Childrens

Please note: In the event that the mobile number or the email id provided herein above does not appear to be that of the unit holder's, then the AMC shall send suitable communication in this regard to the unit holder.

GUARDIAN DETAILS (In case First / Sole Applicant is minor) / CONTACT PERSON - DESIGNATION / POA HOLDER (In case of Non-Individual Investors)

Mr. Ms. M/s.

Relationship with Minor/Designation

PAN Date of Birth CKYC No.

Address

CITY

STATE COUNTRY PIN

RESI. OFF. FAX



Received from: Mr. / Ms. / M/s _____ an application for allotment
 Scheme **BHARAT Bond FOF – April 2023** **BHARAT Bond FOF – April 2030** Plan _____
 Option _____ vide Cheque No _____ Dated ___/___/___
 Amount (₹) _____ Drawn on Bank and Branch _____

Collection Center's Stamp & Receipt Date and Time

Please note: All purchases are subject to realization of cheques and as per applicable load structure (please refer Scheme Information Document)

APPLICANT INFORMATION (Mandatory) (contd.)

SECOND APPLICANT Mr. Ms. M/s. _____ Date of Birth D D M M Y Y Y Y
 PAN _____ CKYC No. _____ Mobile No. _____
THIRD APPLICANT Mr. Ms. M/s. _____ Date of Birth D D M M Y Y Y Y
 PAN _____ CKYC No. _____ Mobile No. _____

TAX STATUS (Applicable for First / Sole Applicant)

Resident Individual FIs NRI - NRO HUF Club / Society PIO Body Corporate Minor Government Body Trust NRI - NRE
 Bank & FI Sole Proprietor Partnership Firm QFI Provident Fund Others _____

MANDATORY PROOF OF DATE OF BIRTH FOR MINORS (ANY ONE) & Relationship Proof

BIRTH CERTIFICATE MARKSHEET (HSC/ICSE/CBSE) SCHOOL LEAVING CERTIFICATE PASSPORT OTHERS _____

OVERSEAS APPLICANT DETAILS

ADDRESS (Mandatory for NRI/FII applicant*) _____
 Country _____ Zip Code _____ For NRI applicants Indian Overseas

E-MAIL COMMUNICATION [Please ✓]

(Refer Instruction No.III)

Default communication mode is through 'email'. If email address is not provided then please 'Opt-in' to receive below documents in physical copy by ticking the option below:
 Annual Report Abridged Annual Report Other Statutory Information

3 KYC DETAILS (Mandatory - Refer Instruction No X for details)

OCCUPATION (Please tick ✓)

First Applicant	<input type="checkbox"/> Business <input type="checkbox"/> Bureaucrat	<input type="checkbox"/> Service <input type="checkbox"/> Forex Dealer	<input type="checkbox"/> Professional <input type="checkbox"/> Unlisted Company	<input type="checkbox"/> Agriculturist <input type="checkbox"/> Body Corporate	<input type="checkbox"/> Housewife <input type="checkbox"/> Listed Company	<input type="checkbox"/> Student <input type="checkbox"/> Others _____	<input type="checkbox"/> Defence
Second Applicant	<input type="checkbox"/> Business <input type="checkbox"/> Bureaucrat	<input type="checkbox"/> Service <input type="checkbox"/> Forex Dealer	<input type="checkbox"/> Professional <input type="checkbox"/> Unlisted Company	<input type="checkbox"/> Agriculturist <input type="checkbox"/> Body Corporate	<input type="checkbox"/> Housewife <input type="checkbox"/> Listed Company	<input type="checkbox"/> Student <input type="checkbox"/> Others _____	<input type="checkbox"/> Defence
Third Applicant	<input type="checkbox"/> Business <input type="checkbox"/> Bureaucrat	<input type="checkbox"/> Service <input type="checkbox"/> Forex Dealer	<input type="checkbox"/> Professional <input type="checkbox"/> Unlisted Company	<input type="checkbox"/> Agriculturist <input type="checkbox"/> Body Corporate	<input type="checkbox"/> Housewife <input type="checkbox"/> Listed Company	<input type="checkbox"/> Student <input type="checkbox"/> Others _____	<input type="checkbox"/> Defence

GROSS ANNUAL INCOME (Please tick ✓)

First Applicant Below 1 Lac 1-5 Lacs 5-10 Lacs 10-25 Lac > 25 Lacs - 1 Crore > 1 Crore
 Net worth (Mandatory for Non - Individuals) ₹ _____ as on D D M M Y Y Y Y [Not older than 1 year]
 Second Applicant Below 1 Lac 1-5 Lacs 5-10 Lacs 10-25 Lacs > 25 Lacs - 1 Crore > 1 Crore OR Net Worth _____
 Third Applicant Below 1 Lac 1-5 Lacs 5-10 Lacs 10-25 Lacs > 25 Lacs - 1 Crore > 1 Crore OR Net Worth _____

For Individuals				For Non-Individual Investors (Companies, Trust, Partnership etc.)			
	I am Politically Exposed Person	I am Related to Politically Exposed Person	Not Applicable				
Sole/First Applicant	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Is the company a Listed Company or Subsidiary of Listed Company or Controlled by a Listed Company : (If No, please attach mandatory UBO Declaration) <input type="checkbox"/> Yes <input type="checkbox"/> No			
Second Applicant	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Foreign Exchange / Money Changer Services <input type="checkbox"/> Yes <input type="checkbox"/> No			
Third Applicant	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Gaming / Gambling / Lottery / Casino Services <input type="checkbox"/> Yes <input type="checkbox"/> No			
				Money Lending / Pawning <input type="checkbox"/> Yes <input type="checkbox"/> No			

4 FATCA/CRS DETAILS Non Individual Investors should mandatory fill separate FATCA/CRS details form

(Refer Instruction No.XVI)

Sole / First Applicant / Guardian _____ 2nd Applicant _____ 3rd Applicant POA
 Place & Country of Birth : _____ / _____ Place & Country of Birth : _____ / _____ Place & Country of Birth : _____ / _____
 #Please indicate all countries, other than India, in which you are a resident for tax purpose, associated Taxpayer Identification Number & it's Identification type e.g: TIN etc.

Country #	Tax Payer Ref ID No	Identification Type [TIN or other, please specify]	Country #	Tax Payer Ref ID No	Identification Type [TIN or other, please specify]	Country #	Tax Payer Ref ID No	Identification Type [TIN or other, please specify]
1.			1.			1.		
2.			2.			2.		
3.			3.			3.		

5 POWER OF ATTORNEY (POA) If investment is being made by a Constitutional Attorney, please submit notarised copy of POA

POA NAME Mr. Ms. M/s. _____ PAN _____

CHECKLIST Please submit the following documents with your application (where applicable). All documents should be original/true copies certified by a Director/Trustee/Company Secretary /Authorised signatory / Notary Public)

Documents	Individual	Companies	Societies	Partnership Firms	Investment through POA	Trusts	NRI	FIs	PIO
Resolution/ Authorisation to invest		✓	✓	✓				✓	
List of authorised signatories with specimen signatures		✓	✓	✓	✓	✓		✓	
Memorandum & Articles of Association		✓							
Trust Deed						✓			
Bye-laws			✓						
Partnership Deed				✓					
Overseas Auditor Certificate								✓	
Notarised POA					✓				
Proof of Address									✓
Copy of PAN Card / PEKRN	✓	✓	✓	✓	✓	✓	✓	✓	✓
KYC Compliance	✓	✓	✓	✓	✓	✓	✓	✓	✓
PIO Card									✓
Foreign Inward Remittance Certificate							✓		✓
Aadhaar	✓	✓	✓	✓	✓	✓			

6 NOMINATION DETAILS*

(Refer Instruction No.IX)

I/We hereby nominate the under mentioned nominee to receive the amounts to my/our credit in event of my/our death. I/We also understand that all payments and settlements made to such Nominee shall be valid discharge by the AMC/Mutual Fund/Trustee Company.

Name of Nominee	Date of Birth <i>(If Nominee is minor)</i>	Allocation <i>(%)</i>	Name of Legal Guardian/Parent <i>(If Nominee is minor)</i>	Relationship with Nominee	Address of Nominee/ Legal Guardian

7 BANK ACCOUNT DETAILS

(Refer Instruction No.IV)

Account No. Account Type [Please ✓] SB Current NRO NRE FCNR

Bank Name

Branch Add.

Pin IFSC CODE MICR CODE

8 PAYMENT DETAILS

(Refer Instruction No.VII)

Mode of Payment [Please ✓] RTGS/NEFT/Fund Transfer Demand Draft Cheque One time Mandate (OTM already registered)

Cheque No. Date Gross Amount (₹)

Net Amount (₹) DD Charges (₹)

Bank Details: Same as above (Please tick (✓) if yes) Different from above (Please tick (✓) if it is different from above and fill in the details below)

Bank/Branch & City

Account No. Account Type [Please ✓] SB Current NRO NRE FCNR

Please note that the OTM can be selected as mode of payment provided OTM is already registered. In case OTM is not registered please submit the filled in standalone OTM form to make future transaction through OTM.

9 DECLARATION AND SIGNATURE(S)

Having read and understood the contents of the Scheme Information Document of the Scheme and Statement of Additional Information and subsequent amendments thereto including the section on who cannot invest, "Prevention of Money Laundering" and "Know Your Customer", I/We hereby apply to the Trustee of Edelweiss Mutual fund for units of the Scheme as indicated above and agree to abide by the terms and conditions, rules and regulations of the Scheme. I/We further declare, I am / we are authorised to invest the amount & that the amount invested by me/us in the above mentioned Scheme(s) is derived through legitimate sources and is not held or designed for the purpose of contravention of any acts, rules, regulations or any statute or legislation or any other applicable laws or notifications, directions issued by the governmental or statutory authority from time to time. It is expressly understood that I/We have the express authority from our constitutional documents to invest in the units of the Scheme(s) and the AMC/Trustee/Fund would not be responsible if the investment is ultra vires thereto and the investment is contrary to the relevant constitutional documents. I/We agree that in case my/our investment in the Scheme(s) is equal to or more than 25% of the corpus of the Scheme, then Edelweiss Asset Management Ltd., Investment Manager to the Edelweiss Mutual Fund, has full right to refund the excess to me/us to bring my/our investment below 25%. I/We have not received nor been induced by any rebate or gifts, directly or indirectly in making this investments. I/We hereby authorise Edelweiss Mutual Fund, its Investment Manager and its agents to disclose details of my investment to my bank(s) / Edelweiss Mutual Fund's bank(s) and / or Distributor / Broker / Investment Advisor. I/We hereby authorize you to disclose, share, remit in any form, mode or manner, all/ any of the information provided by me/ us, including all changes, update to such information as and when provided by me/ us to Edelweiss Mutual Fund/ Edelweiss Asset Management Limited to any Indian or foreign governmental or statutory or judicial authorities/ agencies, the tax/ revenue authority and other investigation agencies without obligation on advising me/ us of the same. I/We authorise Edelweiss Mutual Fund to reject the application, revert the units credited/redeem units created at applicable NAV, restrain me/us from making any further investment in any of the Schemes of the fund, recover/debit my/our folios(s) with the penal interest and take any appropriate action against me/us in case the cheque(s)/payment instrument is/are returned by my/our banker for any reason whatsoever. I/We undertake that these investments are my/our own and acknowledge that AMC reserves the right to call for such other additional information/documents as required to comply with PMLA/KYC/FATCA norms. I/We hereby, further agree that the Fund can directly credit all the dividend payouts and redemption amount to my bank details given above. I/We hereby declare that the particulars stated above are correct.

The ARN holder has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us. I/We further agree that the Fund/AMC can send us all types of SMS relating to the products offered by them.

Applicable to investors who have not opted for nomination facility. I/We hereby confirm that it is my/our informed decision not to avail the nomination facility offered by Edelweiss Mutual Fund.

I / We confirm that I am/We are not resident(s) of Canada under the laws of Canada. In case of change to this status, I / We shall notify the AMC, in which event the AMC reserves the right to redeem my/our investments in the Scheme(s).

I/We hereby provide my/our consent in accordance with Aadhaar Act, 2016 and regulations made there under, for (i) collecting, storing and usage (ii) validating/authenticating and Updating my/our Aadhaar numbers(s) in accordance with the Aadhaar Act, 2016 (and regulations made there under) and PMLA. I / We hereby provide my/our consent for sharing/disclose of the Aadhaar number(s) including demographic information with the asset management companies of SEBI registered mutual fund and their Registrar and Transfer Agent(RTA) for the purpose of updating the same in my/our folios with my/our PAN.

Applicable to NRI only: I/We confirm that I am / we are Non Resident of Indian Nationality/Origin and I/We hereby confirm that the funds for subscription have been remitted from abroad through approved banking channels from funds in my/our Non-Resident External/Ordinary Account/FCNR Account. Please (✓) (Including amount of Additional Purchase Transaction made in future)

Repatriation Non Repatriation

Applicable if resident / citizen of a member state of European Union protected under GDPR

I / We, resident/citizen of a member state of European Union protected under GDPR, acknowledge that I have read and understood the Privacy Statement of Edelweiss and all its subsidiaries and associates in India and overseas (collectively referred to as Edelweiss Group) setting out the collection, processing, use and disclosure of personal data for the purposes explained therein and available on www.edelweissfin.com. Please see the tick marks in the relevant boxes below that will apply to me:

- I provide my express consent to Edelweiss Group for the collection, processing, use and/or disclosure of my personal data / information by it for the purposes set out in its Privacy Statement. YES NO
- I wish to receive marketing information from Edelweiss Group (*) YES NO
- I would like to receive information about the services which may be provided by Edelweiss Group, including (but not limited to) offers, promotions and information about new goods and services, via (*) Newsletter Email Text message Telephone call Not interested

SIGNATURE (s)		
SOLE / FIRST APPLICANT	SECOND APPLICANT	THIRD APPLICANT

DATE : ___ / ___ / _____ PLACE : _____

BLANK

INSTRUCTIONS TO INVESTORS FOR FILLING UP THE NFO FORM

I. GENERAL INSTRUCTIONS

1. Please read the Key Information Memorandum, Scheme Information Document (SID) and Statement of Additional Information (SAI) containing the terms of offer carefully before investing. In the SID your attention is particularly drawn to the risk factors of investing in the Scheme and also the sections "Who can't invest" and "Important note on Anti Money Laundering, KYC & investor protection".
2. Applications from residents of Canada will not be accepted.
3. All applicants are deemed to have accepted the terms subject to which the offer is being made and bind themselves to the terms upon signing the Application Form and tendering the payment.
4. Application Form should be filled legibly in ENGLISH in BLOCK letters using Black or Dark Blue ink. Incomplete application forms are liable to be rejected. Please refer to the checklist at the end of the application form to ensure that the requisite details and documents have been provided in order to avoid unnecessary delays and / or rejection of your application.
5. Please strike out any section that is not applicable. Correction/Cancellation on any of the mandatory information should be countersigned by the investor.

II. APPLICANT INFORMATION

1. Name should be given in full without any abbreviations. Preferably write exactly as it appears in your Bank Account or as it appears in the incorporation document as the case may be.
2. Name, Date of birth of the Minor, Name of Parent/Legal Guardian and relationship with minor is mandatory for investment on behalf of Minor applicant.
3. Name of the Contact Person, email and Telephone No. should be mentioned in case of investments by Company, Body Corporate, Trust, Society, FII and other non-individual applicants.
4. The signature should be in English or in any of the Indian languages. Thumb Impressions must be attested by a magistrate or a notary public or a special executive magistrate under his/her official seal. Application by minor should be signed by the guardian. In case of H.U.F., the Karta should sign on behalf of the H.U.F.
5. The designated Investor Service Center/ Collection Center will affix time stamp/manual stamp and return the acknowledgement slip from the application form, to acknowledge receipt of the Application. No separate receipt will be issued for the application money.
6. Please fill in all the fields to prevent rejection of your Application Form. Please refer to the checklist provided at the end of the Application Form to ensure that the necessary details and attachments are made available. The application complete in all respects along with the cheque/ fund transfer instructions must be submitted to the nearest designated Investor Service Center/Collection Center. Applications which are incomplete, invalid in any respect or not accompanied by cheque or fund transfer instructions for the amount payable are liable to be rejected
7. Investors must write the Application Form number / Folio number on the reverse of the cheques accompanying the Application Form.
8. Direct application - Investors are requested to mention the correct distributor Code in the Application Form. In case, the investor is directly applying, then they should clearly mention "DIRECT" in the column mentioned Name and Distributor Code, in all such cases where applications are not routed through any distributor/agent/broker. In cases where unit holder uses a pre-printed Broker Code, unit holder should cancel the ARN No/ Broker Code, write 'DIRECT' in the said column and it should also be counter signed by the First unit holder.
9. In case of NRI investment, complete postal address should be stated. P.O. Box address alone is not sufficient. NRIs/ FIIs should necessarily state their overseas address failing which application may be rejected. In addition, Indian address should be stated for correspondence.
10. Investment through constituted Attorney should necessarily be signed by the constituted Power of Attorney holder.
11. Some additional details are required for validating your identity for certain transactions / Communications. Hence please fill the parent's name and Date of Birth in case of first applicant is minor.
12. Please provide email ID & Mobile Number, this will help us send investment / product related communication and resolve any queries more promptly.
13. In the event the application has more than one investor and the mode of holding is not specified in the application form, the default option for holding would be considered to be "anyone or survivor". However, in all such cases, communications, proceeds of all dividend/redemption will be paid to the first named holder.

III. EMAIL COMMUNICATION

Account Statement will be sent to Unit holders by email wherever the email id is not available the same will be sent through Post. Subsequent Account Statements / Newsletters / Annual Reports / Other statutory information (as permitted under SEBI (Mutual Funds) Regulations, 1996) will be sent to each Unit holder by e-mail. Investors are requested to provide their e-mail address for the same and this will also help us resolve your queries more promptly. Unitholders who have provided email id will be sent all communications/reports as mentioned above by email only and no physical communications will be sent. Any change in the e-mail address should be communicated to nearest designated Investor Services. EMF/Registrars are not responsible for e-mail not reaching the investor and for all consequences thereof. If the Unit holder experience any difficulty in accessing the electronically delivered documents, the AMC will arrange for the same through physical mode on receipt of request for the same. It is deemed that the Unitholder is aware of all security risks including possible third party interception of the documents and contents of the documents becoming known to third parties.

IV. BANK ACCOUNT DETAILS

It is mandatory to attach cancelled original cheque / self certified copy of blank cheque / self certified Bank Statement / first page of the Bank Pass book (bearing account number and first unit holder name on the face of the cheque/ Bank Pass Book/ Bank Statement) is required as an incremental additional document in case of: a. Registration of the investor's Bank Mandate at the time of investment b. Subsequent change in the investor's Bank Mandate.

SEBI Regulations have made it mandatory for investors to mention the Bank Name & address of branch and bank Account Number in their Investment application form in order to protect the interest of investors from fraudulent encashment of cheques. For registering multiple bank account please fill separate Form for Registering/ Adding Multiple Bank Accounts. Individuals / HUF can register upto 5 bank accounts and Non Individuals upto 10 bank accounts. For further information please refer SAI.

V. PAN DETAILS

It is mandatory for all investors to quote their Permanent Account Number (PAN) (except MICRO SIP Investments) and submit certified copy of the PAN card issued by the Income Tax Department, irrespective of the amount of investment, while making an application for Purchase of Units. In case of joint holding, PAN details of all holders should be submitted. In case the application is on behalf of minor, PAN details of the Guardian must be submitted. Investors residing in the state of Sikkim are exempt from the mandatory requirement of PAN proof submission; however sufficient documentary evidence shall have to be submitted for verifying that they are residents of the State of Sikkim. Applications without the aforesaid details are liable to be rejected without any reference to the investors. Investment through Systematic Investment Plans (SIPs) upto ₹50,000/- (aggregate of installments in a rolling 12 months period or in a financial year i.e. April – March) per year per investor shall be exempt from the requirement of PAN. In case of PAN Exempt cases PAN Exempt KYC Reference Number (PEKRN) is Mandatory.

VI. INVESTMENT DETAILS

Investors should indicate the Option for which the application is made. In case Investors wish to opt for both the Options, separate Application form will have to be filled. In case applications are received where option/ sub-option for investment is not selected the default option/ Sub option as prescribed in SID will be applicable. If the scheme name on the application form and on the payment instrument are different, the application will be processed and units allotted at applicable NAV of the scheme mentioned in the application / transaction slip duly signed by investor(s).

VII. MODE OF PAYMENT

1. As per AMFI best practice guidelines on 'Risk mitigation process against third party cheques in mutual fund subscriptions', Edelweiss Mutual Fund shall not accept applications for subscriptions with third party payment instruments with effect from November 15, 2010. For further information please refer SAI.
2. Investors may make payment by cheque payable locally in the city where the application form is submitted at AMC/KFin Tech ISC's or electronic mode such as RTGS/NEFT directly to Mutual Fund Collection account
3. The cheque should be drawn on any bank which is situated at and is a member/sub member of the bankers clearing house. Cheque drawn on the bank not participating in the clearing house will not be accepted.
4. Payment through Stock invest, outstation cheques and cash will not be accepted.
5. The cheque should be drawn in favor of "BHARAT Bond Fund FOF" and should be crossed 'Account Payee Only'.
6. Returned cheques will not be presented again for collection and the accompanying application will be rejected.
7. Single cheque for investments in multiple Schemes and multiple cheques for investments in Single Scheme will not be accepted.
8. If the dividend amount under Dividend payout option is less than or equal to ₹ 250/-, the same will be reinvested.
9. In case of investment through electronic mode (RTGS/ Transfer letter), you are requested to contact the nearest AMC/KFin Tech ISC for the Bank Account Number to which the purchase/additional purchase amount is to be credited.
10. NRI / FII's
Repatriation basis: - Payments by NRIs/FIIs may be made by way of cheques drawn on non-resident external accounts payable at par and payable at the cities where the Investor Service Centers are located.
Non-Repatriation basis:- NRIs investing on a non repatriable basis may do so by issuing cheques drawn on Non-Resident Ordinary (NRO) account payable at the cities where the Investor Service Centers are located.
11. In case of payment through electronic mode (RTGS/NEFT or Transfer Letter), need to provide the bank acknowledgement copy along with purchase application.

VIII. PAYMENT OF REDEMPTION / DIVIDEND

Investors are requested to provide the following details along with the mandatory requirement of bank account details (bank, branch address, account type and account no.) in the application form for electronic fund transfer (EFT) of dividend / redemption amount to the unit holders bank account. AMC will automatically extend this facility to all unit holders in case the bank account as communicated by the unit holder is with any of the bank providing EFT facility.

a. The 11 digit IFSC (Indian Financial System) Code b. The 9-digit MICR (Magnetic Ink Character Recognition) number appearing next to the cheque number in the cheque leaf (Please attach copy of the cancelled cheque for verification) Based on the above information AMC will enable secure transfer of your redemption and dividend payouts via the various electronic mode of transfers (RTGS / NEFT / Direct Credit mode that are available in the banking system).

This facility of EFT is safe and fast and eliminates the potential risk of loss of instruments in transit through physical mode. The Mutual Fund, however, reserves the right to issue a cheque / demand draft to unit holders residing at locations where this facility is not available.

"If the remittance is delayed or not affected for reasons of incomplete or incorrect information, AMC cannot be held responsible". For validation of IFSC/MICR code, investor to attach the cancelled cheque/copy of cheque (PSU banks account holders to provide the front page of pass book along with cheque copy). If these documents are not provided the fund will not be responsible consequent delay in receipt of payment. Fund is also not responsible for bankers delay.

IX. NOMINATION DETAILS

Applicants applying for Units singly/jointly can make a nomination at the time of initial investment or during subsequent investments.

1. The nomination can be made only by individuals applying for /holding units on their own singly or jointly. Non-individuals including society, trust (other than a religious or charitable trust), body corporate, partnership firm, Karta of Hindu Undivided Family, holder of Power of Attorney cannot nominate. W.e.f. April 1, 2011, nomination is not allowed in a folio held on behalf of a minor. All holders will have to sign request for nomination or cancellation of nomination, even if the mode of holding is not joint. Nomination cannot be signed by Power of Attorney (POA) holders.
2. A minor can be nominated and in that event, the name and address of the guardian of the minor nominee shall be provided by the Unit Holder. Nomination can also be made in favor of the Central Government, State Government, a local authority, any person designated by virtue of his office or a religious or charitable trust.
3. A Non-Resident Indian can be a Nominee subject to the exchange control regulations in force, from time to time.
4. Nomination in respect of the units stands rescinded upon the redemption/ transfer/ transmission of units.
5. Transmission of units in favour of a Nominee shall be a valid discharge by the Asset Management Company (AMC) against the legal heir.
6. The cancellation of nomination can be made only by those individuals who hold units on their own behalf singly or jointly and who made the original nomination. On cancellation of the nomination, the nomination shall stand rescinded and the AMC/ Fund/ Trustees shall not be under any obligation to transmit the units in favour of the Nominee.
7. Nomination shall maintained at the folio / account level and shall be applicable for all schemes in the folio / account.
8. A Nominee cannot be a resident of Canada

X. PREVENTION OF MONEY LAUNDERING AND KNOW YOUR CUSTOMER (KYC)

According to SEBI Guidelines under "The Prevention of Money Laundering Act, 2002", Mutual Funds are required to follow enhanced know your customer (KYC) norms. Further, SEBI has also notified SEBI (KYC Registration Agency) Regulations, 2011 on December 23, 2011 with a view to bring uniformity in KYC requirements for the securities market and to develop a mechanism for centralization of the KYC records. Accordingly the following procedures shall apply:

- SEBI has introduced a common KYC Application Form for all the SEBI registered intermediaries viz. Mutual Funds, Portfolio Managers, Depository Participants, Stock Brokers, Venture Capital Funds, Collective Investment Schemes, etc. New Investors are therefore requested to use the common KYC Application Form and carry out the KYC process including IPV with any SEBI registered intermediaries including mutual funds. The KYC Application Forms are also available on our website www.edelweissmf.com.
- The Fund shall perform the initial KYC of its new investors and may undertake enhanced KYC measures commensurate with the risk profile of its investors in line

INSTRUCTIONS TO INVESTORS FOR FILLING UP THE NFO FORM

with the aforementioned circulars/circulars issued by SEBI in this regard from time to time. The Fund shall upload the details of the investors on the system of the KYC Registration Agency ("KRA"). The Registrar & Transfer Agent of the Fund viz. Karvy Fintech Private Limited ("Karvy") may also undertake the KYC of the investors on behalf of the Fund. On receipt of the KYC documents from the Fund, the KRA shall send a letter to the investor within SEBI stipulated timelines, confirming the details thereof.

- Once the investor has done KYC with a SEBI registered intermediary, the investor need not undergo the same process again with another intermediary but can submit the letter/acknowledgment issued by the KRA.
- It is mandatory for intermediaries including mutual funds to carry out IPV of its new investors. The IPV carried out by any SEBI registered intermediary can be relied upon by the Fund. Edelweiss Asset Management Limited and NISM/AMFI certified distributors who are Know Your Distributor (KYD) compliant are authorized to undertake the IPV for mutual fund investors. Further, in case of any applications received directly (i.e. without being routed through the distributors) from the investors, the Fund may rely upon the IPV (on the KYC Application Form) performed by the scheduled commercial banks.
- Existing KYC compliant investors of the Fund can continue to invest as per the current practice. However, existing investors are also urged to comply with the new KYC requirements including IPV as mandated by SEBI.
- Application Form not accompanied by KYC Application Form or letter/acknowledgment issued by KRA may be rejected by the Fund. The KYC compliance status will be validated with the records of the KRA. AMC reserves the right to call for any additional information from the investors/applicant/reject applications/subsequent application in order to fulfill the requirements of PMLA norms prescribed by SEBI/PMLA Regulation from time to time.

XI. PURCHASE/REDEMPTION OF UNITS THROUGH STOCK EXCHANGE INFRASTRUCTURE

Investors can purchase and redeem units of these schemes on Mutual Fund Services System (MFSS) of the National Stock Exchange of India Ltd. (NSE) and on the BSE Stock Exchange Platform for Allotment and Repurchase of Mutual Funds (BSE Star MF System) of Bombay Stock Exchange Ltd. (BSE).

XII. TRANSACTION CHARGE IN RESPECT OF APPLICATIONS ROUTED THROUGH DISTRIBUTORS/BROKERS:

In terms of SEBI circular no. CIR/IMD/DF/13/2011 dated August 22, 2011, as amended from time to time, Transaction Charge per subscription of ₹10,000/- and above shall be charged to the investors w.e.f. November 1, 2011 and paid to the distributors/brokers (who have opted in for transaction charges) in respect of applications relating to new subscriptions only (lumpsum and SIP), subject to the following:

- For existing mutual fund investors: ₹100/- per subscription of ₹10,000/- and above;
- For the first time mutual fund investors: ₹150/- per subscription of ₹10,000/- and above;
- In case of SIPs, transaction charge shall be applicable only if the total commitment through SIP amounts to ₹10,000/- and above. In such cases the transaction charge would be recovered in 4 installments, starting from the 2nd to 5th instalment.
- There shall be no transaction charge on subscription of below ₹10,000/-.
- There shall be no transaction charge on transactions other than purchases/subscriptions relating to new inflows.
- There shall be no transaction charge on direct investments.
- There shall be no transaction charge on subscriptions carried out through the Stock Exchange Platform.

In accordance with SEBI circular no. CIR/IMD/DF/21/2012 dated September 13, 2012, distributors shall also have an option either to opt in or opt out of levying transaction charge based on type of the product.

The Transaction Charge as mentioned above shall be deducted by the AMC from the subscription amount of the unitholder and paid to the distributor and the balance shall be invested.

- XIII. Investors already holding a folio in Edelweiss Mutual Fund can provide their existing Folio Number and Name of applicants(s) corresponding to the said folio. It is the responsibility of the Investor to ensure correctness of such details provided. The personal details and Bank Account details as registered in the existing folio number as provided would apply to the said investment and the registered details would prevail over any conflicting information furnished in this form. Edelweiss Asset Management Limited reserves the right to assign any of the existing Folio Number of the investor against multiple applications and / or subsequent purchases under this new application form lodged, with identical mode of holding and address and such other criteria and integrity checks as may be determined by the Edelweiss Asset Management Limited from time to time.

XIV. Employee Unique Identification Number (EUIIN):

SEBI has made it compulsory for every employee/ relationship manager/ sales person of the distributor of Mutual Fund products to quote the EUIIN obtained by him/her from AMFI in the Application Form. EUIIN, particularly in advisory transactions, would assist in addressing any instance of mis-selling even if the employee/relationship manager/sales person later leaves the employment of the distributor. Individual ARN holders including senior citizens distributing Mutual Fund products are also required to obtain and quote EUIIN in the Application Form. Hence, if your investments are routed through a distributor please ensure that the EUIIN is correctly filled up in the Application Form.

However, if your distributor has not given you any advice pertaining to the investment, the EUIIN box may be left blank. In this case, you are required to provide a duly signed declaration to this effect. Distributors are advised to ensure that the sub broker affixes his/her ARN code in the column separately provided in addition to the current practice of

affixing the internal code issued by the main ARN holder and the EUIIN of the Sales Person (if any) in the EUIIN space.

XV. BENEFICIAL OWNERSHIP DETAILS:

Under the Prevention of Money Laundering Act, 2005 ("PMLA"), all intermediaries including mutual funds are required to obtain sufficient information from their clients in order to identify and verify the persons who beneficially own or control the account. SEBI circular dated January 24, 2013 on identification of Beneficial Ownership has prescribed a uniform approach to be followed for determination of beneficial owners. A 'Beneficial owner' is defined as a natural person/s who ultimately own, control or influence a client and/or persons on whose behalf a transaction is being conducted, which includes persons who exercise ultimate effective control over a legal person or arrangement.

All categories of investors except individuals, company listed on a stock exchange or majority owned subsidiary of such company, are requested to provide details about beneficial ownership in the Application Forms for all their investments. The Fund reserves the right to reject applications/restrict further investments or seek additional information from investors who have not provided the requisite information on beneficial ownership. In the event of change in beneficial ownership, investors are requested to immediately update the details with the Fund/Registrar.

XVI. FATCA DETAILS:

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 FATCA provisions were included in the HIRE Act enacted by the US legislature. FATCA is designed to increase compliance by US taxpayers and is intended to bolster efforts to prevent tax evasion by the US taxpayers with offshore investments.

As per SEBI circular no. CIR/MIRSD/2/2014 dated June 30, 2014, 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. FATCA requires enhancement of due diligence processes by the Foreign Financial Institutions ("FFI") so as to enable identification of US reportable accounts.

The Fund/Edelweiss Asset Management Limited ("the AMC") are likely to be classified as a FFI under the FATCA provisions, in which case the Fund /the AMC would be required, from time to time, to (i) undertake necessary due diligence process by collecting information/ documentary evidence of the US/non US status of the investors; (ii) disclose/report information as far as may be legally permitted about the holdings/investment returns pertaining to reportable accounts to the US Internal Revenue Service and/or such Indian authorities as may be specified under FATCA or other applicable laws and (iii) carry out such other activities as prescribed under the FATCA provisions, as amended from time to time.

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

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

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

Investors are advised to consult their tax advisors to understand the FATCA requirements and its implications in relation to their investment.

XVII. Central KYC Records Registry (CKYCR):

The Government of India vide their Notification dated November 26, 2015 authorised the Central Registry of Securitisation Asset Reconstruction and Security Interest of India (CERSAI) to act as and to perform the functions of the Central KYC Records Registry under the said rules, including receiving, storing, safeguarding and retrieving the KYC records under the Prevention of Money Laundering Act, 2002. SEBI required all the market intermediaries to update/upload KYC details of the new customer/investors (not KYC-KRA compliant) on CERSAI's online platform. CERSAI is a centralized repository of KYC records of customers/investors in the financial sector with uniform KYC norms and inter-usability of the KYC records across the sector with an objective to reduce the burden of producing KYC documents and getting those verified every time when the customer/investors creates a new relationship with a financial entity. Central KYC (CKYC) will store all the customer/investor information at one central server that is accessible to all the financial institutions. After opening a KYC account under the CKYC, customer/investor will get a 14-digit identification number ("KYC Number") and that the same may be quoted by the investor wanting to invest in mutual funds. Further, the Mutual Fund/AMC is required to check whether the PAN of the investor has been updated in CKYCR. In case the PAN has not been updated, the Mutual Fund/AMC shall collect a self certified copy of the investor's PAN card and update/upload the same in CKYCR. In case the Investor uses the old KRA KYC form for updating of any KYC information, such investor shall be required to provide additional/missing information only by using the supplementary CKYC form or fill the new "CKYC form".

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

KFIN TECHNOLOGIES PRIVATE LIMITED - ISC / OPA (Contd.)

College, Gaushala Road, Mathura - 281001. Tel.: 8899928354 • **Meerut** : 1st Floor, Medi Centre, Opp Icici Bank, Hapur Road, Near Bachha Park, Meerut - 250002. Tel.: 8899928339

• **Mehsana** : Ul/47 Apollo Enclave, Opp. Simandhar Temple, Modhera Cross Road, Mehsana - 384002. Tel.: 02762-242950 • **Moradabad** : Om Arcade, Parker Road, Above Syndicate Bank, Chowk Tari Khana, Moradabad - 244001. Tel.: 8899328356 • **Mumbai** : 24/B, Raja Bahadur Compound, Ambalal Doshi Marg, Behind Bse Bldg, Fort - 400001. Tel.: 022-66235353

• **Muzaffarpur** : First Floor, Shukla Complex, Near ICICI Bank, Civil Court Branch, Company Bagh, Muzaffarpur - 842001. Tel.: 7857015105 • **Mysore** : L-350, Silver Tower, Ashoka Road, Opp. Clock Tower, Mysore - 570001. Tel.: 0821-2438006 • **Nadiad** : 104/105, Near Paras Cinema, City Point Nadiad, Nadiad - 387001. Tel.: 0268-2563245 • **Nagercoil** : 45, East Car Street, 1st Floor, Nagercoil - 629001. • **Nagpur** : Plot No 2/1 House No 102/1, Mata Mandir Road, Mangaldeep Appartment Opp Khandelwal Jewelers, Dharampeth, Nagpur - 440010. Tel.: 0712-2533040 • **Nasik** : F-1, Suyojit Sankul, Sharanpur Road, Near Rajiv Gandhi Bhavan, Nasik - 422002. Tel.: 0253-6611395 • **Navsari** : 103, 1st Floor, Landmark Mall, Near Sayaji Library, Navsari Gujarat - 396445. • **New Delhi** : 305 New Delhi House , 27 Barakhamba Road, New Delhi - 110001. Tel.: 011- 43681700 • **Noida** : 405,4th Floor, Vishal Chamber, Plot No.1, Sector-18, Noida - 201301. Mob - 8287831058. • **Panipat** : JAVA Complex, 1st Floor, Above Vijaya Bank, G T Road, Panipat - 132103. Tel.: 9541721384 • **Panjim** : Flat No.1-A, H. No. 13/70, Timotio Bldg, Heliodoro Salgado Road, Next to Navhind Bhavan (Market Area), Panjim - 403001. Tel.: 0832-2426873 • **Patiala** : Sco 27 D, Chotti Baradari, Near Car Bazaar, Patiala - 147001. Tel.: 0175-5004349 • **Patna** : 3A, 3rd Floor Anand Tower, Exhibition Road, Opp Icici Bank, Patna - 800001. Tel.: 0612-4323066 • **Pondicherry** : Building No:7, 1st Floor, Thiayagaraja Street, Pondicherry - 605001. Tel.: 0413 2220640 • **Pune** : Mozaic Bldg, CTS No.1216/1, Final, Plot No.576/1 TP, Scheme No.1, F C Road, Bhamburda, Shivaji Nagar, Pune - 411004. Tel.: 020-66496700 / 66496701 • **Raipur** : Shop No-TF-31, 3rd Floor, Millenium Plaza, Near Old Indian Coffee House, G E Road, Raipur - 492001. Tel.: 0771-4052620

• **Rajahmundry** : D.No.6-1-4, Rangachary Street, T.Nagar, Near Axis Bank Street, Rajahmundry - 533101. Tel.: 0883-2434469 • **Rajkot** : 302, Metro Plaza, Near Moti Tanki Chowky, Rajkot, Gujarat - 360001. Tel : 0281-6545888 • **Ranchi** : Room No 307 3rd Floor, Commerce Tower, Beside Mahabir Tower, Ranchi - 834001. Tel.: 0651-2331320

• **Rohtak** : 1st Floor, Ashoka Plaza, Delhi Road, Rohtak - 124001. Tel.: 9541721385 • **Rourkela** : 1st Floor, Sandhu Complex, Kachery Road, Uditnagar, Rourekla - 769012. Tel.: 0661-2500005 • **Saharanpur** : 18 Mission Market, Court Road, Saharanpur - 247001. Tel.: 8899928353 • **Salem** : NO 3/250, Brindavan Road, 6th Cross, Perumal kovil back side, Fairland's, Salem - 636016. Tel.: 0427-4020300 • **Sambalpur** : Koshal Builder Complex, Near Goal Bazaar Petrol pump, Sambalpur - 768001. Tel - 0663-2533437 • **Secunderabad** : Crystal Plaza, 2nd Floor, Manday Lane, Near Sunshine Hospital, P G Road, Secunderabad - 500 003, Tel.: 8985469607 • **Shillong** : Annex Mani Bhawan, Lower Thana Road, Near R K M Lp School, Shillong - 793001. Tel.: 0364 - 2506106 • **Shimla** : Triveni Building, By Pas Chowkhalini, Shimla - 171002. Tel.: 8263860395 • **Shimoga** : Sri Matra Naika Complex, 1st Floor, Above Shimoga Diagnostic Centre, Llr Road, Durgigudi, Shimoga - 577201. Tel.: 08182-228799 • **Silchar** : N.N. Dutta Road, Chowchakra Complex, Premtala, Silchar - 788001. Tel.: 3842261714 • **Siliguri** : Nanak Complex, Sevoke Road, Siliguri - 734001. Tel.: 0353-2522579 • **Surat** : G-5 Empire State Buliding, Nr Udhna Darwaja, Ring Road, Surat - 395002. Tel.: 0261-2311100 / 2339100 • **T Nagar** : G1, Ground Floor, No 22, Vijayaraghava Road, Swathi Court, T Nagar, Chennai - 600 017. Tel.: 044 - 28151034 • **Thane** : Flat No. 201, 2nd Floor, "Matru Chhaya" Bldg., Above Regewal Jewelry Shop, Opp. Bedekar Hospital, Near Gaodevi Ground, Thane (West) - 400602. • **Tirunelveli** : 55/18, Jeney Building, S N Road, Near Aravind Eye Hospital, Tirunelveli - 627001. Tel.: 0462 2335137 • **Tirupur** : First floor, 244 A, Above Selvakumar Dept stores, Palladam Road, Opp to Cotton market complex, Tirupur - 641604. Tel.: 0421-2214221 • **Trichur** : 2nd Floor, Brothers Complex, Naikkanal Junction, Shornur Road, Near Dhanalakshmi Bank H O, Thrissur - 680001. Tel.: 0487- 6999987

• **Trichy** : 60, Sri Krishna Arcade, Thennur High Road, Trichy - 620017. Tel.: 0431-4020227 • **Trivandrum** : 2nd Floor, Akshaya Tower, Sasthamangalam, Trivandrum - 695010. Tel.: 0471 - 2725728 • **Udaipur** : 201-202, Madhav Chambers, Opp G P O , Chetak Circle , Udaipur - 313001. Tel.: 0294 2429370 • **Valsad** : Shop No 2 , Phiroza Corner, Opp. Next Show Room, Tithal Road, Valsad - 396001. Tel.: 02632-258481 • **Vapi** : Shop No-12, Ground Floor, Sheetal Appatment, Near K P Tower, Vapi - 396195. Tel.: 9228012909 • **Varanasi** : D-64/132, 1st Floor, Anant Complex, Sagra, Varanashi - 221010. Tel.: 8081127746 • **Vashi** : Shop no. 153 B, Ground Floor, Vashi Plaza, Sector-17, Near Apna Bazar, Vashi, Mumbai - 400705. Tel.: 022-27802684 • **Vellore** : 1, M N R Arcade, Officers Line, Krishna Nagar, Vellore - 632001. Tel - 0416 2215007 • **Vijayawada** : 39-10-7, Opp : Municipal Water Tank, Labbipet, Vijayawada - 520010. Tel.: 0866-6604032/39/40 • **Vile Parle** : V P Road, Opp: Railway Station, Above Axis Bank Atm, Vile Parle (west), Mumbai - 400 056. Tel.: 022-26100967

• **Visakhapatnam** : Door No: 48-8-7, Dwaraka Diamond, Ground Floor, Srinagar, Visakhapatnam - 530016. Tel.: 0891-2714125 • **Warangal** : 5-6-95, 1st Floor, Opp: B.Ed Collage, Lashkar Bazar, Chandra Complex, Hanmakonda, Warangal - 506001. Tel.: 0870-2501664

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