

## Scheme Information Document (SID)



by Edelweiss Mutual Fund

## SECTION I

## BHARAT Bond ETF FOF – April 2033

(An open-ended Target Maturity fund of funds scheme investing in units of BHARAT Bond ETF – April 2033)

This product is suitable for investors who are seeking*:	Scheme Risk-o-meter	Benchmark Risk-o-meter As per AMFI Tier I Benchmark - Nifty BHARAT Bond Index - April 2033
<ul style="list-style-type: none"> <li>Income over the Target Maturity period</li> <li>An open ended Target Maturity fund of funds scheme with the primary objective to generate returns by investing in units of BHARAT Bond ETF – April 2033</li> </ul>		
Investors understand that their principal will be at Moderate risk		

\*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

The above risk-o-meter is based on the scheme portfolio as on October 31, 2024. An addendum may be issued or updated in accordance with provisions of Paragraph 17.4 of SEBI Master circular on Mutual Funds dated June 27, 2024, on an ongoing basis on the website <https://www.edelweissmf.com/>.

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

Name of the Sponsor	Edelweiss Financial Services Limited
Name of Mutual Fund	Edelweiss Mutual Fund
Name of Asset Management Company	Edelweiss Asset Management Limited (CIN: U65991MH2007PLC173409)
Name of Trustee Company	Edelweiss Trusteeship Company Limited (CIN: U67100MH2007PLC173779)
Addresses	<b>Registered Office:</b> Edelweiss House, Off. C.S.T Road, Kalina, Mumbai 400098
Website	<a href="https://www.edelweissmf.com/">https://www.edelweissmf.com/</a>

The particulars of the Scheme have been prepared in accordance with the Securities and Exchange Board of India (Mutual Funds) Regulations 1996, (herein after referred to as SEBI (MF) Regulations) as amended till date and circulars issued thereunder filed with SEBI, along with a Due Diligence Certificate from the AMC. The units being offered for public subscription have not been approved or recommended by SEBI nor has SEBI certified the accuracy or adequacy of the Scheme Information Document.

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

The investors are advised to refer to the Statement of Additional Information (SAI) for details of Edelweiss Mutual Fund, Standard Risk Factors, Special Considerations, Tax and Legal issues and general information on <https://www.edelweissmf.com/>.

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

The Scheme Information Document (Section I and II) should be read in conjunction with the SAI and not in isolation.

This Scheme Information Document is dated November 28, 2024.



<b>TABLE OF CONTENTS</b>	<b>PAGE NO.</b>
<b>SECTION I</b>	
<b>I. HIGHLIGHT / SUMMARY OF THE SCHEME</b>	2
DUE DILIGENCE BY THE ASSET MANAGEMENT COMPANY	6
<b>II. INFORMATION ABOUT THE SCHEME</b>	7
A. HOW WILL THE SCHEME ALLOCATE ITS ASSETS?	7
B. WHERE WILL THE SCHEME INVEST?	9
C. WHAT ARE THE INVESTMENT STRATEGIES?	9
D. HOW WILL THE SCHEME BENCHMARK ITS PERFORMANCE?	9
E. WHO MANAGES THE SCHEME?	10
F. HOW IS THE SCHEME DIFFERENT FROM EXISTING SCHEMES OF THE MUTUAL FUND?	11
G. HOW HAS THE SCHEME PERFORMED	11
H. ADDITIONAL SCHEME RELATED DISCLOSURES	12
<b>III. OTHER DETAILS</b>	12
A. COMPUTATION OF NAV	12
B. NEW FUND OFFER (NFO) EXPENSES	13
C. ANNUAL SCHEME RECURRING EXPENSES	13
D. LOAD STRUCTURE	16
<b>SECTION II</b>	
<b>I. INTRODUCTION</b>	17
A. DEFINITIONS/INTERPRETATION	17
B. RISK FACTORS	17
C. RISK MITIGATION STRATEGIES	20
<b>II. INFORMATION ABOUT THE SCHEME</b>	21
A. WHERE WILL THE SCHEME INVEST	21
B. WHAT ARE THE INVESTMENT RESTRICTIONS?	21
C. FUNDAMENTAL ATTRIBUTES	22
D. INDEX METHODOLOGY	23
E. PRINCIPLES OF INCENTIVE STRUCTURE FOR MARKET MAKERS (FOR ETFS)	25
F. INTENDED ALLOCATION AGAINST EACH SUB CLASS OF ASSET	25
G. OTHER SCHEME SPECIFIC DISCLOSURES:	26
<b>III. OTHER DETAILS</b>	41
A. DISCLOSURE IN CASE OF FUND OF FUNDS SCHEME	41
B. PERIODIC DISCLOSURES	42
C. TRANSPARENCY/ NAV DISCLOSURES	44
D. TRANSACTION CHARGES AND STAMP DUTY	44
E. ASSOCIATE TRANSACTIONS	45
F. TAXATION	45
G. RIGHTS OF UNITHOLDERS	45
H. LIST OF OFFICAL POINTS OF ACCEPTANCE	45
I. PENALTIES, PENDING LITIGATION OR PROCEEDINGS, FINDINGS OF INSPECTIONS OR INVESTIGATIONS FOR WHICH ACTION MAY HAVE BEEN TAKEN OR IS IN THE PROCESS OF BEING TAKEN BY ANY REGULATORY AUTHORITY	45

**Part I. HIGHLIGHTS/SUMMARY OF THE SCHEME**

Sr. No.	Title	Description
I	<b>Name of the scheme</b>	<b>BHARAT Bond ETF FOF - April 2033</b>
II	<b>Category of the Scheme</b>	Fund of Funds Scheme (Domestic)
III	<b>Scheme type</b>	An open-ended Target Maturity fund of funds scheme investing in BHARAT Bond ETF – April 2033.
IV	<b>Scheme code</b>	EDEL/O/O/FOD/22/11/0051
V	<b>Investment objective</b>	<p>BHARAT Bond ETF FOF - April 2033 is a fund of funds scheme with the primary objective to generate returns by investing in units of BHARAT Bond ETF – April 2033.</p> <p>There is no assurance that the investment objective of the Scheme will be achieved.</p>
VI	<b>Liquidity/listing details</b>	<p><b>Liquidity –</b> On an on-going basis, the Scheme will offer Units for purchase/switch-in and redemption/switch-out at NAV related prices on every Business Day. As per SEBI Regulations, the Mutual Fund shall dispatch Redemption proceeds within 10 Business Days from the date of receipt of valid redemption or repurchase request. In case the Redemption proceeds are not made within 10 Business Days of the date of redemption or repurchase, interest will be paid @ 15% per annum or such other rate from the 11<sup>th</sup> Business Day onwards, as may be prescribed by SEBI from time to time.</p> <p><b>Listing –</b> The Units of the Scheme will not be listed on any stock exchange.</p>
VII	<b>Benchmark (Total Return Index)</b>	<p>Nifty BHARAT Bond Index – April 2033</p> <p><b>Justification for use of benchmark:</b> The composition of the benchmark is such that it is most suited for comparing performance of the Scheme.</p>
VIII	<b>NAV disclosure</b>	<p>The AMC will calculate and disclose the NAV on every Business Day. The AMC will prominently disclose the NAVs under a separate head on its website (<a href="http://www.edelweissmf.com">www.edelweissmf.com</a>). NAV will be updated on the website of the AMC (<a href="http://www.edelweissmf.com">www.edelweissmf.com</a>) and on the AMFI website (<a href="http://www.amfiindia.com">www.amfiindia.com</a>). The NAVs will be normally updated on the websites by 10 a.m. of the following business day. In case of any delay, the reasons for such delay would be explained to AMFI by the next day. In case of any delay, the reason for such delay would be reported to AMFI and the Fund shall issue a press release providing reasons and explaining when the Fund would be able to publish the NAVs.</p> <p>For further details refer Section II.</p>
IX	<b>Applicable timelines</b>	<p><b>Dispatch of redemption proceeds</b> The redemption or repurchase proceeds shall be dispatched to the unitholders within 3 working days from the date of redemption or repurchase.</p>

		<p><b>Dispatch of IDCW</b></p> <p>The payment of dividend/IDCW to the unitholders shall be made within 7 working days from the record date.</p>
X	<p><b>Plans and Options Plans/Options and sub options under the Scheme</b></p>	<p>The Scheme will offer two Plans:</p> <ol style="list-style-type: none"> <li>1. Regular Plan; and</li> <li>2. Direct Plan</li> </ol> <p>The Direct Plan will be offered only for investors who purchase /subscribe Units of the Scheme directly with the Fund and will not be available for investors who route their investments through a Distributor. In case neither Distributor's Code nor "Direct" is indicated in the application form, the same will be treated as "Direct Plan" application.</p> <p>The portfolio of the Scheme under these Plans will be common. Each Plan will offer: (i) Growth Option and (ii) Income Distribution Cum Capital Withdrawal (IDCW) Option.</p> <p>IDCW Option shall have the following facilities:</p> <ol style="list-style-type: none"> <li>a) IDCW Payout</li> <li>b) IDCW Reinvestment</li> </ol> <p>The AMC reserves the right to introduce further Options/Facilities as and when deemed fit.</p> <p><b>Default Plan:</b> Direct Plan (between Regular &amp; Direct Plans)</p> <p><b>Default Option:</b> Growth (between Growth &amp; IDCW)</p> <p><b>Default IDCW Facility:</b> IDCW Reinvestment Facility (between Reinvestment &amp; Payout Facilities).</p> <p>The AMC reserves the right to introduce further Options /facility as and when deemed fit.</p> <p>For detailed disclosure on default plans and options, kindly refer SAI.</p>
XI	<p><b>Load Structure</b></p>	<p><b>Exit Load:</b></p> <ul style="list-style-type: none"> <li>• If redeemed or switched out on or before completion of 30 days from the date of allotment of units – 0.10%</li> <li>• If redeemed or switched out after completion of 30 days from the date of allotment of units – NIL</li> </ul> <p>Redemption of units would be done on First in First out Basis (FIFO).</p> <p>For details on load structure, please refer Section II on 'Load Structure'.</p>
XII	<p><b>Minimum Application Amount/switch in</b></p>	<p>Minimum of Rs. 100/- and multiples of Re. 1/- thereafter.</p>

<b>XIII</b>	<b>Minimum Additional Purchase Amount</b>	Minimum of Rs. 100/- and multiples of Re. 1/- thereafter.
<b>XIV</b>	<b>Minimum Redemption/switch out amount</b>	<p>There will be no minimum redemption criterion. The Redemption / Switchout would be permitted to the extent of credit balance in the Unit holder's account of the Plan(s) / Option(s) of the Scheme (subject to release of pledge / lien or other encumbrances). The Redemption / Switch-out request can be made by specifying the rupee amount or by specifying the number of Units of the respective Plan(s) / Option(s) to be redeemed. In case a Redemption / Switch-out request received is for both, a specified rupee amount and a specified number of Units of the respective Plan(s)/ Option(s), the specified number of Units will be considered the definitive request.</p> <p>Amount based redemptions will be in multiples of Re. 1.</p> <p>In case of Units held in dematerialized mode, the Unit Holder can give a request for Redemption only in number of Units which can be fractional units also. Depository participants of registered Depositories can process only redemption request of units held in demat mode.</p> <p>The AMC/ Trustee reserves the right to change/ modify the terms of minimum redemption amount/switch-out.</p>
<b>XV</b>	<b>New Fund Offer Period</b>  <b>This is the period during which a new scheme sells its units to the investors.</b>	Not Applicable.
<b>XVI</b>	<b>New Fund Offer Price:</b> <b>This is the price per unit that the investors have to pay to invest during the NFO.</b>	Not Applicable.
<b>XVII</b>	<b>Segregated portfolio/side pocketing disclosure</b>	<p>The AMC has a written down policy on Creation of segregated portfolio which is approved by the Trustees.</p> <p>Creation of segregated portfolio shall be subject to guidelines specified by SEBI from time to time.</p> <p>Creation of segregated portfolio is optional and is at the discretion of the Edelweiss Asset Management Limited (AMC).</p> <p>For details, kindly refer SAI</p>
<b>XVIII</b>	<b>Swing pricing disclosure</b>	Not Applicable.
<b>XIX</b>	<b>Stock lending/short selling</b>	The Scheme does not engage in stock lending and short selling.
<b>XX</b>	<b>How to Apply and other details</b>	Application form and Key Information Memorandum may be obtained from Official Points of Acceptance (OPAs) / Investor Service Centres (ISCs)

		<p>of the AMC or RTA or Distributors or can be downloaded from our website (<a href="http://www.edelweissmf.com">www.edelweissmf.com</a>). The list of the OPA / ISC are available on our website (<a href="https://www.edelweissmf.com/reach-us/locate-us">https://www.edelweissmf.com/reach-us/locate-us</a>) as well.</p> <p>Investments under Edelweiss Business Cycle Fund - Direct Plan can be made through various modes offered by the Fund for investing directly with the Fund including the Stock Exchange Platform(s). Investments under Edelweiss Business Cycle Fund - Regular Plan may be through all other modes and Platform(s) where investors' applications for subscription of units are routed through Distributors.</p> <p>For further details, please refer Section II.</p>
XXI	Investor services	<p><b>Contact details for general service requests:</b></p> <p>Investors can enquire about NAVs, Unit holdings, valuation, IDCWs, etc or lodge any service request including change in the name, address, designated bank account number and bank branch, loss of Account Statement / Unit certificates, etc. to M/s. KFin Technologies Limited - UNIT Edelweiss Mutual Fund, Karvy Selenium Tower B, Plot No 31 &amp; 32, Gachibowli, Financial, District, Nanakramguda, Serilingampally, Hyderabad – 500 008, Tel no: 040-67161500 or can also call us at our toll free number 1800 425 0090 (MTNL/BSNL) and non toll free number +91 40 23001181 for others and investors outside India. The Toll Free Number and the Non-Toll Free Number will be available between 9.00 am to 7.00 pm from Monday to Saturday.</p> <p><b>Contact details for complaint resolution:</b></p> <p>Unit holder's grievances should be addressed to Investor Services Centres (ISC's) at the EAML branch offices, or KFin Technologies Ltd (KCL) Investor Service Centres. All grievances will then be forwarded to the Registrar, if required, for necessary action. The complaints will be closely monitored /followed up with the Registrar to ensure timely redressal.</p> <p>Investors can also address their queries/grievances to Mr. Abdulla Chaudhari, Head – Investor Services, at Edelweiss House, Off. C.S.T Road, Kalina, Mumbai 400098</p> <p>Contact Details:  Tel. No. (022) 4097 9737  Fax no. (022) 4097 9878  E-mail id: <a href="mailto:EMFHelp@edelweissmf.com">EMFHelp@edelweissmf.com</a></p>
XXII	Specific attribute of the scheme	Not Applicable.
XXIII	Special product/facility available during the NFO and on ongoing basis	<p>The Special Products / Facilities available during on an ongoing basis are as follows:</p> <ol style="list-style-type: none"> <li>1. Systematic Investment Plan (SIP)</li> <li>2. Facility of National Automated Clearing House (Nach) Platform in Systematic Investment Plan (SIP)</li> <li>3. Systematic Withdrawal Plan (SWP):</li> <li>4. Inter Scheme Switching</li> </ol>

		5. Intra – Scheme Switching Option 6. Facilitating Transactions Through the Stock Exchange Infrastructure 7. Facility to Transact Through the Website of the Fund: 8. Transactions Through "Channel Distributors": 9. Transactions Through MF Utilities India Private Ltd. 10. Accepting Transactions Through Electronic Platform of KFin Technologies Limited 11. Investments Through MF Central 12. Freedom SIP Facility 13. Multi Purchase Facility  For further details of above special products / facilities, kindly refer SAI.
<b>XXV</b>	<b>Weblink</b>	<b>Weblink for TER for last 6 months and Daily TER:</b> <a href="https://www.edelweissmf.com/statutory/total-expense-ratio-of-mutual-fund-scheme">https://www.edelweissmf.com/statutory/total-expense-ratio-of-mutual-fund-scheme</a>  <b>Weblink for scheme factsheet:</b> <a href="https://www.edelweissmf.com/downloads/factsheets">https://www.edelweissmf.com/downloads/factsheets</a>

#### **DUE DILIGENCE BY THE ASSET MANAGEMENT COMPANY**

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

#### **DUE DILIGENCE CERTIFICATE**

It is confirmed that:

- (i) The Scheme Information Document submitted to SEBI is in accordance with the SEBI (Mutual Funds) Regulations, 1996 and the guidelines and directives issued by SEBI from time to time.
- (ii) All legal requirements connected with the launching of the Scheme as also the guidelines, instructions, etc., issued by the Government and any other competent authority in this behalf, have been duly complied with.
- (iii) The disclosures made in the Scheme Information Document are true, fair and adequate to enable the investors to make a well informed decision regarding investment in the Scheme.
- (iv) The intermediaries named in the Scheme Information Document and Statement of Additional Information are registered with SEBI and their registration is valid, as on date.
- (v) The contents of the Scheme Information Document including figures, data, yields etc. have been checked and are factually correct.
- (vi) A confirmation that the AMC has complied with the compliance checklist applicable for Scheme Information Documents and other than cited deviations/ that there are no deviations from the regulations.
- (vii) Notwithstanding anything contained in this Scheme Information Document, the provisions of the SEBI (Mutual Funds) Regulations, 1996 and the guidelines there under shall be applicable.
- (viii) The Trustees have ensured that the Bharat Bond ETF FOF – April 2033 approved by them is a new product offered by Edelweiss Mutual Fund and is not a minor modification of any existing scheme/fund/product.

**Date: November 28, 2024**

**Place: Mumbai**

**Sd/-**

**Name: Radhika Gupta**

**Designation: Managing Director & CEO**

**Part II. INFORMATION ABOUT THE SCHEME**

**A. HOW WILL THE SCHEME ALLOCATE ITS ASSETS?**

Under normal circumstances the asset allocation pattern will be:

Instruments	Indicative allocations (% of total assets)	
	Minimum	Maximum
Units of BHARAT Bond ETF – April 2033	95%	100%
Government Securities maturing on or before maturity date of the Scheme, TREPS and REPO in government bonds	0%	5%

- The cumulative gross exposure through investment in units of BHARAT Bond ETF – April 2033 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.

**Indicative Table** (Actual instrument/percentages may vary subject to applicable SEBI circulars)

Sl.no	Type of Instrument	Percentage of Exposure	Circular References*
1	Securities Lending	The Scheme may engage in Stock Lending in accordance with SEBI guidelines in this regard. Not more than 20% of the net assets of the Scheme would generally be deployed in stock lending. The Scheme may engage in Repo transactions of Units of Debt Exchange Traded Funds in line with RBI Notification No. RBI/2019-20/107 FMRD. DIRD.21/14.03.038/2019-20 dated November 28, 2019 and SEBI guidelines issued in this regard from time to time.	Paragraph 12.11 of SEBI Master Circular dated June 27, 2024
2	Short Term Deposits	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.	Clause 12.16 of the SEBI Master Circular dated June 27, 2024
3	Fund of Fund Schemes	The scheme shall not invest in stated security.	-
4	Securitised debts	The scheme shall not invest in stated security.	-
5	Credit Default Swaps	The scheme shall not invest in stated security.	-
6	Foreign securities/ADR/GDR	The scheme shall not invest in stated security.	-
7	Repos in corporate debt securities	The scheme shall not invest in stated security.	-
8	Short Selling of securities	The scheme shall not invest in stated security.	-
9	Unrated instruments (except	The scheme shall not invest in stated security.	-



	TREPs/ Government Securities/ Repo in Government Securities)		
10	Instruments having Structured Obligations and Credit Enhancements (except GOI guaranteed bonds)	The scheme shall not invest in stated security.	-
11	Debt instruments with special features (AT1/AT2 Bonds)	The scheme shall not invest in stated security.	-
12	Derivatives	The scheme shall not invest in stated security.	-

***Change in Asset Allocation:***

Subject to SEBI (MF) Regulations the asset allocation pattern indicated above may change from time to time, keeping in view market conditions, market opportunities, applicable regulations and political and economic factors. It must be clearly understood that the percentages stated above are only indicative and not absolute and that they can vary substantially depending upon the perception of the Investment Manager, the intention being at all times to seek to protect the interests of the Unit holders. Such changes in the investment pattern will be for short term and for defensive consideration only in line with SEBI circular no SEBI/HO/IMD/DF2/CIR/P/2021/024 dated March 04, 2021.

In case of any deviation in the above mentioned asset allocation the portfolio will be rebalanced within 30 days. However, in case of deviation in the asset allocation beyond 30 days, the justification for the same shall be provided by the Fund Manager of the Scheme to the Investment Committee and the reason for the same shall be recorded in writing. The Investment Committee shall then decide on the course of action.

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

- i. not be permitted to launch any new scheme till the time the portfolio is rebalanced.
- ii. not levy exit load, if any, on the exiting investors. AMCs will report the deviation to Trustees at each stage. Further, in case the AUM of deviated portfolio is more than 10% of the AUM of main portfolio of the scheme, the investors will be immediately informed through SMS and email / letter including details of portfolio not rebalanced. Email / Letter and SMS will also be immediately triggered as and when the rebalancing of portfolio takes place. The same will also be communicated to investors through periodic portfolio disclosures as mandated by SEBI. The above norms shall be applicable to main portfolio and not to segregated portfolio(s). The above is in line with SEBI circular no SEBI/HO/IMD/IMD-II DOF3/P/CIR/2022/39 dated March 30, 2022 as amended from time to time.

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

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

**B. WHERE WILL THE SCHEME INVEST?**

The Scheme shall invest in any of the following securities:

- 1) Units of BHARAT Bond ETF – April 2033.
- 2) Government Securities maturing on or before maturity date of the Scheme, TREPS and REPO in government bonds.

Please refer **Section II** of the document for further details for each instrument.

**C. WHAT ARE THE INVESTMENT STRATEGIES?**

The Scheme would endeavor to provide investment returns linked to BHARAT Bond ETF – April 2033 and intends to achieve its investment objective by investing in BHARAT Bond ETF – April 2033.

**Portfolio Turnover**

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

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

**Risk Control:**

The Scheme will predominantly invest in units of BHARAT Bond Index – April 2033.

The BHARAT Bond Index – April 2033 will predominantly invest in securities of CPSEs/CPSUs/CPFIs and other Government organizations issuer which are current constituents or likely constituents of the underlying Index viz. Nifty BHARAT Bond Index – April 2033.

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

**D. HOW WILL THE SCHEME BENCHMARK ITS PERFORMANCE?**

The Benchmark of the Scheme is Nifty BHARAT Bond Index – April 2033

**Justification for use of benchmark:**

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

## E. WHO MANAGES THE SCHEME?

Name of Fund Manager & Managing Scheme Since	Age & Educational Qualifications	Previous Experience	Other Funds Managed
<p>Mr. Rahul Dedhia (Managing the Scheme since November 23, 2021)</p>	<p>39 Years  B.E (Electronics) from Mumbai University and MBA (Finance) from MET College Mumbai</p>	<p>Mr. Rahul Dedhia, has over 15 years of experience in fixed income market including 11 years in the mutual fund industry. Prior to joining Edelweiss AMC, Mr. Dedhia was associated as Assistant Fund Manager with DHFL Pramerica Mutual Fund from March 2016 to October 2017 and with Deutsche Asset Management (India) Pvt. Ltd from July 2014 to March 2016.</p>	<ol style="list-style-type: none"> <li>1. Edelweiss Liquid Fund</li> <li>2. Edelweiss Overnight Fund</li> <li>3. Edelweiss Government Securities Fund</li> <li>4. Edelweiss Banking and PSU Debt Fund</li> <li>5. Edelweiss Balanced Advantage Fund</li> <li>6. Edelweiss NIFTY PSU Bond Plus SDL Apr - 2026 50:50 Index Fund</li> <li>7. Edelweiss NIFTY PSU Bond Plus SDL Apr - 2027 50:50 Index Fund</li> <li>8. Edelweiss CRISIL PSU Plus SDL 50:50 Oct 2025 Index Fund</li> <li>9. Bharat Bond FOF - April 2030</li> <li>10. Bharat Bond ETF - April 2030</li> <li>11. Bharat Bond ETF – April 2025</li> <li>12. Bharat Bond ETF - April 2031</li> <li>13. Bharat Bond FOF - April 2025</li> <li>14. Bharat Bond FOF - April 2031</li> <li>15. Bharat Bond ETF – April 2032</li> <li>16. Bharat Bond ETF FOF – April 2032</li> <li>17. Edelweiss CRISIL IBX 50:50 Gilt Plus SDL April 2037 Index Fund</li> <li>18. Edelweiss CRISIL IBX 50:50 Gilt Plus SDL June 2027 Index Fund</li> <li>19. Edelweiss CRISIL IBX 50:50 Gilt Plus SDL Sep 2028 Index Fund</li> <li>20. BHARAT Bond ETF - April 2033</li> <li>21. BHARAT Bond ETF FOF - April 2033</li> <li>22. Edelweiss CRISIL IBX 50:50 Gilt Plus SDL Short Duration Index Fund</li> <li>23. Edelweiss CRISIL IBX AAA Financial Services – Jan 2028 Index Fund</li> </ol>
<p>Ms. Pranavi Kulkarni</p>	<p>37 years  Master of Business Administration (MBA), Bachelor of Engineering (BE)</p>	<p>Ms Pranavi Kulkarni, aged 37, is a BE (Computer Science) from Mumbai University and MBA from Symbiosis University, Pune. She has an overall experience of 12 years in fixed income investments and credit research. Ms Kulkarni has joined Edelweiss AMC as Credit Analyst in 2017. Prior to that, she was</p>	<ol style="list-style-type: none"> <li>1. Edelweiss Liquid Fund</li> <li>2. Edelweiss Overnight Fund</li> <li>3. Edelweiss Money Market Fund</li> <li>4. Edelweiss Arbitrage Fund</li> <li>5. Bharat Bond FOF - April 2025</li> <li>6. Bharat Bond FOF - April 2030</li> <li>7. Bharat Bond FOF - April 2031</li> <li>8. Bharat Bond ETF FOF - April 2032</li> </ol>

Name of Fund Manager & Managing Scheme Since	Age & Educational Qualifications	Previous Experience	Other Funds Managed
		associated with CRISIL from 2013 to 2017 as Team Leader - Large Corporate Ratings. Before that, she worked as Relationship Manager with Yes Bank from 2010 to 2013.	9. Bharat Bond ETF FOF - April 2033

#### F. HOW IS THE SCHEME DIFFERENT FROM EXISTING SCHEMES OF THE MUTUAL FUND?

##### List of Existing schemes:

1. BHARAT Bond FOF - April 2030
2. BHARAT Bond FOF - April 2025
3. BHARAT Bond FOF - April 2031
4. BHARAT Bond ETF FOF - April 2032
5. BHARAT Bond ETF FOF - April 2033

For detailed comparative table please refer the website:

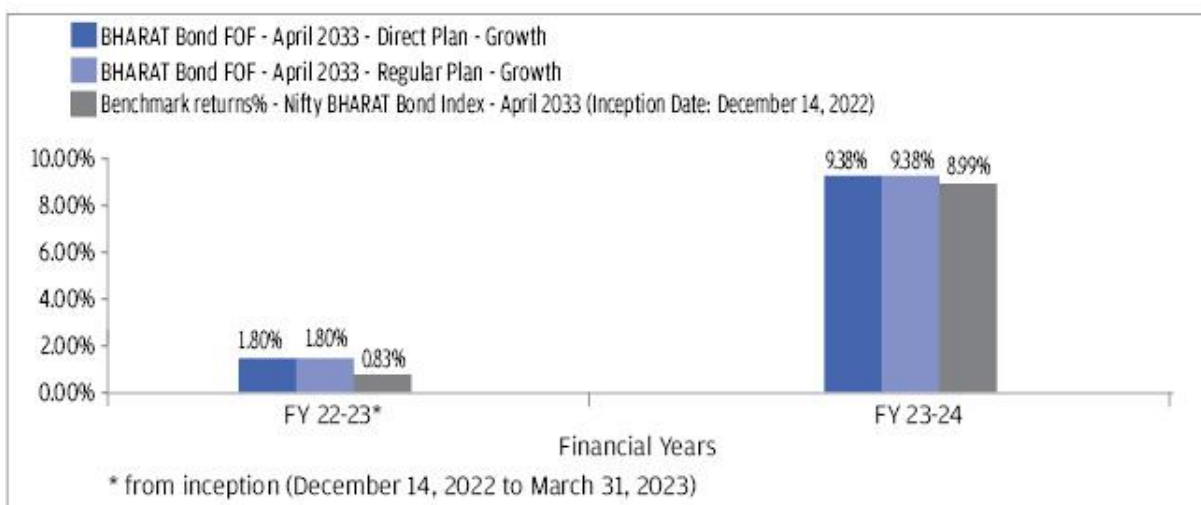
[https://www.edelweissmf.com/Files/SID%20/%20KIM%20/%20SAI%20related%20Disclosure/published/Scheme%20Differentiation\\_04062024\\_114148\\_AM.pdf](https://www.edelweissmf.com/Files/SID%20/%20KIM%20/%20SAI%20related%20Disclosure/published/Scheme%20Differentiation_04062024_114148_AM.pdf)

#### G. HOW HAS THE SCHEME PERFORMED?

Scheme Performance as on September 30, 2024

Compounded Annualised Returns	Scheme Returns %	Benchmark Returns %
Returns for the last 1 years	9.77%	9.83%
Returns for the last 3 years	-	-
Returns for the last 5 years	-	-
Returns since inception	8.90%	8.25%

Absolute Returns for each financial year for the last 2 years



**Note:** Since Inception Returns have been calculated from the date of Allotment  
**Past performance may or may not be sustained in future.**

## H. ADDITIONAL SCHEME RELATED DISCLOSURES

- i. Scheme's portfolio holdings as on September 30, 2024 (top 10 holdings by issuer and fund allocation towards various sectors) is available at <https://www.edelweissmf.com/statutory/sid-kim-sai-related-disclosure>
- ii. Disclosure of name and exposure to Top 7 issuers, stocks, groups and sectors as a percentage of NAV of the scheme in case of debt and equity ETFs/index funds through a functional website link that contains detailed description. – **Not Applicable**
- iii. Portfolio Disclosure -  
Monthly Portfolio - <https://www.edelweissmf.com/statutory/portfolio-of-schemes>  
Half yearly Portfolio - <https://www.edelweissmf.com/statutory/financials-portfolios>
- iv. Portfolio Turnover Rate as on September 30, 2024 – Not Applicable
- v. Aggregate investment in the Scheme by:

Sl. No.	Category of Persons	Net Value		Market Value ( in Rs.)
		Units	NAV per unit	
1	Ms. Pranavi Kulkarni	NIL	NIL	NIL
2.	Mr. Rahul Dedhia	NIL	NIL	NIL

For disclosure w.r.t investments by key personnel and AMC directors including regulatory provisions in this regard kindly refer SAI.

- vi. Investments of AMC in the Scheme – Please visit website (<https://www.edelweissmf.com/statutory/other-disclosures>)#Investment by AMCs in each of their Mutual Fund Scheme(s).  
The AMC may invest either directly or indirectly in the Scheme during the NFO Period and on ongoing basis. However, the AMC shall not charge any investment management and advisory services fee on such investments in a Scheme.

### Part III- OTHER DETAILS

#### A. COMPUTATION OF NAV

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

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

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

Illustration of NAV:

If the net assets of the Scheme, after considering applicable expenses, are Rs.10,45,34345.34 and units outstanding are 10,00,0000, then the NAV per unit will be computed as follows: 10,45,34,345.34 / 10,00,000 = Rs. 10.4534 per unit (rounded off to four decimals).

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

For other details such as policies w.r.t computation of NAV, rounding off, investment in foreign securities, procedure in case of delay in disclosure of NAV etc. refer to SAI.

**B. NEW FUND OFFER (NFO) EXPENSES**

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

**C. ANNUAL SCHEME RECURRING EXPENSES**

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

The total expense ratio of the Scheme including weighted average of the total expense ratio levied by the underlying scheme(s) shall not exceed 1.00 per cent of the daily net assets of the scheme AMC. Provided that the total expense ratio to be charged over and above the weighted average of the total expense ratio of the underlying scheme shall not exceed two times the weighted average of the total expense ratio levied by the underlying scheme, subject to the overall ceilings of 1%. Details of the actual TER charged to the scheme after allotment and any change in the current expense ratios would be available on the website of the Mutual Fund on <https://www.edelweissmf.com/statutory/total-expense-ratio-of-mutual-fund-scheme> and the same will be communicated to the investor via SMS / e-mail 3 working days prior to the effective date of change.

<b>Expense Head</b>	<b>% of daily Net Assets * (Estimated p.a.)</b>
Investment Management and Advisory Fees	Upto 0.0005%
Audit fees/fees and expenses of trustees	
Custodial fees	
Registrar & Transfer Agent Fees including cost of providing account statements / IDCW / redemption cheques/ warrants	
Marketing & Selling Expenses including Agents Commission and statutory advertisement	
Costs related to investor communications	
Costs of fund transfer from location to location	
Cost towards investor education & awareness	
Brokerage & transaction cost pertaining to distribution of units	
Goods & Services Tax on expenses other than investment and advisory fees	
Goods & Services Tax on brokerage and transaction cost	
Other Expenses (to be specified as per Reg 52 of SEBI MF Regulations) *	
<b>Maximum total expense ratio (TER) permissible under Regulation 52 (6) (c)</b>	
Additional Expenses under Regulation 52 (6A) (c)	Upto 0.05%
Additional expenses for gross new inflows from specified cities under Regulation 52 (6A) (b)	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.

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

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

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

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

BHARAT Bond ETF FOF - April 2033: Direct Plan shall have a lower expense ratio excluding distribution expenses, commission, etc as compared to BHARAT Bond ETF FOF - April 2033: Regular Plan and no commission for distribution of units will be paid / charged under BHARAT Bond ETF FOF - April 2033: Direct Plan.

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

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

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

1. The AMC may charge additional expenses, incurred towards different heads mentioned under regulations 52(2) and 52(4), not exceeding 0.05 per cent of daily net assets of the Scheme. However, such additional expenses will not be charged if exit load is not levied/ not applicable to the Scheme.
2. Brokerage and transaction costs which are incurred for the purpose of execution of trade up to 0.12 per cent of trade value in case of cash market transactions and 0.05 per cent of trade value in case of derivatives transactions.

As per Paragraph 10.1.14 of SEBI Master Circular dated June 27, 2024, 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.

**Note:** In line with AMFI communication no.35P/MEM-COR/85-a/2022-23 dated March 2, 2023 and SEBI letter no. SEBI/H0/IMD/IMD-SEC-3/P/OW/2023/5823/1 dated February 24, 2023, the B-30 incentive structure is kept in abeyance from March 1, 2023, till appropriate re-instatement of incentive structure by SEBI with necessary safeguards.

**Goods and Services Tax:**

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

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

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

The investors are bearing the recurring expenses of the scheme, in addition to the expenses of other schemes in which the Fund of Funds Scheme makes investments.

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

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

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

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



#### D. LOAD STRUCTURE

Exit Load is an amount which is paid by the investor to redeem the units from the scheme. Load amounts are variable and are subject to change from time to time. For the current applicable structure, please refer to the website of the AMC ([www.edelweissmf.com](http://www.edelweissmf.com)) or call at toll free number 1800 425 0090 (MTNL/BSNL) and non toll free number +91 40 23001181. Investors outside India can also contact their distributors. The Load Structure would comprise of an Exit Load, as may be permissible under the Regulations.

Type of Load	Load chargeable (as %age of NAV)
Exit	<ul style="list-style-type: none"><li>• If redeemed or switched out on or before completion of 30 days from the date of allotment of units – 0.10%</li><li>• If redeemed or switched out after completion of 30 days from the date of allotment of units – NIL</li></ul> <p>Redemption of units would be done on First in First out Basis (FIFO).</p>

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

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

#### **Changing the Load Structure:**

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

## Section II

### I. Introduction

#### A. Definitions/interpretation

For detailed description please refer -

[https://www.edelweissmf.com/Files/SID%20/%20KIM%20/%20SAI%20related%20Disclosure/published/Definition\\_04062024\\_115739\\_AM.pdf](https://www.edelweissmf.com/Files/SID%20/%20KIM%20/%20SAI%20related%20Disclosure/published/Definition_04062024_115739_AM.pdf)

#### B. Risk factors

##### Scheme Specific Risk Factors

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

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

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

#### 2. Risk Factors associated with Underlying Scheme i.e. BHARAT Bond ETF – April 2033:

##### *i. Lack of Vibrant Secondary Market for Units of BHARAT Bond ETF – April 2033:*

Although the Units of BHARAT Bond ETF – April 2033 will be listed on the Stock Exchanges such as NSE and BSE, there can be no assurance that a vibrant secondary market for units of BHARAT Bond ETF – April 2033 will be developed or maintained by the Authorised Participants.

##### *ii. Halting of Trading in Units of BHARAT Bond ETF – April 2033:*

Trading in the Units of BHARAT Bond ETF – April 2033 on NSE and BSE may be halted because of market conditions or for reasons that in view of NSE, BSE, SEBI or any other Regulatory authorities, trading in the units of the BHARAT Bond ETF – April 2033 is not advisable.

In addition, trading of the BHARAT Bond ETF – April 2033 are subject to trading halts caused by extraordinary market volatility and pursuant to stock exchange and SEBI ‘circuit filter’ rules.

There can be no assurance that the requirements of NSE and BSE necessary to maintain the listing of the Units of the BHARAT Bond ETF – April 2033 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 2033. BHARAT, Bond ETF – April 2033 will have to either buy a basket of securities or sell a basket of securities. This requires an active secondary market for underlying securities at all points of time. A lack of depth in secondary market for underlying securities could hamper the efficient transaction in unit creation and unit redemption.

iv. Units of BHARAT Bond ETF – April 2033 may trade at prices other than NAV:

Depending on the demand-supply dynamic, the of BHARAT Bond ETF – April 2033 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 2033 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 2033 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 2033.

ix. Risk of Investment in eligible securities

The Scheme objective of BHARAT Bond ETF – April 2033 is to invest in CPSEs securities as defined in the Index. BHARAT Bond ETF – April 2033 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 2033 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 2033 intends to accept “in-kind” unit creation request from investors. The criteria for securities eligible for “in-kind” subscription has been defined in this document. It is possible that the “in-kind” subscription may result in variation in asset allocation as compared to the Index asset allocation.

xi. Risk of sovereign rating change

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

xii. Risk of higher supply of CPSEs securities

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

xiii. Lack of supply of eligible securities with desired maturity

The target maturity bond ETF structure has a pre-defined maturity date. This necessitate investment in eligible securities maturing within 3 months before the maturity date of the Scheme. Any decline in potential supply of eligible securities maturing within 3 months before the maturity date of BHARAT Bond ETF – April 2033 may expose the Scheme to the reinvestment risk or investing in lower yielding T-bills / TREPS in the maturing year of the BHARAT Bond ETF – April 2033. 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 2033.

xv. Risk of divergence in credit rating of BHARAT Bond ETF – April 2033 and the Index

BHARAT Bond ETF – April 2033 intends to invest in AAA rated CPSEs entities. Any potential credit rating downgrade will necessitate the Scheme to sell bonds of downgraded CPSEs entities at market level and invest in new AAA rated CPSEs entities. This exercise is dependent on the secondary market liquidity

in affected CPSEs entities. In case if the BHARAT Bond ETF – April 2033 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 2033 and the Index.

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

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

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

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

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

For details please refer SAI.

**C. Risk Mitigation Strategies:**

<b>Risk &amp; Description specific to the Scheme</b>	<b>Risk mitigants / Management Strategy</b>
<p><b>Market/Volatility Risk</b> Risk arising due to price fluctuations and volatility, having material impact on the overall returns of the Scheme.</p>	<p>The Scheme will invest in BHARAT Bond ETF – April 2033 (a Target Maturity Date ETF structure), which is expected to follow a Buy and Hold investment strategy in a passive manner. Based on that, we expect to mitigate intermittent price volatility in the underlying assets. Investors who remain invested until the maturity of the Scheme are expected to mitigate market / volatility risk to large extent.</p>
<p><b>Credit risk</b> Risk associated with repayment of investment</p>	<p>The Scheme intends to invest in units of BHARAT Bond ETF – April 2033 which predominantly in AAA rated bonds issued by CPSEs/CPSUs/CPFIs and other Government organizations. These CPSEs entities are controlled by the Government of India. As a result the bond issued by them are considered as relatively safe.</p>
<p><b>Liquidity risk</b> Risk arising due to inefficient Asset Liability Management, resulting in high impact costs</p>	<p>The Scheme will invest in units of BHARAT Bond ETF – April 2033 which intends to invest predominantly in AAA rated bonds issued by CPSEs/CPSUs/CPFIs and other Government organizations. In general, bonds issued by CPSEs entities enjoy higher level of secondary market liquidity.</p>
<p><b>Interest rate risk</b> Price volatility due to movement in interest rates</p>	<p>The Scheme will invest in units of BHARAT Bond ETF – April 2033 (a Target Maturity Date ETF structure), which is expected to follow a Buy and Hold investment strategy in a passive manner. All investments are in line with the maturity date of the Scheme and the underlying Index. This should help mitigate the interest rate risk.</p>
<p><b>Event risk</b> Price risk due to company or sector specific event</p>	<p>The Scheme will invest in units of BHARAT Bond ETF – April 2033 which intends to invest predominantly in AAA rated bonds issued by CPSEs/CPSUs/CPFIs and other Government organizations. These bonds are perceived to be relatively safe with quasi sovereign risk due their government ownership.</p>

## **II. Information about the scheme:**

### **A. Where will the scheme invest?**

#### **Investment in Equity and Equity related instruments:**

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

- 1) Units of BHARAT Bond ETF – April 2033.
- 2) Government Securities maturing on or before maturity date of the Scheme, TREPS and REPO in government bonds.

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

### **B. What are the investment restrictions?**

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

1. Transfer of investments from one scheme to another scheme in the same Mutual Fund shall be allowed only if:

- a) Such transfers are done at the prevailing market price for quoted instruments on spot basis (spot basis shall have the same meaning as specified by a Stock Exchange for spot transactions); and
- b) The securities so transferred shall be in conformity with the investment objective of the Scheme to which such transfer has been made.

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

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

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

4. The Scheme shall not make any investment in:

- a) Any unlisted security of an associate or group company of the Sponsor; or
- b) Any security issued by way of private placement by an associate or group company of the Sponsor; or
- c) The listed securities of group companies of the Sponsor, which is in excess of 25% of the net assets of the Scheme of the Fund. Considering the type of the Scheme, the same would be applicable to the residual portion of the indicative asset allocation; i.e. 0% to 5%, and hence shall be restricted to 5% of the net assets of the Scheme of the Fund.

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

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

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

8. A fund of funds scheme shall not invest its assets other than in schemes of mutual funds, except to the extent of funds required for meeting the liquidity requirements for the purpose of repurchases or redemptions, as disclosed in the Scheme Information Document.

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

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

### **C. Fundamental Attributes**

Following are the Fundamental Attributes of the Scheme, in terms of Clause 1.14 of SEBI Master Circular for Mutual Funds dated June 27, 2024:

**(i) Type of a scheme** - An open-ended Target Maturity fund of funds scheme investing in units of BHARAT Bond ETF – April 2033

#### **(ii) Investment Objective**

- Main Objective – BHARAT Bond ETF FOF - April 2033 is a fund of funds scheme with the primary objective to generate returns by investing in units of Bharat Bond ETF – April 2033. However, there is no assurance that the investment objective of the Scheme will be realized.
- Investment pattern – The tentative portfolio break-up with minimum and maximum asset allocation is disclosed in the Section on “Asset Allocation and Investment Pattern” in this Document.

#### **(iii) Terms of Issue**

- Liquidity Provisions:

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

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

- Aggregate fees and expenses charged to the Scheme:

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

- Any Safety Net or Guarantee Provided:

The Scheme does not provide any safety net or guarantee.

**Change in Fundamental Attributes:**

In accordance with Regulation 18(15A) of the SEBI (MF) Regulations and Clause 1.14.1.4 of SEBI Master Circular for Mutual Funds dated June 27, 2024, the Trustee shall ensure that no change in the fundamental attributes of the Scheme and the Plan(s) / Option(s) thereunder or the trust or fee and expenses payable or any other change which would modify the Scheme and the Plan(s) / Option(s) thereunder and affect the interests of Unit holders is carried out unless:

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

**D. Index methodology (for index funds, ETFs and FOFs having one underlying domestic ETF) -**

**Information about Underlying Scheme:**

**Name of the Scheme: BHARAT Bond ETF – April 2033**

**Type of the Scheme:**

An open-ended Target Maturity Exchange Traded Bond Fund investing in constituents of Nifty BHARAT Bond Index - April 2033.

**Maturity Date of the Scheme:**

BHARAT Bond ETF – April 2033 will mature on April 19, 2033. If such a Maturity Date is a non-Business Day, the subsequent Business Day shall be considered as the Maturity Date for the Scheme.

**Investment Objective:**

The investment objective of the scheme is to track the Nifty BHARAT Bond Index – April 2033 by investing in bonds of AAA-rated CPSEs/CPSUs/CPFIs and other Government organizations, subject to tracking errors.

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



### Asset Allocation of BHARAT Bond ETF – April 2033

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

Asset Class	Indicative Allocation (% to net assets)	Risk Profile
#Debt Securities issued by CPSEs/CPSUs/CPFIs and other Government organizations which are part of Nifty BHARAT Bond Index –April 2033	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

#Debt ETFs/ Index Funds based on index comprising of corporate debt securities (including debt securities and money market instruments i.e. CDs and CPs having short term rating as A1+) shall be considered to be replicating the underlying debt index provided:

- Investment in securities of issuers accounting for at least 60% of weight in the index, represents at least 80% of net asset value (NAV) of the ETF/ Index Fund
- At no point of time the securities of issuers not forming part of the index exceed 20% of NAV of the ETF/ Index Fund
- At least 8 issuers from the underlying index form part of the portfolio of the ETF/ Index Fund
- The investment in various securities are aggregated at issuer level for the purpose of exposure limits
- The exposure limit to a single issuer by the ETF/ Index Fund shall be as under:
  - a) For AAA rated securities, exposure to a single issuer by the ETF/ Index Fund shall not have more than 15% weight in the portfolio.
  - b) For AA rated securities, exposure to a single issuer by the ETF/ Index Fund shall not have more than 12.5% weight in the portfolio.
  - c) For A and below rated securities, exposure to a single issuer by the ETF/ Index Fund shall not have more than 10% weight in the portfolio.
- For single issuer and sector exposure by a scheme shall be sum of the exposure to debt and money market instruments of the issuers. This includes CDs/ CPs with rating of A1+.
- The Macaulay Duration (hereinafter referred as “duration”) of the portfolio of the ETF/ Index Fund replicates the duration of the underlying index within a maximum permissible deviation of +/- 10%. In case of Target Maturity (or Target Date) ETFs/ Index Funds, the following norms for permissible deviation in duration shall apply:
  - a) For portfolio with residual maturity of greater than 5 years: Either +/- 6 months or +/- 10% of duration, whichever is higher.
  - b) For a portfolio with residual maturity of up to 5 years: Either +/- 3 months or +/- 10% of duration, whichever is higher.
  - c) However, at no point of time, the residual maturity of any security forming part of the portfolio shall be beyond the target maturity date of the ETF/ Index Fund
- The rating wise weightage of debt securities in the portfolio of ETF/ Index Fund replicates the underlying index. However, greater allocation of up to 10% of the portfolio may be made to higher rated debt securities.

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

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

The AMC would monitor the tracking error of the Scheme on periodic basis and would seek to minimize tracking error to the maximum extent possible.

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

- Derivatives;
- Repos in corporate debt securities;
- Short selling of securities;
- Unrated instruments (except TREPs/ Government Securities/ Repo in Government Securities);
- Foreign securities/ADR/GDR;
- Securitised debts;
- Instruments having Structured Obligations and Credit Enhancements (except GOI guaranteed bonds);
- Fund of Fund Schemes;
- Credit Default Swaps;
- Securities lending; and
- The Scheme shall not invest in securities covered under SEBI circular SEBI/HO/IMD/DF4/CIR/P/2021/032 dated March 10, 2021

Portfolio allocation may deviate from the asset allocation for a short-term period due to defensive considerations as per SEBI circular dated March 04, 2021 and as amended from time to time. Defensive considerations may be determined by the fund manager and/or AMC from time to time. In case of the said deviations, the fund manager will endeavor to rebalance the scheme within 7 calendar days from the date of such deviation.

The Scheme is a passively managed open-ended Index scheme, therefore change in investment pattern is normally not foreseen. However, for short durations part of the corpus may be pending for deployment, like on account of new subscriptions, redemptions and changes in composition of the underlying index. In case of any deviation, for rebalancing the portfolio of the Scheme, the following norms shall apply:

- 1) In case of change in constituents of the index due to periodic review, the portfolio of the Fund be rebalanced within 7 calendar days.
- 2) In case the rating of any security is downgraded to below the rating mandated in the index methodology (including downgrade to below investment grade), the portfolio be rebalanced within 30 calendar days.
- 3) In case the rating of any security is downgraded to below investment grade, the said security may be segregated in accordance with SEBI Circular No. SEBI/HO/IMD/DF2/CIR/P/2018/160 dated December 28, 2018 on creation of segregated portfolio in mutual fund schemes.

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

**E. Principles of incentive structure for market makers (for ETFs) – Not applicable**

**F. Floors and ceiling within a range of 5% of the intended allocation against each sub class of asset, as per clause 13.6.2 of SEBI master circular for mutual funds dated June 27, 2024 (only for close ended debt schemes)**

– Not Applicable

**G. Other Scheme Specific Disclosures:**

<p><b>Listing and transfer of units</b></p>	<p>Listing – The Units of the Scheme will not be listed on any stock exchange.</p> <p>Transfer of Units – Units of the Scheme, which are held in dematerialized (demat) form, are freely transferable under the depository system in accordance with the provisions of SEBI (Depositories and Participants) Regulations, 1996. However, for Units of the Scheme held on physical form the AMC shall, on production of instrument of transfer together with relevant unit certificates, register the transfer and return the unit certificate to the transferee within 30 days from the date of such production. The cost of stamp duty paid for issuing the unit certificate in case of a transfer or otherwise will form part of the annual on-going expenses and/or may be recovered from the unit holder(s).</p>
<p><b>Dematerialization of units</b></p>	<p>The Unit holders will have an Option to hold the units by way of an Account Statement or in Dematerialized ('Demat') form. Unit holders opting to hold the units in Demat form must provide their Demat Account details in the specified section of the application form. The Applicant intending to hold the units in Demat form are required to have a beneficiary account with a Depository Participant (DP) registered with NSDL / CDSL and will be required to indicate in the application the DP's name, DP ID Number and the Beneficiary Account Number of the applicant held with the DP at the time of purchasing Units. Unitholders are requested to note that request for conversion of units held in Account Statement (non-demat) form into Demat (electronic) form or vice versa should be submitted to their Depository Participants.</p> <p>In case Unit holders do not provide their demat account details or the demat details provided in the application form are incomplete / incorrect or do not match with the details with the Depository records, the Units will be allotted in account statement mode provided the application is otherwise complete in all respect and accordingly an account statement shall be sent to them.</p> <p>In case of Investors investing through SIP facility and opting to hold the Units in Demat form, the units will be allotted based on the Applicable Net Asset Value (NAV) and the same will be credited to investor's Demat Account after the realization of the funds.</p>
<p><b>Minimum Target amount</b></p>	<p>Not Applicable</p>
<p><b>Maximum Amount to be raised (if any)</b></p>	<p>Not Applicable</p>
<p><b>Dividend Policy ( IDCW )</b></p>	<p>● <b>IDCW Distribution Procedure:</b> SEBI Circular lays down the procedure for Declaration of IDCW which clearly says that quantum of IDCW and record date shall be fixed by the Board of Trustees and AMC shall issue a notice to the public communicating the decision about IDCW including the record date, within</p>

	<p>one calendar day of the decision made by the Board of Trustees in their meeting.</p> <p>Record date shall be the date that will be considered for the purpose of determining the eligibility of investors whose name appears on the register of Unit holders. Record date shall be five calendar days from the issue of notice.</p> <p>The Trusteeship Company reserves the right to declare IDCW on a regular basis. The Fund does not guarantee or assure declaration or payment of IDCW. Although the Trustees have intention to declare IDCW under IDCW Option, such declaration of IDCW if any, is subject to Scheme's performance &amp; the availability &amp; adequacy of distributable surplus in the Scheme at the time of declaration of such IDCW.</p> <p>Investors should note that, when the Mutual Fund declares a IDCW under the Scheme, the dividend payments shall be dispatched within 15 days from the record date. The requirement of giving notice &amp; the above laid procedure shall not be compulsory for Scheme/plan/option having frequency of IDCW distribution from daily upto monthly IDCW.</p> <p>Further, investors are requested to note that the amounts can be distributed out of the investors capital (Equilization Reserve), which is part of sales price that represents realized gains.</p> <ul style="list-style-type: none"> <li>● <b>Effect of IDCWs:</b> When IDCWs are declared and paid under the Scheme, the net assets attributable to Unit holders in the IDCW Option will stand reduced by the IDCW amount subject to dividend distribution tax and statutory levy if any. The NAV of the Unit holders in the Growth Option will remain unaffected by the payment of IDCW.</li> </ul> <p>Even though the asset portfolio will be un-segregated, the NAVs of the Growth Option and IDCW Option will be distinctly different after declaration of the first IDCW to the extent of distributed income, tax and statutory levy paid thereon, where applicable, and expenses relating to the distribution of IDCWs.</p> <ul style="list-style-type: none"> <li>● <b>Mode of Payment of IDCWs:</b> The Scheme proposes to pay IDCW by Direct Credit or through RTGS or NEFT or any other EFT means.</li> </ul> <p>RBI offers the facility of EFT for facilitating better customer service by direct credit of IDCW amount to a Unit holder's bank account through electronic credit which avoids loss of IDCW in transit or fraudulent encashment. The Mutual Fund will endeavour to offer this facility for payment of IDCW/repurchase proceeds to the Unit holders residing in any of the cities where such a Bank facility is available.</p>
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	<p>The Fund is arranging with selected bankers to enable direct credits into the bank accounts of the investors at these banks. If an investor has an account with a bank with which the Fund will tie up for direct credit, the IDCW amount will be credited directly to the bank account, under intimation to the Unit holder by email/SMS/post. The Mutual Fund, on a best effort basis, and after scrutinising the names of the banks where Unit holders have their accounts, will enable direct credit/RTGS/NEFT/ to the Unit holders' bank accounts.</p> <p>While the preferred mode of payment is through EFT route, the AMC may in the interest of the investor decide to pay IDCW by any other means i.e. at par cheques and demand drafts, where the EFT facility is not available in a particular city or Bank.</p> <p>All the IDCW payments shall be in accordance and compliance with SEBI Regulations, as amended from time to time.</p> <p>If Unit holders have opted for IDCW Payout Option, if the IDCW amount payable to such Unit holders (net of tax deducted at source, wherever applicable) is less than or equal to Rs. 250, following treatment shall be:</p> <ol style="list-style-type: none"> <li>a. Where the option to payout IDCW is available in electronic mode: <ul style="list-style-type: none"> <li>The IDCW amount shall be paid to the Unit holders. However, if the payment through electronic mode is unsuccessful, the AMC shall issue IDCW warrant for such amount; and</li> </ul> </li> </ol> <p>Where the option to payout IDCW is not available in electronic mode: The AMC shall issue IDCW warrant for such amount.</p>
<p><b>Allotment</b></p>	<p>Allotment will be completed after due reconciliation of receipt of funds for all valid applications within 5 Business Days from the closure of the NFO period. Allotment to NRIs/FIIs will be subject to RBI approval, if required. Subject to the SEBI (MF) Regulations, the Trustee may reject any application received in case the application is found invalid/incomplete or for any other reason in the Trustee's sole discretion. For investors who have given demat account details, the Units will be credited to the investor's demat account after due verification and confirmation from NSDL/CDSL of the demat account details.</p> <ul style="list-style-type: none"> <li>• Allotment Confirmation/Account Statement (for non-demat account holders): An Allotment Confirmation/Account statement will be sent by way of SMS and/or email and/or ordinary post, to each Unit Holder who has not provided his demat account details in the application form for subscription during the NFO. The Allotment Confirmation/Account statement, stating the number of Units allotted to the Unit Holder will be sent not later than 5 Business Days from the close of the NFO Period of the Scheme. The Account Statement shall be non-transferable.</li> <li>• Dispatch of Account Statements to NRIs/FIIs will be subject to RBI approval, if required.</li> </ul>

	<ul style="list-style-type: none"> <li>• Allotment Advice/Holding Statement (demat account holders): For investors who have given valid demat account details at the time of NFO, Units issued by the AMC shall be credited by the Registrar to the investor's beneficiary account with the DP as per information provided in the Application Form. Such investors will receive the holding statement directly from their depository participant (DP) at such a frequency as may be defined in the Depository Act or Regulations or on specific request.</li> <li>• Consolidated Account Statement (for non-demat account holders): CAS shall also be sent to the Unit holder in whose folio transactions have taken place during that month, on or before 15<sup>th</sup> of the succeeding month. In the event the account has more than one registered Unit holder, the first named Unit holder shall receive the CAS. In case of specific request received from investors, Mutual Fund will provide an account statement to the investors within 5 Business Days from the receipt of such request.</li> </ul> <p>The Mutual Fund reserves the right to recover from an investor any loss caused to the Scheme on account of dishonour of cheques issued by him/her/it for purchase of Units.</p>
<b>Refund</b>	<p>Refund of subscription money to applicants in the case of minimum subscription amount not being raised or applications rejected for any other reason whatsoever, will be made within 5 Business Days from the date of closure of the NFO period &amp; all refund orders will be sent by registered post or in such other manner as permitted under Regulations. Investors should note that no interest will be payable on any subscription money so refunded within 5 Business Days. If the Mutual Fund refunds the amount after 5 Business Days, interest at the rate of 15% p.a. will be paid to the applicant and borne by the AMC for the period from the day following the date of expiry of 5 Business Days until the actual date of the refund. Refund orders will be marked "A/c. Payee only" and drawn in the name of the applicant in the case of a sole applicant and in the name of the first applicant in all other cases. In both cases, the bank name and bank account number, as specified in the application, will be mentioned in the refund order. The bank and/or collection charges, if any, will be borne by the applicant.</p>
<b>Who can invest This is an indicative list and investors shall consult their financial advisor to ascertain whether the scheme is suitable to their risk profile.</b>	<p>The following persons are eligible and may apply for subscription to the Units of the Scheme of the Fund (subject, wherever relevant, to purchase of units of Mutual Funds being permitted and duly authorised under their respective constitutions, charter documents, corporate / other authorisations and relevant statutory provisions etc):</p> <ol style="list-style-type: none"> <li>a. Resident adult Indian individuals either singly or jointly (not exceeding three), or on an Anyone or Survivor basis;</li> <li>b. Karta of Hindu Undivided Family (HUF in the name of Karta);</li> <li>c. Partnership Firms in the name of any one of the partner(constituted under the Indian partnership law) &amp; Limited Liability Partnerships (LLP);</li> <li>d. Minors (Resident or NRI) through parent / legal guardian;</li> </ol>

	<ul style="list-style-type: none"> <li>e. Schemes of Mutual Funds registered with SEBI, including schemes of Edelweiss Mutual Fund, subject to the conditions and limits prescribed by SEBI Regulations and the respective Scheme Information Documents;</li> <li>f. Companies, Bodies Corporate, Public Sector Undertakings (PSU), Association of Persons (AOP) or bodies of individuals (BOI) and societies registered under the Societies Registration Act, 1860 (so long as the purchase of units is permitted under the respective constitutions);</li> <li>g. Banks, including Scheduled Bank, Regional Rural Bank, Co-Operative Bank etc. &amp; Financial Institutions;</li> <li>h. Special Purpose Vehicles (SPV) approved by appropriate authority;</li> <li>i. Religious and Charitable Trusts, Wakfs or endowments of private trusts and Private trusts (subject to receipt of necessary approvals as required &amp; who are authorised to invest in Mutual Fund schemes under their trust deeds);</li> <li>j. Non-Resident Indians (NRIs) / Persons of Indian origin residing abroad (POI) on repatriation or non repatriation basis;</li> <li>k. Foreign Institutional Investors (FIIs) registered with SEBI on fully repatriation basis;</li> <li>l. Foreign Portfolio Investors (FPIs) subject to the applicable Regulations;</li> <li>m. Provident / Pension / Gratuity / superannuation, such other retirement and employee benefit and such other funds to the extent they are permitted to invest;</li> <li>n. Army, Air Force, Navy and other para-military units and bodies created by such institutions;</li> <li>o. Scientific and Industrial Research Organisations;</li> <li>p. Multilateral Funding Agencies / Bodies Corporate incorporated outside India with the permission of Government of India / Reserve Bank of India;</li> <li>q. Trustee, the AMC, their Shareholders or Sponsor, their associates, affiliates, group companies may subscribe to Units under the Scheme;</li> <li>r. Overseas financial organizations which have entered into an arrangement for investment in India, inter-alia with a mutual fund registered with SEBI and which arrangement is approved by Government of India.</li> <li>s. Insurers, insurance companies / corporations registered with the Insurance Regulatory Development Authority (subject to IRDA Circular (Ref: IRDA/F&amp;I/INV/CIR/074/03/2014) dated March 3, 2014</li> <li>t. Any other category of individuals / institutions / body corporate etc., so long as wherever applicable they are in conformity with SEBI Regulations/other applicable Regulations/the constituent documents of the applicants.</li> <li>u. Religious, charitable and private trusts under the provisions of 11(5) of Income Tax Act, 1961 read with Rule 17C of Income Tax Rules, 1961(subject to receipt of necessary approvals as “Public Securities” where required)</li> </ul>
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	<p><b>Notes:</b></p> <ol style="list-style-type: none"> <li>1. In case the returned cheques are presented again, the necessary charges, if any, are liable to be debited to the investor.</li> <li>2. It is expressly understood that at the time of investment, the investor/Unit holder has the express authority to invest in Units of the Scheme and AMC / Trustees / Mutual Fund will not be responsible if such investment is ultravires the relevant constitution. Subject to the Regulations, the Trustee may reject any application received in case the application is found invalid/ incomplete or for any other reason in the Trustee's sole discretion.</li> <li>3. Non-Resident Indians (NRIs) and Persons of Indian Origin (PIOs) residing abroad/ Overseas Citizens of India (OCI) / Foreign Portfolio Investors (FPIs) have been granted a general permission by Reserve Bank of India under Schedule 5 of the Foreign Exchange Management (Transfer or Issue of Security by a Person Resident Outside India) Regulations, 2000 for investing in / redeeming units of the mutual funds subject to conditions set out in the aforesaid regulations. If a person who is a resident Indian at the time of subscription becomes a resident outside India subsequently, he/she shall have the option to either be paid repurchase value of Units, or continue into the Scheme if he/she so desires and is otherwise eligible.</li> </ol> <p>However, the AMC shall not be liable to pay interest or any compensation, arising on account of taxation law or otherwise, on redemption, IDCW or otherwise, to such a person during the period it takes for the Fund to record change in residential status, bank mandates, and change in address due to change in tax status on account of change in residential status.</p> <p>Notwithstanding the aforesaid, the Trustee reserves the right to close the Unit holder's account and to pay the repurchase value of Units, subsequent to his becoming a person resident outside India, should the reasons of cost, interest of other Unit holders and any other circumstances make it necessary for the Fund to do so.</p> <ol style="list-style-type: none"> <li>4. Investors desiring to invest / transact in the Scheme are required to comply with the KYC norms applicable from time to time. Under the KYC norms, Investors are required to provide prescribed documents for establishing their identity and address such as copy of the Passport/PAN Card/Memorandum and Articles of Association/byelaws/Trust Deed/Partnership Deed/ Certificate of Registration along with the proof of authorization to invest, as applicable, to the KYC Registration Agency (KRA) registered with SEBI.</li> <li>5. The Government of India has authorized the Central Registry of Securitization and Asset Reconstruction and Security Interest of India (CERSAI, an independent body), to perform the function of Central KYC Records including receiving, storing, safeguarding and retrieving</li> </ol>
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	<p>KYC records in digital form. Accordingly, in line with SEBI circular nos. CIR/MIRSD/66/2016 dated July 21, 2016 and CIR/MIRSD/120/2016 dated November 10, 2016 on Operationalisation of Central KYC (CKYC), read with AMFI Best Practice Guidelines circular no. 68/2016-17 dated December 22, 2016, new individual investors investing into the Fund are requested to comply with the CKYC norms.</p> <p>6. It is compulsory for investors to give certain mandatory disclosures while applying in the Scheme like bank details &amp; PAN/PEKRN copy etc. For details please refer SAI.</p> <p>7. The Trustee may also periodically add and review the persons eligible for making application for purchase of Units under the Scheme.</p> <p>8. The minor unitholder, on attaining majority, shall inform the same to AMC / Mutual Fund / Registrar and submit following documents to change the status of the account (folio) from 'minor' to 'major' to allow him/her to operate the account in his/her own right viz., (a) Duly filled request form for changing the status of the account (folio) from 'minor' to 'major'; (b) updated bank account details including cancelled original cheque leaf of the new account; (c) Signature attestation of the major by a bank manager of Scheduled bank / Bank certificate or Bank letter; (d) KYC acknowledgement letter of major. The guardian cannot undertake any financial and non-financial transactions after the date of the minor attaining majority in an account (folio) where the units are held on behalf of the minor, and further, no financial and non-financial transactions can be undertaken till the time the change in the status from 'minor' to 'major' is registered in the account (folio) by the AMC/ Mutual Fund.</p> <p>9. The Fund / AMC / Trustees / other intermediaries will rely on the declarations/affirmations provided by the Investor(s) in the Application/Transaction Form(s) and the documents furnished to the KRA that the Investor(s) is permitted/ authorised by the constitution document/ their Board of Directors etc. to make the investment / transact. Further, the Investor shall be liable to indemnify the Fund / AMC / Trustee / other intermediaries in case of any dispute regarding the eligibility, validity and authorization of the transactions and / or the applicant who has applied on behalf of the Investors. The Fund / AMC / Trustee reserves the right to call for such other information and documents as may be required by it in connection with the investments made by the investor.</p> <p><b>Investors are requested to view full details on eligibility /non-eligibility for investment in the Scheme mentioned in the SAI under the head “Who Can Invest” &amp; also note that this is an indicative list and you are requested to consult your financial advisor to ascertain whether the Scheme is suitable to your risk profile.</b></p>
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**Foreign Account Tax Compliance Act (commonly known as “FATCA”):**

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

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

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

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

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

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

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

	<p>FATCA/CRS requirements, investors are requested to ensure the following:</p> <ol style="list-style-type: none"> <li>i. With effect from November 1, 2015 all investors have to mandatorily provide the details and declaration pertaining to FATCA/CRS for all new accounts opened, failing which the application shall be liable to be rejected.</li> <li>ii. For accounts opened between July 1, 2014 and October 31, 2015 and certain pre - existing accounts opened till June 30, 2014, the AMC shall reach out to the investors to seek the requisite information/declaration which has to be submitted by the investors before December 31, 2015. In case the information/declaration is not received from the investor on or before December 31, 2015, the account shall be treated as reportable account.</li> </ol> <p><b>Ultimate Beneficial Ownership:</b> In accordance with SEBI Circular no. CIR/MIRSD/2/2013 dated January 24, 2013 and AMFI Best practices guidelines circular no. 62/2015-16 dated September 18, 2015, Investors may note the following:</p> <ul style="list-style-type: none"> <li>• With effect from November 1, 2015, it is mandatory for new investors to provide beneficial ownership details as part of account opening documentation failing which the AMC shall reject the application.</li> <li>• With effect from January 1, 2016 it is mandatory for existing investors/unit holders to provide beneficial ownership details, failing which the AMC may reject the transaction for additional subscription (including switches).</li> </ul>
<p><b>Who cannot invest</b></p>	<p>The following persons/entities cannot invest in the Scheme:</p> <ol style="list-style-type: none"> <li>1. Overseas Corporate Bodies pursuant to RBI A.P. (DIR Series) Circular No. 14 dated September 16, 2003</li> <li>2. Non-Resident Indians residing in the Financial Action Task Force (FATF) declared Non Compliant Countries or Territories (NCCTs) United States Person (US Person) as defined under the extant laws of the United States of America, except where such US Person is an NRI / PIO, he/she shall be permitted to make an investment in the Scheme, when present in India, as lump-sum subscription and/or switch transaction (other than systematic transactions) only through physical form and upon submission of such additional documents/undertakings, as may be stipulated by the AMC/Trustee from time to time and subject to compliance with all applicable laws and regulations prior to investing in the Scheme.</li> <li>3. Persons residing in Canada.</li> <li>4. The Fund reserves the right to include / exclude new / existing categories of investors to invest in the Scheme from time to time. In case the application is found invalid / incomplete or for any other reason Trustee feels that the application is incomplete, the Trustee at</li> </ol>

	its sole discretion may reject the application, subject to SEBI Regulations and other prevailing statutory regulations, if any.
<b>How to Apply and other details</b>	<p>1. Application form shall be available from either the Investor Service Centers (ISCs)/Official Points of Acceptance (OPAs) of AMC or may be downloaded from the website of AMC (<a href="http://www.edelweissmf.com">www.edelweissmf.com</a>). Please refer to the SAI and Application form for further details and the instructions.</p> <p>2. List of official points of acceptance, collecting banker details etc. shall be available at <a href="#">List of ISCs, OPAs &amp; Collecting Banker details 04062024 031225 PM.pdf (edelweissmf.com)</a></p> <p>3. Details of the Registrar and Transfer Agent (R&amp;T), official points of acceptance, collecting banker details etc. are available on back cover page.</p> <p>It is mandatory for every applicant to provide the name of the bank, branch, address, account type and number as per requirements laid down by SEBI and any other requirements stated in the Application Form. Applications without these details will be treated as incomplete. Such incomplete applications will be rejected. The Registrar/AMC may ask the investor to provide a blank cancelled cheque or its photocopy for the purpose of verifying the bank account number.</p>
<b>The policy regarding reissue of repurchased units, including the maximum extent, the manner of reissue, the entity (the scheme or the AMC) involved in the same.</b>	Not Applicable
<b>Restrictions, if any, on the right to freely retain or dispose of units being offered</b>	<p>The Units of the Scheme held in electronic (demat) mode are freely transferable. In case of units held in physical form, additions / deletions of names will be allowed in case a person (i.e. a transferee) becomes a holder of the Units by operation of law or upon enforcement of pledge, then the AMC shall, subject to production of such satisfactory evidence and submission of such documents, proceed to effect the transfer, if the intended transferee is otherwise eligible to hold the Units of the Scheme. The cost of stamp duty paid for issuing the unit certificate in case of a transfer or otherwise will form part of the annual on-going expenses and will be recovered from the unit holder(s).</p> <p>SEBI Circular no. SEBI / HO/IMD/DF2/CIR/P/2016/57 dated May 31, 2016 has laid down the following conditions, in case the AMC wish to impose restrictions on redemption:</p> <p>a. Restrictions may be imposed when there are circumstances leading to a systematic crisis or event that severely constricts market liquidity or the efficient functioning of market such as:</p> <ol style="list-style-type: none"> <li>i. Liquidity issues</li> <li>ii. Market failures, exchange closure</li> <li>iii. Operational issues</li> </ol> <p>b. Restriction on redemption may be imposed for a specified period of time not exceeding 10 working days in any 90 days period.</p>

	<p>c. Any imposition of restriction would require specific approval of Board of AMCs and Trustee and the same should be informed to SEBI immediately.</p> <p>d. When restriction on redemption is imposed, the following procedure shall be applied:</p> <ol style="list-style-type: none"> <li>i. No redemption request upto INR 2 lakh shall be subject to such restriction.</li> <li>ii. When redemption request are above INR 2 lakhs, AMCs shall redeem the first INR 2 lakh without such restriction and remaining part over and above INR 2 lakh shall be subject to such restriction.</li> </ol> <p>For details please refer to paragraph on “Right to limit redemption, “suspension of purchase and / or redemption of Units” &amp; paragraph on “Lien &amp; pledge” under SAI.</p>
<p><b>Cut off timing for subscriptions/ redemptions/ switches This is the time before which your application (complete in all respects) should reach the official points of acceptance</b></p>	<p>The AMC will calculate and disclose the first NAV within the timelines stipulated under the Regulations from the closure of the New Fund Offer Period. Subsequently, the NAV will be calculated and disclosed on every Business Day. The AMC will prominently disclose the NAVs under a separate head on its website (<a href="http://www.edelweissmf.com">www.edelweissmf.com</a>) NAV will be updated on the website of the AMC (<a href="http://www.edelweissmf.com">www.edelweissmf.com</a>) and on the AMFI website (<a href="http://www.amfiindia.com">www.amfiindia.com</a>). The NAVs will be normally updated on the websites by 10 a.m. of the following business day. In case of any delay, the reasons for such delay would be explained to AMFI by the next day. In case of any delay, the reason for such delay would be reported to AMFI and the Fund shall issue a press release providing reasons and explaining when the Fund would be able to publish the NAVs.</p> <p>The NAV will be calculated in the manner as provided in this SID or as may be prescribed by the SEBI Regulations from time to time. The NAV will be computed up to four decimal places.</p> <p><b>For Purchase of any amount:</b></p> <ul style="list-style-type: none"> <li>• In respect of valid applications received upto 3.00 p.m. and where the funds for the entire amount are available for utilization before the cut-off time i.e. 3.00 p.m. - the closing NAV of the day shall be applicable.</li> <li>• In respect of valid applications received after 3.00 p.m. and where the funds for the entire amount are available for utilization on the same day or before the cut-off time of the next business day - the closing NAV of the next Business Day shall be applicable.</li> </ul> <p>Irrespective of the time of receipt of application, where the funds for the entire amount are available for utilization before the cut-off time on any subsequent Business Day - the closing NAV of such subsequent Business Day shall be applicable.</p>

	<p><b>For Redemption:</b></p> <p>a. Where the application is received up to 3.00 p.m. on a Business Day - Closing NAV of the day of receipt of application; and</p> <p>b. Where the application is received after 3.00 p.m. on a Business Day - Closing NAV of the next Business Day.</p> <p>Note: In case of applications received on a Non-Business Day the closing NAV of the next Business Day shall be applicable.</p> <p><b>For Switches:</b></p> <p>Valid applications for 'Switch-out' shall be treated as applications for Redemption and valid applications for 'Switch-in' shall be treated as applications for Purchase, and the provisions of the cut-off time and the Applicable NAV mentioned above as applicable to purchase and redemption shall be applied respectively to the 'Switch-in' and 'Switch-out' applications.</p> <p>For Switch-ins of any amount: In case of switch from one scheme to another scheme received before cut-off i.e. upto 3 p.m. having business day for both the schemes, closing NAV of the Business Day shall be applicable for switch-out scheme and for Switch-in scheme, the closing NAV of the Business Day shall be applicable, on which funds are available for utilization in the switch-in scheme (allocation shall be in line with the redemption payout).</p> <p>To clarify, for investments through systematic investment systematic investment and trigger routes such as Systematic Investment Plans (SIP), Systematic Transfer Plans (STP), IDCW Transfer, Power SIP, Power STP, Multi SIP, Combo SIP, STeP Facility, etc. the units will be allotted as per the closing NAV of the day on which the funds are available for utilization by the Target Scheme irrespective of the installment date of the SIP, STP or record date of IDCW etc.</p> <p>The NAV of the Scheme will be calculated and declared by the Fund on every Business Day. The information on NAV may be obtained by the Unit holders, on any day from the office of AMC / the office of the Registrar or any of the other Designated Investor Service Centres or from <a href="http://www.edelweissmf.com">www.edelweissmf.com</a> &amp; <a href="http://www.amfiindia.com">www.amfiindia.com</a>.</p> <p>For NAV related information, investor may also call out Toll free number 1800 425 0090, Alternative number: +91 40 23001181 for non MTNL/BSNL land line, mobile users and investor outside India. The Toll Free Number and the Non-Toll Free Number will be available between 9.00 am to 7.00 pm from Monday to Saturday.</p>
<p><b>Minimum amount for purchase/redemption/switches</b></p>	<p><b>Minimum Purchase Amount:</b> Minimum of Rs. 100/- and multiples of Re. 1/- thereafter.</p>

<p>(mention the provisions for ETFs, as may be applicable, for direct subscription/redemption with AMC.</p>	<p><b>Minimum additional purchase amount:</b> Rs.100/- and in multiples of Re. 1/-thereafter.</p> <p><b>Minimum Redemption Amount:</b> There will be no minimum redemption criterion. The Redemption / Switchout would be permitted to the extent of credit balance in the Unit holder's account of the Plan(s) / Option(s) of the Scheme (subject to release of pledge / lien or other encumbrances). Amount based redemptions will be in multiples of Re. 1. In case of Units held in dematerialized mode, the Unit Holder can give a request for Redemption only in number of Units which can be fractional units also. Depository participants of registered Depositories can process only redemption request of units held in demat mode.</p> <p>The AMC may revise the minimum / maximum amounts and the methodology for new/additional subscriptions, as and when necessary. Such change may be brought about after taking into account the cost structure for a transaction/account and /or Market practices and/or the interest of existing Unit holders. Further, such changes shall only be applicable to transactions from the date of such a change, on a prospective basis.</p> <p><b><u>NOTE:</u></b> * Investors can purchase Units under the Scheme at the purchase price. The Unit holder can request for purchase of Units by amount or by number of Units. For details on how the Purchase Price is calculated, investors are requested to view SAI under the heading "Purchase Price".</p> <p>Allotment of Units for purchases by NRIs / FIIs / PIOs shall be in accordance with RBI rules in force.</p>
<p><b>Accounts Statements</b></p>	<p>The AMC shall send an allotment confirmation specifying the units allotted by way of email and/or SMS within 5 working days of receipt of valid application/transaction to the Unit holders registered e-mail address and/ or mobile number (whether units are held in demat mode or in account statement form).</p> <p>A Consolidated Account Statement (CAS) detailing all the transactions across all mutual funds (including transaction charges paid to the distributor) and holding at the end of the month shall be sent to the Unit holders in whose folio(s) transaction(s) have taken place during the month by mail or email on or before 15th of the succeeding month.</p> <p>Half-yearly CAS shall be issued at the end of every six months (i.e. September/ March) on or before 21st day of succeeding month, to all investors providing the prescribed details across all schemes of mutual funds and securities held in dematerialized form across demat accounts, if applicable. For further details, refer SAI.</p>

<b>IDCW</b>	The payment of dividend/IDCW to the unitholders shall be made within 7 working days from the record date.
<b>Redemption</b>	<p>The redemption or repurchase proceeds shall be dispatched to the unitholders within 3 working days from the date of redemption or repurchase.</p> <p>For list of exceptional circumstances refer para 14.1.3 of SEBI Master Circular for Mutual Funds dated June 27, 2024.</p>
<b>Bank Mandate</b>	<p>It is mandatory for every applicant to provide the name of the bank, branch, address, account type and number as per requirements laid down by SEBI and any other requirements stated in the Application Form. Applications without these details will be treated as incomplete. Such incomplete applications will be rejected. The Registrar/AMC may ask the investor to provide a blank cancelled cheque or its photocopy for the purpose of verifying the bank account number.</p> <p><b>Multiple Bank Account Registration</b></p> <p>The Mutual Fund offers a facility to register multiple bank accounts for pay-in &amp; payout purposes and designate one of the registered bank accounts as “Default Bank Account”. Individuals, HUFs, Sole proprietor firms can register upto five bank accounts and a non-individual investor can register upto ten bank accounts in a folio. This facility can be availed by using a designated “Bank Accounts Registration Form” available at Investor Service Centers and Registrar and Transfer Agent’s offices. In case of new investors, the bank account mentioned on the purchase application form, used for opening the folio, will be treated as default bank account till the investor gives a separate request to register multiple bank accounts and change the default bank account to any of other registered bank account. Registered bank accounts may also be used for verification of pay-ins (i.e. receiving of subscription funds) to ensure that a third party payment is not used for mutual fund subscription. Default Bank Account will be used for all IDCW and redemption payouts unless investor specifies one of the existing registered bank account in the redemption request for receiving redemption proceeds. However, in case a Unit holder does not specify the default account, the Mutual Fund reserves the right to designate any of the registered bank accounts as default bank account.</p> <p>Consequent to introduction of “Multiple Bank Accounts Facility”, registering a new bank account will require a cooling period of not more than 10 days from the date of receipt of request. In the interim, in case of any IDCW/ redemption/ maturity payout, the same would be credited in the existing registered bank account.</p>



	<p><b>Change in Bank Mandate</b></p> <p>Change in Bank Mandate: Pursuant to AMFI communication no. 135/BP/26/11-12 dated March 21, 2012, following process changes will be carried out in relation to change in bank mandate:</p> <ol style="list-style-type: none"> <li>1. In case of standalone change of bank details, documents as enlisted in the SAI should be submitted as a proof of new bank account details.</li> <li>2. In case of standalone change of bank details, documents as enlisted below should be submitted as a proof of new bank account details:</li> <li>3. Investors/Unit holders are advised to register multiple bank accounts and choose any of such registered bank accounts for receipt of redemption proceeds;</li> <li>4. Any unregistered bank account or new bank account forming part of redemption request shall not be entertained or processed;</li> </ol> <p>Any change of Bank Mandate request received/processed few days prior to submission of a redemption request or on the same day as a standalone change request or received along with the redemption request, Edelweiss Asset Management Ltd will continue to follow cooling period of 10 calendar days for validation and registration of new bank account and dispatch/credit of redemption proceeds shall be completed in 10 working days from the date of redemption.</p>
<p><b>Delay in payment of redemption / repurchase proceeds/dividend</b></p>	<p>The AMC shall be liable to pay interest to the unitholders at rate as specified (presently @ 15% per annum) vide clause 14.2 of SEBI Master Circular for Mutual Funds dated June 27, 2024 by SEBI for the period of such delay.</p>
<p><b>Unclaimed Redemption and Income Distribution cum Capital Withdrawal Amount</b></p>	<p>In terms of Clause 14.3 of the SEBI Master Circular dated June 27, 2024 for Mutual Funds, the unclaimed redemption amount and IDCW amounts (the funds) may be deployed by the Mutual Fund in money market instruments and separate plan of liquid scheme / Money Market Mutual Fund scheme floated by Mutual Funds specifically for deployment of the unclaimed amounts only. Investors who claim the unclaimed amounts during a period of three years from the due date shall be paid an initial unclaimed amount along-with the income earned on its deployment. Investors who claim these amounts after 3 years, shall be paid initial unclaimed amount along-with the income earned on its deployment till the end of the third year. After the third year, the income earned on such unclaimed amounts shall be used for the purpose of investor education.</p> <p>The details of such unclaimed redemption/IDCW amounts are made available to investors upon them providing proper credentials, on website of Mutual Funds and AMFI along with the information on the process of claiming the unclaimed amount and the necessary forms / documents required for the same.</p>
<p><b>Disclosure w.r.t investment by minors</b></p>	<ol style="list-style-type: none"> <li>1. The minor unitholder, on attaining majority, shall inform the same to AMC / Mutual Fund / Registrar and submit following documents to change the status of the account (folio) from 'minor' to 'major' to allow him/her to operate the account in his/her own right viz., (a) Duly filled request form for changing the status of the account (folio) from 'minor' to 'major'; (b) updated bank account details including cancelled original cheque leaf of the new account; (c) Signature</li> </ol>

	<p>attestation of the major by a bank manager of Scheduled bank / Bank certificate or Bank letter; (d) KYC acknowledgement letter of major. The guardian cannot undertake (financial/ non-financial transaction including existing Systematic Investment Plan (SIP), Systematic Transfer Plan (STP), Systematic Withdrawal Plan (SWP) after the date of minor attaining majority) till the time the change in the status from 'minor' to 'major' is registered in the account (folio) by the AMC/ Mutual Fund. The AMC/RTA will execute standing instructions like SIP, STP, SWP etc. in a folio of minor only upto the date of minor attaining majority though the instruction may be for the period beyond that date. The above provisions are in line with the Clause 17.6 of the SEBI Master Circular dated June 27, 2024 for Mutual Funds.</p> <p>2. Payment for investment by minor in any mode shall be accepted from the bank account of the minor, parent or legal guardian of the minor, or from a joint account of the minor with parent or legal guardian. Irrespective of the source of payment for subscription, all redemption proceeds shall be credited only in the verified bank account of the minor, i.e. the account the minor may hold with the parent/ legal guardian after completing all KYC formalities. The above provisions are in line with the SEBI circular no. SEBI/HO/IMD/POD-II/CIR/P/2023/0069 dated May 12, 2023.</p>
Any other disclosure in terms of Consolidated Checklist on Standard Observation	Currently not applicable

### III. Other Details

A. In case of Fund of Funds Scheme, Details of Benchmark, Investment Objective, Investment Strategy, TER, AUM, Year wise performance, Top 10 Holding/ link to Top 10 holding of the underlying fund should be provided

1. Details of Benchmark - Nifty BHARAT Bond Index – April 2033
2. Investment Objective - The investment objective of the scheme is to track the Nifty BHARAT Bond Index – April 2033 by investing in bonds of AAA-rated CPSEs/CPSUs/CPFIs and other Government organizations, subject to tracking errors.

There is no assurance that the investment objective of the Scheme will be achieved.

3. Investment Strategy –
  - The Scheme will seek to deliver the investment results of the underlying index. The fund will seek to meet its investment objective by investing in individual securities which satisfy the criteria of the Underlying Index. The Fund will invest in bonds issued by CPSEs, PFIs and statutory bodies owned by Government of India maturing not beyond April 2033. The Fund is a target maturity fund that will terminate on April 18, 2033, on which date it will distribute its maturity proceeds (net assets) to the unit holders.
  - The Scheme will follow a Buy & Hold strategy (buy and hold) where existing bonds are held till maturity unless sold for meeting redemptions. ETF will follow the index based on principle of risk replication i.e. manage weighted average maturity closer to that of the Index. The fund will use a representative sampling indexing strategy to manage the Fund. “Representative sampling” is an indexing strategy that involves investing in a representative sample of securities that collectively has an investment profile similar to that of an applicable underlying index. The securities selected are expected to have, in the aggregate,

fundamental characteristics such as duration, maturity, credit ratings and yield along with liquidity measures similar to those of an applicable underlying index. The Fund may or may not hold all of the securities in the Underlying Index. Issuer weight will be decided based on the principles of diversification, availability of bonds, liquidity and suitability in the portfolio while keeping the risk in line with the index. ETF will also participate in new issuances by issuers which are currently not part of the index, but will eventually get included in the index during next rebalancing. ETF will participate in such issuance only if they meet all eligibility criteria as defined by the index.

- The Issuer weight of the Scheme will be in line with the Issuer weights in the Index subject to suitability and availability of the eligible CPSEs bonds from time to time.
  - The Scheme may also participate in new issuances / private placement by the eligible issuers which are currently not part of the index but will eventually get included in the index during the next rebalancing period in line with Paragraph 3.5 of SEBI Master Circular dated June 27, 2024. The Scheme may participate in such issuances only if they meet all eligibility criteria as defined by the index and suitable from asset allocation perspective and other parameters of the Scheme.
  - The Scheme may also invest a portion of its portfolio in Government securities maturing on or before the maturity date of the Scheme, Repo in government securities and TREPS to manage liquidity requirement.
4. TER - 0.0005%
  5. AUM - Rs. 5,691.11 Crore
  6. Year wise performance –  
Scheme Performance as on September 30, 2024

Compounded Annualised Returns	Scheme Returns %	Benchmark Returns %
Returns for the last 1 years	7.02%	6.71%
Returns for the last 3 years	-	-
Returns for the last 5 years	-	-
Returns since inception	7.92%	7.47%

**Note:** Since Inception Returns have been calculated from the date of Allotment

**Past performance may or may not be sustained in future.**

7. Top 10 Holding/ link to Top 10 holding - <https://www.edelweissmf.com/statutory/sid-kim-sai-related-disclosure>

#### B. Periodic Disclosures

<p><b>Monthly Portfolio Disclosure / Half yearly Disclosures: Portfolio / Half yearly Financial Results</b></p> <p>This is a list of securities where the corpus of the Scheme is currently invested. The market value of these investments is also stated in portfolio disclosures.</p>	<p>The AMC will disclose portfolios (along with ISIN) in user friendly and downloadable spreadsheet format, as on the last day of the month/half year for all their schemes on its website (<a href="http://www.edelweissmf.com">www.edelweissmf.com</a>) and on the website of AMFI <a href="http://www.amfiindia.com">www.amfiindia.com</a> within 10 days from the close of each month/half year.</p> <p>In case of unitholders whose email addresses are registered, the AMC will send via email both the monthly and half yearly statement of scheme portfolio within 10 days from the close of each month /half year respectively.</p> <p>The AMC will publish an advertisement every half-year, in the all India edition of at least two daily newspapers, one each in English and Hindi, disclosing the hosting of the half yearly statement of the schemes portfolio on the AMC's website (<a href="http://www.edelweissmf.com">www.edelweissmf.com</a>) and on the website of AMFI (<a href="http://www.amfiindia.com">www.amfiindia.com</a>) and the modes such as SMS, telephone, email or written request (letter) through which a unitholder can submit a request for a physical or electronic copy of the statement of scheme portfolio. The AMC will provide physical copy of the statement of scheme portfolio without any cost, on specific request received from a unitholder.</p>
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	<p>The Fund shall, before the expiry of one month from the close of each half year, (i.e. March 31 and September 30) shall display the unaudited financial results on <a href="http://www.edelweissmf.com">www.edelweissmf.com</a> and the advertisement in this regards will be published by the Fund in at least one English daily newspaper having nationwide circulation and in a newspaper having wide circulation published in the language of the region where the Head Office of the Fund is situated.</p>
<b>Annual Report</b>	<p>The Scheme wise annual report or an abridged summary thereof shall be provided to all Unit holders not later than four months (or such other period as may be specified by SEBI from time to time) from the date of closure of the relevant accounting year (i.e., 31<sup>st</sup> March each year).</p> <p>The Annual report or Abridged summary thereof in the format prescribed by SEBI will be hosted on AMC's website (<a href="http://www.edelweissmf.com">www.edelweissmf.com</a>) and on the website of AMFI (<a href="http://www.amfiindia.com">www.amfiindia.com</a>). The Annual Report or Abridged Summary thereof will also be sent by way of e-mail to the Unit holder's registered e-mail address. Unit holders, who have not registered their email id, will have an option of receiving a physical copy of the Annual Report or Abridged summary thereof. The Fund will provide a physical copy of the abridged summary of the Annual Report, without charging any cost, on specific request received from a Unit holder. Physical copies of the report will also be available to the Unit holders at the registered office at all times. The Fund will publish an advertisement every year, in the all India edition of at least two daily newspapers, one each in English and Hindi, disclosing the hosting of the scheme wise annual report on the AMC's website (<a href="http://www.edelweissmf.com">www.edelweissmf.com</a>) and on the website of AMFI (<a href="http://www.amfiindia.com">www.amfiindia.com</a>) and the modes such as SMS, telephone, email or written request (letter) through which a unitholder can submit a request for a physical or electronic copy of the of the scheme wise annual report or abridged summary thereof.</p>
<b>Scheme Summary Document (SSD)</b>	<p>In accordance with Paragraph 1.2 of SEBI Master on Mutual Funds dated June 27, 2024, Scheme summary document for all schemes of Mutual Fund in the requisite format (pdf, spreadsheet and machine readable format) shall be uploaded on a monthly basis i.e. 15th of every month or within 5 Business days from the date of any change or modification in the scheme information on the website of the AMC i.e. <a href="https://www.edelweissmf.com/downloads/scheme-summary-document">https://www.edelweissmf.com/downloads/scheme-summary-document</a> and AMFI i.e. <a href="http://www.amfiindia.com">www.amfiindia.com</a> and Registered Stock Exchanges i.e. National Stock Exchange of India Limited and BSE Limited.</p>
<b>Risk-o-meter</b>	<p>In accordance with circular no. SEBI/HO/IMD/DF3/CIR/P/2020/197 dated October 5, 2020 the risk-o-meter will be disclosed alongwith monthly portfolio and on annual basis on the website of the AMC and AMFI. Further, the same will also be disclosed in the Annual Report in the format specified in the circular. Further in accordance with SEBI circular no. SEBI/HO/IMD/IMD-II DOF3/P/CIR/2021/555 dated April 29, 2021 and circular no. SEBI/HO/IMD/IMD-II DOF3/P/CIR /2021/621 dated August 31, 2021 the risk-o-meter of the scheme, name of the benchmark and risk-o-meter of the scheme shall be disclosed alongwith the monthly and half yearly portfolios sent via email to the investors.</p> <p>In addition to the above, the AMC shall disclose the following in all disclosures, including promotional material or that stipulated by SEBI:</p> <p>a. risk-o-meter of the scheme wherever the performance of the scheme is disclosed</p>

	b. risk-o-meter of the scheme and benchmark wherever the performance of the scheme vis-à-vis that of the benchmark is disclosed.
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### C. Transparency/NAV Disclosure

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

The NAV will be calculated in the manner as provided in this SID or as may be prescribed by the SEBI Regulations from time to time. The NAV will be computed up to four decimal places. Investors may write to the AMC for availing facility of receiving the latest NAVs through SMS.

### D. Transaction charges and stamp duty-

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

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

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

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

Note: There shall be no transaction charge on subscription below Rs. 10,000/-

Investors are requested to note that no transaction charges shall be deducted from the investment amount for transactions / applications received from the distributor (i.e. in Regular Plan) and full subscription amount will be invested in the Scheme.

#### Stamp Duty:

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

### E. Associate Transactions- Please refer to Statement of Additional Information

**F. Taxation-** For details on tax please refer to the clause on Taxation in the SAI apart from the following:

	Resident Investors	Mutual Fund
	Individuals	Domestic Companies / Partnership Firms
<b>Tax on Dividend</b>	As per applicable slab rates.	NIL
<b>Tax on Capital Gain (Equity Oriented Funds) (w.e.f. 23<sup>rd</sup> July, 2024)</b>		
Long Term	12.5% (on gains more than Rs. 100000)	NIL
Short Term	20%	NIL
<b>Tax on Capital Gain (Other than Equity Oriented Funds not being a Specified Mutual Fund)* (w.e.f. 23<sup>rd</sup> July, 2024)</b>		
Long Term	12.5%	Nil
Short Term	Applicable slab rates	Nil

**G. Rights of Unitholders-** Please refer to SAI for details.

**H. List of official points of acceptance:**

The details of List of official points of acceptance is available at <https://www.edelweissmf.com/reach-us/locate-us>.

**I. Penalties, Pending Litigation or Proceedings, Findings of Inspections or Investigations**

Please refer AMC website for latest update.

[https://www.edelweissmf.com/Files/SID%20/%20KIM%20/%20SAI%20related%20Disclosure/published/Pending%20Litigation\\_04062024\\_123721\\_PM.pdf](https://www.edelweissmf.com/Files/SID%20/%20KIM%20/%20SAI%20related%20Disclosure/published/Pending%20Litigation_04062024_123721_PM.pdf)

**Notes:**

- Further any amendments / replacement / re-enactment of SEBI Regulations subsequent to the date of the Document shall prevail over those specified in this Document.
- The Scheme under this Document was approved by the Directors of Edelweiss Trusteeship Company Limited on November 9, 2022.
- The Board of the Trustees has ensured that Bharat Bond ETF FOF – April 2033, approved by it, is a new product offered by Edelweiss Mutual Fund and is not a minor modification of the existing Fund.
- The information contained in this Document regarding taxation is for general information purposes only and is in conformity with the relevant provisions of the Tax Act, and has been included relying upon advice provided to the Fund's tax advisor based on the relevant provisions prevailing as at the currently applicable Laws.
- Any dispute arising out of this issue shall be subject to the exclusive jurisdiction of the Courts in India.

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

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

Sd/-

**Place: Mumbai  
Date: November 28, 2024**

**Radhika Gupta  
Managing Director & CEO**



