



FINSERV

Scheme Information Document of

Bajaj Finserv Nifty 1D Rate Liquid ETF (Consolidated Std. Obs. 1)

Do's 2

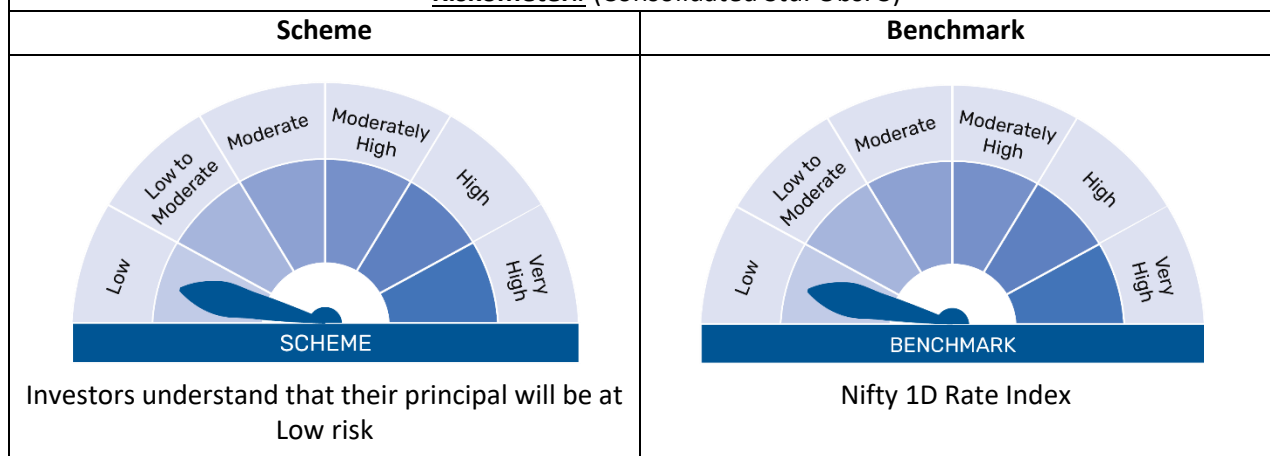
An open ended Exchange Traded Fund tracking Nifty 1D Rate Index with Relatively Low Interest Rate Risk and Relatively Low Credit Risk

This product is suitable for investors who are seeking*:

- Short term savings solution.
- An open ended Exchange Traded Fund liquid scheme, that aims to provide returns by investing in securities covered by Nifty 1D Rate Index with low risk and a high level of liquidity, subject to tracking error.

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

Riskometer# (Consolidated Std. Obs. 3)



Do's 10

Potential Risk Class (PRC) (Consolidated Std. Obs. 4)
(Maximum risk the scheme can take)

Credit Risk	→	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Interest Rate Risk	↓			
Relatively Low (Class I)		A-I		
Moderate (Class II)				
Relatively High (Class III)				
A-I – A Scheme with Relatively Low Interest Rate Risk and Relatively Low Credit Risk.				

Offer of units of Rs. 1000 each during the new fund offer and at NAV based prices on continuous basis.
The units of the Scheme National Stock Exchange of India Ltd. (NSE) and BSE Limited (BSE).

SCRIP CODES	
BSE:	NSE:
To be updated at the time of listing	

New Fund Offer opening date:	May 13, 2024
New Fund Offer closing date:	May 16, 2024
Scheme re-opening date:	Within five business days of allotment date

The New Fund Offer may be closed earlier / extended by giving at least one day notice by issuing notice / addendum, subject to the condition that the New Fund Offer Period shall not be kept open for more than 15 days.

Do's 9

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

Name of Mutual Fund	Name of Asset Management Company	Name of Trustee Company
Bajaj Finserv Mutual Fund	Bajaj Finserv Asset Management Limited	Bajaj Finserv Mutual Fund Trustee Limited
Address: 8 th floor, E-core, Solitaire Business Park, Viman Nagar, Pune – 411014	Address: S. No. 208/1B, Lohagaon, Viman Nagar, Pune – 411014 (registered office) 8 th floor, E-core, Solitaire Business Park, Viman Nagar, Pune – 411014 (corporate office)	Address: S. No. 208/1B, Lohagaon, Viman Nagar, Pune – 411014 (registered office) 8 th floor, E-core, Solitaire Business Park, Viman Nagar, Pune – 411014 (corporate office)
www.bajajamc.com	www.bajajamc.com	www.bajajamc.com

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

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

The investors are advised to refer to the Statement of Additional Information (SAI) for details of Bajaj Finserv Mutual Fund, Tax and Legal issues and general information on www.bajajamc.com (website address).

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

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

This Scheme Information Document is dated May 05, 2024

Disclaimer of National Stock Exchange of India Limited:

As required, a copy of this Scheme Information Document has been submitted to National Stock Exchange of India Limited (hereinafter referred to as NSE). NSE has given vide its letter Ref No.: NSE/LIST/5660 dated February 23, 2024 permission to the Mutual Fund to use the Exchange's name in this Scheme Information Document as one of the stock exchanges on which the Mutual Fund's Units are proposed to be listed subject to, the Mutual Fund fulfilling the various criteria for listing. The Exchange has scrutinized this Scheme Information Document for its limited internal purpose of deciding on the matter of granting the aforesaid permission to the Mutual Fund. It is to be distinctly understood that the aforesaid permission given by NSE should not in any way be deemed or construed that the Scheme Information Document has been cleared or approved by NSE; nor does it in any manner warrant, certify or endorse the correctness or completeness of any of the contents of this Scheme Information Document; nor does it warrant that the Mutual Fund's Units will be listed or will continue to be listed on the Exchange; nor does it take any responsibility for the financial or other soundness of the Mutual Fund, its Sponsors, its management or any scheme of the Mutual Fund.

Every person who desires to apply for or otherwise acquire any Units of the Mutual Fund may do so pursuant to independent inquiry, investigation and analysis and shall not have any claim against the Exchange whatsoever by reason of any loss which may be suffered by such person consequent to or in connection with such subscription /acquisition whether by reason of anything stated or omitted to be stated herein or any other reason whatsoever.

Disclaimer of BSE Limited:

"BSE Ltd. ("the Exchange") has given vide its letter no. LO/IPO/AH/MF/IP/100/2023-24 dated February 28, 2024 permission to use the Exchange's name in this SID as one of the Stock Exchanges on which this Mutual Fund's Units are proposed to be listed. The Exchange has scrutinized this SID for its limited internal purpose of deciding on the matter of granting the aforesaid permission to. The Exchange does not in any manner:-

- warrant, certify or endorse the correctness or completeness of any of the contents of this SID; or
- warrant that this scheme's units will be listed or will continue to be listed on the Exchange; or
- take any responsibility for the financial or other soundness of this Mutual Fund, its promoters, its management or any scheme or project of this Mutual Fund;

and it should not for any reason be deemed or construed that this SID has been cleared or approved by the Exchange. Every person who desires to apply for or otherwise acquires any unit of this Fund may do so pursuant to independent inquiry, investigation and analysis and shall not have any claim against the Exchange whatsoever by reason of any loss which may be suffered by such person consequent to or in connection with such subscription/ acquisition whether by reason of anything stated or omitted to be stated herein or any other reason whatsoever

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NSE INDICES LIMITED do not guarantee the accuracy and/or the completeness of the Nifty 1D Rate Index or any data included therein and NSE INDICES LIMITED shall have not have any responsibility or liability for any errors, omissions, or interruptions therein. NSE INDICES LIMITED does not make any warranty, express or implied, as to results to be obtained by the Issuer, owners of the product(s), or any other person or entity from the use of the Nifty 1D Rate Index or any data included therein. NSE INDICES LIMITED makes no express or implied warranties, and expressly disclaim all warranties of merchantability or fitness for a particular purpose or use with respect to the index or any data included therein. Without limiting any of the foregoing, NSE INDICES LIMITED expressly disclaim any and all liability for any claims, damages or losses arising out of or related to the Products, including any and all direct, special, punitive, indirect, or consequential damages (including lost profits), even if notified of the possibility of such damages.

An investor, by subscribing or purchasing an interest in the Product(s), will be regarded as having acknowledged, understood and accepted the disclaimer referred to in Clauses above and will be bound by it.

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I. HIGHLIGHTS/SUMMARY OF THE SCHEME

Scheme Name	Bajaj Finserv Nifty 1D Rate Liquid ETF
Scheme Code	BFAM/O/O /DET/24/03/0011 (Consolidated Std. Obs. 7)
Scheme Category	Exchange Traded Fund
Symbol & BSE Scrip code of the Scheme	NSE: To be updated at the time of listing BSE: To be updated at the time of listing
Scheme type	An open ended Exchange Traded Fund tracking Nifty 1D Rate Index with Relatively Low Interest Rate Risk and Relatively Low Credit Risk
Investment Objective <div style="border: 1px solid black; padding: 2px; display: inline-block; margin-left: 20px;">Do's 8</div>	<p>The investment objective of Scheme is to seek to provide current income, commensurate with low risk while providing a high level of liquidity through a portfolio of Tri-Party Repo on Government Securities or T-bills / Repo & Reverse Repo. The Scheme will provide returns that before expenses, closely correspond to the returns of Nifty 1D Rate index, subject to tracking error.</p> <p>However, there can be no assurance or guarantee that the investment objective of the Scheme would be achieved (Consolidated Std. Obs. 5)</p>
Liquidity	<p>Through Stock Exchanges:</p> <p>The Scheme is proposed to be listed on BSE Limited and National Stock Exchange of India Limited (NSE). Buying or selling of units of the Scheme by investors can be done on all the Trading Days of the stock exchanges. The minimum number of units that can be bought or sold is 1 (one) unit.</p> <p>Directly with the Fund:</p> <p>All direct transactions in units of the Scheme by Authorised Participants / Market Makers/ large Investors or other eligible investors with the AMC/the Fund shall be at intraday NAV based on the actual execution price of the underlying portfolio.</p> <p>Investors can place order for subscription / redemption directly with AMC, provided the transaction amount is greater than Rs. 25 Cr. However, this limit is not applicable to Market Makers.</p> <p>Investors can also directly approach AMC for redemption of units for transaction of upto Rs. 25 Crore under the following criteria:</p> <ol style="list-style-type: none"> i. Traded price (closing price) of the ETF units is at discount of more than 1% to the day end NAV for 7 continuous trading days, or ii. No quotes for such ETFs are available on stock exchange(s) for 3 consecutive trading days, or iii. Total bid size on the exchange is less than half of creation units size daily, averaged over a period of 7 consecutive trading days. <p>Investors will not be charged any exit load in above scenarios.</p> <p>In case of the above scenarios, applications received from investors for redemption up to 3.00 p.m. on any trading day, shall be processed by the AMC at the closing NAV of the day</p>

	<p>The subscription & redemption of units would be based on the portfolio deposit & cash component as defined by the Fund for that respective business day. The Fund may allow cash purchases/cash redemption of the units of the Scheme or by depositing basket of securities comprising the underlying index in Creation Unit Size by Market Maker/Authorised Participant/Investors.</p> <p>Purchase/redemption request shall be made by such investors to the Fund whereupon the Fund shall arrange to buy/sell the underlying portfolio of securities on behalf of the investor. In case of shares bought and sold by the AMC on behalf of the investor, entire proceeds of portfolio deposit and other cost and charges related to the purchase and sale of basket of underlying securities for servicing the subscription or redemption transaction would be borne by the investor.</p> <p>Investors, other than Authorised Participants/Market Makers, can sell units in less than Creation Unit Size of the Scheme directly to the Mutual Fund without any exit load in the certain cases. Kindly refer to the section “Loads” for more details.</p> <p>a. The threshold of Rs. 25 crore for direct transaction in the units of the Scheme with the AMC. Investors can therefore transact in the units of the Scheme directly with the AMC in the respective creation unit size as applicable in the SID. The Fund may allow purchases of units of the Scheme in ‘Creation Unit’ size or multiples thereof in exchange of the Portfolio Deposit/equivalent amount of Cash and Cash Component by Investors/Authorised Participants.</p> <p>b. Redemption (Sale)/Switch-out The Fund will redeem units only if the redemption amount is greater than Rs. 25 Cr. In other circumstances, investors can redeem directly with stock exchanges.</p> <p>Purchase/redemption request shall be made by such investors to the Fund whereupon the Fund shall arrange to buy/sell the underlying portfolio of securities on behalf of the investor. In case of shares bought and sold by the AMC on behalf of the investor, entire proceeds of portfolio deposit and other cost and charges related to the purchase and sale of basket of underlying securities for servicing the subscription or redemption transaction would be borne by the investor.</p> <p>For more details on Loads, please refer section on ‘Loads’.</p>
Std. obs. 9	<p>Benchmark</p> <p>Nifty 1D Rate Index Do's 7</p>
<p>Transparency/NAV Disclosure</p> <p style="border: 1px solid black; padding: 2px;">Std. obs. 17(a)</p>	<p>NAV Disclosure: (Consolidated Std. Obs. 40)</p> <p>NAV shall be calculated and disclosed on all business days except under special circumstances. NAV shall be disclosed on AMC website (www.bajajamc.com) and on AMFI website (www.amfiindia.com). NAV shall be available on all centers for acceptance of transactions. NAV shall also be available on Toll Free numbers i.e. 18003093900.</p> <p style="text-align: right;">(Consolidated Std. Obs. 41)</p> <p>NAV will be calculated upto four decimal places and shall be disclosed before 11.00 p.m. on all business days. In case NAV is not uploaded within the stipulated timing of 11.00 p.m. on any business day, explanation shall be provided to AMFI for non adherence of time limit. If the NAV is not available before the commencement of</p>

	<p>business hours on the following day due to any reason, the Mutual Fund shall issue a press release giving reasons for the delay and explaining when the Mutual Fund would be able to publish the NAV.</p> <p>The first NAV shall be calculated and disclosed within 5 business days of allotment.</p> <p>Indicative NAV (iNAV):</p> <p>Indicative NAV (iNAV) is the per unit NAV based on the current market value of Scheme’s portfolio during the trading hours of the ETF. iNAVs shall be disclosed on Stock Exchange (s), where the units of the ETF are listed, on continuous basis during the trading hours and updated within a maximum time lag of 15 seconds from underlying market.</p> <p><u>Portfolio Disclosure:</u></p> <p>Portfolio shall be disclosed (i) on a fortnightly basis (i.e. as on 15th and as on the last day of the month), within 5 days from end of the fortnight and (ii) as on the last day of the month/half-year i.e. March 31 and September 30 within 10 days from the close of each month/half-year respectively. Portfolio shall be disclosed on AMC website www.bajajamc.com and on AMFI website www.amfiindia.com. Portfolio shall be disclosed in a user-friendly and downloadable spreadsheet format. Portfolio shall also be sent by e-mail to all unitholders by the AMC/Mutual Fund. The Mutual Fund shall publish an advertisement disclosing uploading of half year scheme portfolio on its website, in one English daily newspaper and in one Hindi daily newspaper having nationwide circulation. Physical copy of the scheme portfolio shall be provided to unitholders on receipt of specific request from the unitholder, without charging any cost.</p> <p><u>Unaudited financial results:</u></p> <p>Within one month from the end of each half year, the AMC/MF shall upload scheme unaudited financial results. The AMC shall also publish an advertisement stating that unaudited financial results have been uploaded on its website in one English daily newspaper having nationwide circulation and in one regional newspaper having circulation in the region where the head office of the AMC/Mutual Fund is situated.</p>	
<p>Loads</p> <table border="1" data-bbox="215 1550 437 1608"> <tr> <td>Std. obs. 16</td> </tr> </table> <p>(Consolidated Std. Obs. 47)</p>	Std. obs. 16	<p>Entry load – not applicable</p> <p>Exit load – Nil</p> <p>There will be no exit load for units sold through the secondary market on the stock exchange. Investors shall note that the brokerage on sales of the units of the scheme on the stock exchanges shall be borne by the investors. Large Investors can redeem units directly with the fund at Applicable NAV based prices if the redemption amount is greater than Rs. 25 cr. Currently there is no exit load applicable for the said transactions. However, the Trustees reserve right to introduce exit load at later date.</p>
Std. obs. 16		
<p>Minimum Application amount</p>	<p>During NFO Period:</p> <p>Rs. 5000 per application and in multiples of Re. 1 thereafter. Units will be allotted in whole figures and the balance amount will be refunded. In case of investors opting to switch into the Scheme from the existing Schemes of Bajaj Finserv Mutual Fund during the NFO Period and if the amount of application is in odd multiples, the</p>	

	<p>application will be processed for the eligible amount and the balance amount will be refunded.</p> <p>On an On-going Basis: On Exchange: Investors can buy/sell units of the Scheme in round lot of 1 unit and in multiples thereof.</p> <p>Directly with the Mutual Fund: Any order placed for redemption or subscription directly with the AMC must be of greater than Rs. 25 Cr. However, the aforementioned threshold of INR 25 crore shall not apply to investors falling under the following categories (until such time as may be specified by SEBI/AMFI):</p> <ol style="list-style-type: none"> Schemes managed by Employee Provident Fund Organisation, India; Recognised Provident Funds, approved Gratuity funds and approved superannuation funds under Income Tax Act, 1961. <p>All direct transactions in units of the Scheme by Market Maker / Authorised Participant or large investors with the AMC/the Fund shall be at intraday NAV based on the actual execution price of the underlying portfolio.</p> <p>The aforesaid threshold shall not be applicable for Market Maker / Authorised Participant and shall be periodically reviewed.</p> <p>An investor can buy / sell units on a continuous basis in the normal market segment of National Stock Exchange of India Limited (NSE)/ BSE Limited during the trading hours like any other publicly traded stock at prices which are quoted on NSE/BSE. These prices may be close to the actual NAV of the Scheme. There is no minimum investment, although units are to be purchased in lot of 1 unit.</p> <p>The threshold of Rs. 25 crore for direct transaction in the units of the Scheme with the AMC. Investors can therefore transact in the units of the Scheme directly with the AMC in the respective creation unit size as applicable in the SID.</p>
Fund Manager	Mr. Siddharth Chaudhary
Dematerialization	<ul style="list-style-type: none"> The units of the Scheme are available in the Dematerialized (electronic) mode. The units of the Scheme are issued / repurchased and traded compulsorily in dematerialized form. Applications without relevant details of their depository account are liable to be rejected.
Creation Unit Size	100 units and in multiples thereof.
Plans/Options/Sub-options	<p>Currently, there are no plans under the Scheme.</p> <p>The Scheme will declare IDCW at a daily frequency, subject to availability of distributable surplus. IDCW declared on daily basis will be compulsorily reinvested in the Scheme. Units arising out of IDCW reinvestment will be extinguished and paid out to the investors on a monthly basis i.e. payout on the first working Monday of the month. In case the payout date falls on a non-business day the payout will be done on the immediate following business day.</p> <p>However, the Trustees reserve the right to introduce/ alter/ extinguish any of the plans/ options under the Scheme at a later date. For any change in plans/ options offered under the Scheme, the AMC shall publish a notice-cum-addendum for the information of the investors.</p>

New Fund Offer opening date	May 13, 2024
New Fund Offer closing date	May 16, 2024
Scheme re-opens for ongoing sale and repurchase on	Within five business days of allotment date. The allotment date will be within five business days from the closure of the NFO.
NFO period	NFO shall remain open for subscription for minimum period of three (3) working days but not more than fifteen (15) calendar days.

II. RISK FACTORS Std. obs. 2 (Consolidated Std. Obs. 8)

A. Standard Risk Factors

- Investment in Mutual Fund Units involves investment risks such as trading volumes, settlement risk, liquidity risk, default risk including the possible loss of principal.
- As the price / value / interest rates of the securities in which the scheme invests fluctuates, the value of your investment in the scheme may go up or down.
- Past performance of the Sponsor/AMC/Mutual Fund does not guarantee future performance of the scheme.
- Bajaj Finserv Nifty 1D Rate Liquid ETF is only the name of the scheme does not in any manner indicate either the quality of the scheme or its future prospects and returns.
- The sponsor is not responsible or liable for any loss resulting from the operation of the scheme beyond the initial contribution of Rs. 1,00,000 made by it towards setting up the Fund.
- The present scheme is not a guaranteed or assured return scheme.

B. Scheme Specific Risk Factors

The Scheme is subject to the specific risks that may adversely affect the Scheme's NAV, return and / or ability to meet its investment objective. The specific risk factors related to the Scheme include, but are not limited to the following:

1. Risks associated with Exchange Traded Schemes:

a) Passive Investments:

- As the Scheme proposes to invest not less than 95% of the net assets in the securities of the Underlying Index in the same proportion, the Scheme will not be actively managed. The Scheme may be affected by a general decline in the Indian markets relating to its Underlying Index. Performance of the Underlying Index will have a direct bearing on the performance of the Scheme. The Scheme invests in the securities included in its Underlying Index regardless of their investment merit. The AMC does not attempt to individually select stocks or to take defensive positions in declining markets.
- The objective of NIFTY 1D Rate index is to measure the returns generated by market participants lending in the overnight market. The index uses "Tri-Party Repo on Government Securities or T-bills" overnight rate for computation of index values. NIFTY 1D Rate Index has been developed to measure the returns generated by market participants lending in the overnight market. The index uses "Triparty Repo Dealing System (TREPS)" overnight rate for computation of index values.
- Further, it is pertinent to note that there is no element of research recommendations involved before the execution of trades in the Scheme. The decision of the Fund Manager to execute trades including rebalancing required will be purely driven by the inflows and outflows in the Scheme and composition of the Underlying Index.

b) Tracking Error Risk/Tracking Difference Risk: (Consolidated std. obs. 10)

Tracking error is the standard deviation of the difference in daily returns between the Scheme and the underlying index annualized over 1 year period.

Tracking Difference is the annualized difference of daily returns between the index and the NAV of the Scheme.

The performance of the Scheme may not be commensurate with the performance of the underlying index on any given day or over any given period. Such variations are commonly referred to as the tracking error. Tracking errors may result from a variety of factors including but not limited to:

- Any delay experienced in the purchase or sale of securities due to illiquidity of the market, settlement and realization of sale proceeds and the registration of any securities transferred.
- The underlying index reflects the prices of securities at close of business hours. However, the Fund may buy or sell the securities at different points of time during the trading session at the then prevailing prices which may not correspond to the closing prices on the exchange.
- The potential for trades to fail which may result in the Scheme not having acquired securities at a price necessary to track the index.
- Disinvestments to meet redemptions, recurring expenses, IDCW payouts etc.
- Due to timing of transactions either on NDS OM platforms or in open market
- Expenditure incurred by the Fund.

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

The AMC would monitor the tracking difference of the Scheme on an ongoing basis and would seek to minimize tracking difference to the maximum extent possible. The annualized tracking difference averaged over one year period shall not exceed 1.25%.

c) Market Trading Risks:

i. Absence of Prior Active Market:

Although the Scheme will be listed on NSE and/ or BSE, there can be no assurance that an active secondary market will develop or be maintained. Hence there could be a time when trading in the Units of the Scheme would be infrequent.

ii. Trading in Units may be halted:

Trading in the units of the Scheme on NSE/BSE may be halted because of market conditions or for reasons that in view of NSE/BSE or SEBI, trading in the units of the Scheme is not advisable.

In addition, trading of the units of the Scheme are subject to trading halts caused by extraordinary market volatility and pursuant to stock exchange(s) and SEBI 'circuit filter' rules.

There can be no assurance that the requirements of NSE/BSE necessary to maintain the listing of the units of the Scheme will continue to be met or will remain unchanged.

iii. Units of the Scheme may trade at prices other than NAV:

The units of the Scheme may trade above or below their NAV. The NAV of the Scheme will fluctuate with changes in the market value of the Scheme's holdings. The trading prices of the units of the Scheme will fluctuate in accordance with changes in their NAV as well as market supply and demand for the units of the Scheme. However, given that units of the Scheme can be created and redeemed in creation units directly with the Fund, it is expected that large discounts or premiums to the NAV of units of the Scheme will not sustain due to arbitrage opportunity available.

iv. Regulatory Risk:

Any changes in trading regulations by the Stock Exchange(s)/SEBI may affect the ability of market maker to arbitrage resulting into wider premium/ discount to NAV.

d) **Redemption Risk:**

Investors should note that even though the Scheme is an open ended Scheme, subscription/redemptions directly with the Fund would be limited to such investors who have the ability to subscribe/redeem the units of the Scheme in Creation Unit size (except in certain exception circumstances mentioned in this SID). Generally, these lot sizes are larger as compared to normal funds. Thus, even though this Scheme is open ended, due to large lot size, very few investors can directly subscribe and redeem the units of the Scheme. However, investors wishing to subscribe/redeem units in other than Creation Unit size can do so by buying/selling the same on NSE/BSE.

- e) The units will be issued only in demat form through depositories. The records of the depository are final with respect to the number of units available to the credit of unit holder. Settlement of trades, repurchase of units by the Mutual Fund depends up on the confirmations to be received from depository (ies) on which the Mutual Fund has no control.

2. **Risks associated with investing in fixed income:**

- **Interest Rate risk:** This risk is associated with movements in interest rate, which depend on various factors such as government borrowing, inflation, economic performance etc. The values of investments will appreciate/depreciate if the interest rates fall/rise.
- **Credit risk:** This risk arises due to any uncertainty in counterparty's ability or willingness to meet its contractual obligations. This risk pertains to the risk of default of payment of principal and interest
- **Liquidity risk:** The liquidity of a security may change depending on market conditions leading to changes in the liquidity premium linked to the price of the security. At the time of selling the security, the security can become illiquid leading to loss in the value of the portfolio

3. **Risks associated with investing in foreign securities:** Std.obs. 3 (Consolidated Std. Obs. 11)

The Scheme will not invest in ADR/GDR/Foreign securities.

4. **Risks associated with investing in derivatives:** Do's 26 Std. obs. 5 (Consolidated Std. Obs. 28)

The scheme will not invest in derivatives instruments.

5. **Risks associated with investing in securitised debt:**

The Scheme will not invest in Securitized Debt.

6. **Risks associated with Short Selling and Securities Lending:**

The Scheme will not engage in short selling or securities lending activity.

7. **Risks associated with segregated portfolio**

- **Liquidity risk** – A segregated portfolio is created when a credit event / default occurs at an issuer level in the scheme. This may reduce the liquidity of the security issued by the said issuer, as demand for this security may reduce. This is also further accentuated by the lack of secondary market liquidity for corporate papers in India. As per SEBI norms, the scheme is to be closed for redemption and subscriptions until the segregated portfolio is created, running the risk of investors being unable to

redeem their investments. However, it may be noted that, the proposed segregated portfolio is required to be formed within one day from the occurrence of the credit event.

Investors may note that no redemption and subscription shall be allowed in the segregated portfolio. However, in order to facilitate exit to unit holders in segregated portfolio, AMC shall list the units of the segregated portfolio on a recognized stock exchange within 10 working days of creation of segregated portfolio and also enable transfer of such units on receipt of transfer requests. For the units listed on the exchange, it is possible that the market price at which the units are traded may be at a discount to the NAV of such Units. There is no assurance that an active secondary market will develop for units of segregated portfolio listed on the stock exchange. This could limit the ability of the investors to resell them. There may be possibility that the security comprising the segregated portfolio may not realize any value.

- **Valuation risk** – The valuation of the securities in the segregated portfolio is required to be carried out in line with the applicable SEBI guidelines. However, it may be difficult to ascertain the fair value of the securities due to absence of an active secondary market and difficulty to price in qualitative factors.

8. Risks associated with investing in Tri-party Repo (TREPS) through CCIL

The Mutual Fund is a member of securities segment and Tri-party Repo trade settlement of the Clearing Corporation of India Limited (CCIL). All transactions of the Mutual Fund in government securities and in Tri-party Repo trades are settled centrally through the infrastructure and settlement systems provided by CCIL; thus reducing the settlement and counterparty risks considerably for transactions in the said segments. The members are required to contribute an amount as communicated by CCIL from time to time to the default fund maintained by CCIL as a part of the default waterfall (a loss mitigating measure of CCIL in case of default by any member in settling transactions routed through CCIL). CCIL shall maintain two separate Default Funds in respect of its Securities Segment, one with a view to meet losses arising out of any default by its members from outright and repo trades and the other for meeting losses arising out of any default by its members from Triparty Repo trades. The Mutual Fund is exposed to the extent of its contribution to the default fund of CCIL at any given point in time i.e. in the event that the default waterfall is triggered and the contribution of the Mutual Fund is called upon to absorb settlement/default losses of another member by CCIL, the Scheme may lose an amount equivalent to its contribution to the default fund. Further, it may be noted that CCIL periodically prescribes a list of securities eligible for contributions as collateral by members. Presently, all Central Government securities and Treasury bills are accepted as collateral by CCIL. The risk factors may undergo change in case the CCIL notifies securities other than Government of India securities as eligible for contribution as collateral.

RISK MANAGEMENT STRATEGIES

Do's 16

(Consolidated Std. Obs. 9)

The Fund by utilizing a holistic risk management strategy will endeavor to manage risks associated with investing in debt markets. The risk control process involves identifying & measuring the risk through various risk measurement tools.

The Fund has identified following risks of investing in debt and designed risk management strategies, which are embedded in the investment process to manage such risks.

Risk associated with Debt Investment

Risk Description	Risk Mitigants/management strategy
<p>Market Risk As with all debt securities, changes in interest rates may affect the scheme's Net Asset Value as the prices of securities generally increase as interest rates decline and generally decrease as interest rates rise. Prices of long-term securities generally fluctuate more in response to interest rate changes than do short-term securities. Indian debt markets can be volatile leading to the possibility of price movements up or down in fixed income securities and thereby to possible movements in the NAV.</p>	<p>The Scheme may invest primarily in money market instruments having a residual maturity upto 91 days thereby mitigating the price volatility due to interest rate changes generally associated with long-term securities</p>
<p>Liquidity or Marketability Risk This refers to the ease with which a security can be sold at or near to its valuation Yield-To-Maturity (YTM).</p>	<p>The Scheme may invest in money market instruments having relatively shorter maturity. While the liquidity risk for short maturity securities may be low, it may be high in case of medium to long maturity securities.</p>
<p>Credit Risk Credit risk or default risk refers to the risk that an issuer of a fixed income security may default (i.e., will be unable to make timely principal and interest payments on the security).</p>	<p>Management analysis will be used for identifying company specific risks. Management's past track record will also be studied. In order to assess financial risk a detailed assessment of the issuer's financial statements will be undertaken.</p>
<p>Tracking Error</p>	<p>Over a short period, the Scheme may carry the risk of variance between portfolio composition and Benchmark. The objective of the Scheme is to track the performance of the Underlying Index over the same period, subject to tracking error. The Scheme would endeavour to maintain a low tracking error by actively aligning the portfolio in line with the Index.</p>

III. REQUIREMENT OF MINIMUM INVESTORS IN THE SCHEME

As the Scheme is exchange traded fund, the provisions of minimum number of Investors and maximum holding of the Investors are not applicable as per SEBI guidelines.

IV. SPECIAL CONSIDERATIONS, IF ANY

Investors are requested to study the terms of this Scheme Information Document (SID) and Statement of Additional Information (SAI) of Bajaj Finserv Mutual Fund carefully before investing in this scheme and to retain the SID and SAI for future reference. Investors are advised to consult their Legal /Tax and other Professional Advisors in regard to tax/legal implications relating to their investments in the Scheme and before making decision to invest in or redeem the Units. The tax information contained in this SID and SAI of Bajaj Finserv Mutual Fund alone may not be sufficient and should not be used for the development or implementation of an investment strategy or construed as investment advice. Investors alone shall be fully responsible/ liable for any investment decision taken on the basis of this document.

Investors are advised to rely upon only such information and/or representations as contained in this SID. Any subscription or redemption made by any person on the basis of statements or representations which

are not contained in this SID or which are inconsistent with the information contained herein shall be solely at the risk of the Investor. The Investor is required to confirm the credentials of the individual/firm he/she is entrusting his/her application form along with payment instructions for any transaction in this Scheme. The Mutual Fund/ Trustee/AMC shall not be responsible for any acts done by the intermediaries representing or purportedly representing such Investor.

Mutual Fund investments are subject to market risks and the Investors should review/study this SID, the SAI and the addenda thereto issued from time to time carefully in its entirety before investing and should not construe the contents hereof or regard the summaries contained herein as advice relating to legal, taxation or financial/investment matters. There can be no assurance or guarantee that the Scheme objectives will be achieved and the investment decisions made by the AMC may not always be profitable.

Neither this SID nor the SAI of Bajaj Finserv Mutual Fund, nor the units of the scheme have been registered in any jurisdiction. The distribution of this SID and SAI of Bajaj Finserv Mutual Fund in certain jurisdictions may be restricted or subject to registration requirements and, accordingly, persons who come into possession of this SID and the SAI of Bajaj Finserv Mutual Fund in such jurisdictions are required to inform themselves about, and to observe, any such restrictions. No person receiving a copy of this SID or any accompanying application form in such jurisdiction may treat this SID or such application form as constituting an invitation to them to subscribe for Units, nor should they in any event use any such application form, unless in the relevant jurisdiction such an invitation could lawfully be made to them and such application form could lawfully be used without compliance of any registration or other legal requirements.

Investors may note that AMC/Fund Manager's investment decisions may not be always profitable or prove to be correct. Various factors in securities market not only affect the prices of securities but may also affect the time taken by the Fund for redemption of units, which could be significant in the event of receipt of a very large number of redemption requests or very large value of redemption requests. In the event of restructuring of the Scheme's portfolio, the time taken by the Scheme for redemption of Units may become significant. The liquidity of the assets may be affected by other factors such as general market conditions, political events, bank holidays and civil strife. In view of this, the Trustee has the right in its sole discretion to limit redemption (including suspension of redemption) under certain circumstances. Please refer to Section titled "Units and Offer". The liquidity of the Scheme's investments may be restricted by trading volumes, settlement periods and transfer procedures.

The Scheme may also invest in overseas financial assets as permitted under the applicable regulations. To the extent that the assets of the Scheme will be invested in securities denominated in foreign currencies, the Indian Rupee equivalent of the net assets, distributions and income may be adversely affected by changes in the value of certain foreign currencies relative to the Indian Rupee. The repatriation of capital to India may also be hampered by changes in regulations concerning exchange controls or political circumstances as well as the application to it of other restrictions on investment.

The tax benefits described in this SID are as available under the present taxation laws and are available subject to conditions. The information given is included for general purpose only and is based on advice received by the AMC regarding the law and practice in force in India and the Unitholders should be aware that the relevant fiscal rules or their interpretation may change. As is the case with any investment, there can be no guarantee that the tax position or the proposed tax position prevailing at the time of an investment in the Scheme will endure indefinitely. In view of the individual nature of tax consequences, each Unitholder is advised to consult his/ her own professional tax advisor.

No person has been authorised to give any information or to make any representations not confirmed in this SID in connection with the SID or the issue of Units, and any information or representations not

contained herein must not be relied upon as having been authorised by the Mutual Fund or the Asset Management Company.

The Mutual Fund may disclose details of the investor's account and transactions thereunder to those intermediaries whose stamp appears on the application form. In addition, the Mutual Fund may disclose such details to the bankers / its agents, as may be necessary for the purpose of effecting payments to the investor. Further, the Mutual Fund may disclose details of the investor's account and transactions thereunder to any Regulatory/Statutory entities as per the provisions of law. Neither the Mutual Fund nor the AMC nor any person connected with it accepts any liability arising from the use of this information. The Trustee, AMC, Mutual Fund, their directors or their employees shall not be liable for any of the tax consequences that may arise, in the event that the Schemes are wound up for the reasons and in the manner provided in SAI.

The AMC may freeze/lock the folio(s) of unitholder(s) for further transactions or reject any applications for subscription or redemption of units pursuant to receipt of orders/instructions/directions issued by any Governmental, judicial, quasi-judicial or other similar authority, including orders restricting the unitholder(s) from dealing in securities or for attachment of units held by such unitholder(s).

V. DEFINITIONS

Applicable NAV for purchase	<p>Valid Applications received at the Official Points of Acceptance up to cut-off time of 1.30 p.m. and the entire subscription amount credited to bank account of respective Liquid scheme before the cut-off time of 1.30 p.m. i.e. the subscription amount shall be available for utilisation before cut-off time - The closing NAV of the day immediately preceding the day of receipt of the application shall be applicable.</p> <p>Valid Applications received at the Official Points of Acceptance post cut-off time of 1.30 p.m. and the entire subscription amount credited to bank account of respective Liquid scheme on the day of receipt of application i.e. the subscription amount shall be available for utilisation on the same day as day of receipt of application - The closing NAV of the day immediately preceding the next business day shall be applicable.</p> <p>Irrespective of the time of receipt of valid application at the Official Points of Acceptance and the entire subscription amount is not credited to respective Liquid scheme account. i.e. the subscription amount is not available for utilisation before the cut-off time - The closing NAV of the day immediately preceding the business day on which the funds are available for utilisation shall be applicable.</p> <p>In accordance with SEBI Master Circular dated May 19, 2023 on “Intra-day Net Asset Value (NAV) for transactions in units of Exchange Traded Funds directly with Asset Management Companies” for transactions in units of Exchange Traded Funds (ETFs) by Authorized Participants / large investors directly with the AMCs, intra-day NAV, based on the executed price at which the securities representing the underlying index or underlying commodity (ies) are purchased / sold, shall be applicable.</p>
Applicable NAV for redemption	<p>Applicable NAV in respect of valid applications received up to 3:00 p.m., by the Mutual Fund, is a closing NAV of the day immediately preceding the next business day. In respect of valid applications received after 3:00 p.m. by the Mutual Fund, is closing NAV of the next business day.</p> <p>It may be noted that for all the valid requests for redemptions received after 3.00 p.m., the NAV applicability shall be same as for requests up to 3.00 p.m. on the next business day.</p>
Asset Management Company (AMC)	<p>Bajaj Finserv Asset Management Limited, incorporated under the Companies Act, 2013 and regulated by SEBI to act as an Investment Manager for schemes of Bajaj Finserv Mutual Fund.</p>
Applicable NAV for transactions directly with the AMC	<p>Any order placed for redemption or subscription directly with the AMC must be of greater than Rs. 25 Cr. The aforesaid threshold shall not be applicable for Market Makers and shall be periodically reviewed.</p> <p>The threshold of Rs. 25 crore for direct transaction in the units of the Scheme with the AMC. Investors can therefore transact in the units of the Scheme directly with the AMC in the respective creation unit size as applicable in the SID.</p>
ARN Code	<p>Distributor Code which the Distributor receives from AMFI.</p>
Authorised Participant/ Market Maker	<p>‘Authorised Participant’ means the Member of National Stock Exchange/ BSE Limited or any other recognized stock exchange and their nominated entities/ person or any</p>

	<p>other person(s) who is/ would be appointed by the AMC/Fund to act as Authorised Participant.</p> <p>Market Maker (MM) are members of the Stock Exchanges who work towards providing continuous liquidity on the stock exchange platform for units of ETFs. MM shall transact with AMC only in multiples of creation unit size.</p> <p>Authorised participants are referred to as Market Maker in this SID.</p> <p>East India Securities Limited and IIFL Securities Limited are Authorized Participants engaged by the AMC.</p>
Business Day	<p>A day other than:</p> <ol style="list-style-type: none"> Saturday or Sunday a day on which the Reserve Bank of India and Banks in Mumbai are closed for business or clearing a day on which there is no RBI clearing / settlement of securities a day on which the Stock Exchange, Mumbai and National Stock Exchange are closed whether or not banks are open. a day on which the Redemption of Units is suspended by the Trustee / AMC a day on which normal business could not be transacted due to storms, floods, other natural calamities, bandhs, strikes or such other events or as the AMC may specify from time to time. <p>The AMC reserves the right to declare any day as a Business Day or otherwise at any or all locations and/or Official points of acceptance of transactions.</p>
Cash Equivalent (Consolidated Std. Obs. 14)	<p>Cash equivalent shall consist of the following securities having residual maturity of less than 91 days:</p> <ol style="list-style-type: none"> Government Securities; T-Bills; Repo on Government Securities.
Cash Component for Creation Unit (Consolidated Std. Obs. 14)	<p>The Cash Component represents the difference between the applicable net asset value of a Creation Unit and the market value of the Portfolio Deposit. This difference may include accrued IDCW, accrued annual charges including management fees and residual cash in the Scheme. In addition, the Cash Component may include transaction cost as charged by the Custodian/ Depository Participant, equalization of IDCW, effect of rounding-off of number of shares in portfolio Deposit and other incidental expenses for Creating Units. The Cash Component will vary from time to time and will be computed and announced by the AMC on its website every Business Day.</p>
Creation Unit	<p>Creation Unit is fixed number of units of the Scheme, which can be purchased/redeemed by Investor(s) directly with the Fund in exchange for cash.</p> <p>Creation Unit for the Scheme is 100 units.</p> <p>The Creation Unit Size may be changed by the AMC at its discretion and the notice of the same shall be published on AMC's website. The Fund may from time to time change the size of the Creation Unit in order to equate it with marketable lots of the underlying instruments.</p>
Custodian	<p>Deutsche Bank A. G. acting as the custodian to the scheme or any other Custodian as may be appointed by the Trustees of the Mutual Fund.</p>

Cut-off time	Timing stated in the SID before which an investor can submit application for subscription along with investment amount which is realised before cut-off time, redemption request to receive the NAV for that business day.
Distributor	Person/Firm/Company/Corporate fulfilling the criteria laid down by SEBI/AMFI and empanelled by the AMC to sell/distribute the scheme(s) of Bajaj Finserv Mutual Fund.
Derivative	Derivative includes (i) a security derived from a debt instrument, share, loan whether secured or unsecured, risk instrument or contract for differences or any other form of security; (ii) a contract which derives its value from the prices, or index of prices, or underlying securities.
Exit load	A charge that is levied as a percentage of NAV for exiting the scheme before a specified period.
FPI	Foreign Portfolio Investors registered under SEBI (Foreign Portfolio Investors) Regulations, 2019.
Fixed Income Securities	Debt Securities created and issued by, inter alia, Central Government, State Government, Local Authorities, Municipal Corporations, Public Sector Undertaking, Private Sector companies/enterprises, Financial Institutions, Bodies Corporate, Unincorporated SPVs and any other entities which may be recognised/permitted, which yield at fixed or variable rate by way of interest, premium, discount or a combination of any of them.
Government Securities	A security created and issued by the Central Government or a State Government for the purpose of raising a public loan or for any other purpose as may be notified by the concerned Government in the Official Gazette and having one of the forms mentioned in section 3 of Government Securities Act, 2006 and includes Treasury Bills, Cash Management Bills, State Development Loans and UDAY Bonds.
Investment Management Agreement	The Agreement dated 11 th February 2022 executed between Bajaj Finserv Mutual Fund Trustee Limited and Bajaj Finserv Asset Management Limited as amended from time to time.
Investment Adviser	Any person, who for consideration, is engaged in the business of providing investment advice to clients or other persons of group of persons and includes any person who holds out himself as an investment adviser, by whatever name called.
Large Investors	Large Investor for the purpose of subscription of Bajaj Finserv Nifty 1D Rate Liquid ETF Units would mean Investors other than Market Makers who is eligible to invest in the Scheme and who would be creating Units of the Schemes in Creation Unit size by depositing Portfolio Deposit and/ or Cash Component subject to the value of such transaction is greater than threshold of INR 25 Cr. (Twenty-Five crore) and such other threshold as prescribed by SEBI from time to time. Further Large Investor would also mean those Investors who would be Redeeming Units of the Schemes in Creation Unit size subject to the value of such transaction is greater than threshold of INR 25 Cr. (Twenty-Five crore) and such other threshold as prescribed by SEBI from time to time.
Load	A charge that may be levied as a percentage of NAV at the time of exiting from the Scheme.
Money Market Instruments	Money Market Instruments includes Commercial papers, Commercial bills, Treasury bills, Government Securities having an unexpired maturity upto one year, call or notice money, certificates of deposit, usance bills and any other like instruments as specified by the Reserve Bank of India from time to time.
Mutual Fund	Bajaj Finserv Mutual Fund ("the Fund" or "the Mutual Fund") has been constituted as a trust in accordance with the provisions of the Indian Trust Act, 1882. The Fund is registered with SEBI vide registration no. MF/078/23/04 dated March 01, 2023.

NAV	Net Asset Value of the units of the scheme calculated on every Business Day in the manner provided in this Scheme Information Document or as may be prescribed by regulations from time to time.
iNAV	iNAV is the per unit NAV based on the current market value of its portfolio during the trading hours of the Scheme, will be disclosed on a continuous basis on the Stock Exchange(s), where the units of the Scheme are listed and traded and will be updated within a maximum time lag of 15 seconds from the market or any such other time as may have prescribed by SEBI from time to time.
Intra-Day Nav <div style="border: 1px solid black; padding: 2px; display: inline-block;">Do's 11</div>	Intra-day NAV means the NAV applicable for subscription/redemption transaction by an Market Maker/Authorized Participant/Large Investor directly with the fund, based on the price at which the purchase/sale of basket of securities representing the underlying index was executed for their respective transaction(s) during the day and shall include the Cash Component.
New Fund Offer	Offer of the units of scheme Bajaj Finserv Nifty 1D Rate Liquid ETF the New Fund Offer Period.
New Fund Offer Period	The period during which the initial subscription to units of Bajaj Finserv Nifty 1D Rate Liquid ETF can be made. New Fund Offer Period for the scheme will be announced at the time of the launch subject to the earlier closure, if any; such offer period shall be open for subscription for minimum period of three (3) working days but not more than fifteen (15) calendar days.
NRIs	A person resident outside India who is either a citizen of India or a person of Indian origin.
Official Points of acceptance of transaction	All applications for subscription/redemption of units should be submitted by investors at the official point of acceptance of transactions at the office of the registrar and/or AMC as may be notified from time to time. For details please refer to the application form and/or website of the Mutual Fund at www.bajajamc.com .
Person of Indian Origin	A citizen of any country other than Bangladesh or Pakistan, if a) he at any time held an Indian passport or b) he or either of his parents or any of his grand-parents was a citizen of India by virtue of the Constitution of India or the Citizenship Act, 1955 (57 of 1955) or c) the person is a spouse of an Indian citizen or a person referred to in sub clause (a) or (b).
RBI	Reserve Bank of India, established under the Reserve Bank of India Act, 1934, as amended from time to time.
Repo / Reverse Repo	Sale / Purchase of Government Securities as may be allowed by RBI from time to time with simultaneous agreement to repurchase / resell them at a later date.
Repurchase / Redemption	Repurchase / Redemption of units of the scheme, as permitted in the Scheme Information Document. Repurchase/redemption shall also include sale of units by the investor.
Retail Investors	Retail investors would mean individual investors from whom inflows into the Scheme would amount upto Rs. 2,00,000/- per transaction.
R & T Agent/ Registrar	KFIN Technologies Limited who are registered with SEBI as Category I Registrar to an Issue and Share Transfer Agent bearing registration number INR000000221 has been appointed as R & T agent.
Sale / Subscription	Sale or allotment of units to the unitholders upon subscription by an investor / applicant under this scheme.
Subscription of units	Subscription shall also include purchase of units by the investor.
SEBI	Securities and Exchange Board of India established under Securities and Exchange Board of India Act, 1992, as amended from time to time.

Statement of Additional Information or SAI	The document issued by Bajaj Finserv Mutual Fund containing details of the Mutual Fund, its constitution, and certain tax, legal and general information. SAI is legally a part of the Scheme Information Document.
Scheme Information Document	This document issued by Bajaj Finserv Mutual Fund, offering units of Bajaj Finserv Nifty 1D Rate Liquid ETF
Sponsor	Bajaj Finserv Limited, a Company incorporated under the Companies Act, 1956 and includes its successors and permitted assigns.
Tracking Error	Tracking Error (TE) is defined as the annualized standard deviation of the difference in daily returns between the underlying index and the NAV of the Scheme based on past one year rolling data. For Scheme in existence for a period of less than one year, the annualized standard deviation shall be calculated based on available data.
Tracking Difference	Tracking Difference (TD) is the annualized difference of daily returns between the Index and the NAV of the scheme (difference between fund return and the index return)
The Regulations	Securities and Exchange Board of India (Mutual Funds) Regulations, 1996, as amended from time to time
Trustee	Means the Trustee Company which holds the property of Bajaj Finserv Mutual Fund in trust and includes the directors of the Trustee Company and the successors and assigns of the Trustee Company.
Trustee Company	Bajaj Finserv Mutual Fund Trustee Limited incorporated under the Companies Act, 2013 and approved by SEBI to act as Trustee to the schemes of Bajaj Finserv Mutual Fund.
Trust Deed	Deed of Trust dated 03 rd February 2022 entered between Bajaj Finserv Limited and Bajaj Finserv Mutual Fund Trustee Limited and Supplementary Deed of Trust dated October 12, 2022.
Trust Fund	Amounts settled/contributed by the Sponsor towards the corpus of the Bajaj Finserv Mutual Fund and additions/accretions thereto.
Unit	The interest of an investor that consists of one undivided share in the net assets of the scheme.
Unitholder	A holder of units of Bajaj Finserv Nifty 1D Rate Liquid ETF, as contained in this Scheme Information Document.

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

- the terms defined in this Scheme Information Document include the plural as well as the singular pronouns having a masculine or feminine gender shall be deemed to include the other.
- all references to "Sterling Pounds" refer to United Kingdom Sterling Pounds, "dollars" or "\$" refer to United States Dollars and "Rs" refer to Indian Rupees. A "crore" means "ten million" and a "lakh" means a "hundred thousand".
- all references to timings relate to Indian Standard Time (IST).

VI. DUE DILIGENCE BY THE ASSET MANAGEMENT COMPANY

(Consolidated Std. Obs. 55)

It is confirmed that:

- a) the Scheme Information Document forwarded to SEBI is in accordance with the SEBI (Mutual Funds) Regulations, 1996 and the guidelines and directives issued by SEBI from time to time.
- b) 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.
- c) 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 proposed scheme.
- d) 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.
- e) there are no deviations from the regulations and no subjective interpretations have been applied to the provisions of the MF regulations.
- f) the contents of the SID including figures, data, yields, etc. have been checked and are factually correct.
- g) AMC has complied with the set of checklist applicable for Scheme Information Documents.

**For Bajaj Finserv Asset Management Limited
(Investment Manager to Bajaj Finserv Mutual Fund)**

**Date: March 05, 2024
Place: Pune**

**Sd/-
Harish Iyer
Compliance Officer**

VII. INFORMATION ABOUT THE SCHEME

A. Type of the Scheme

An open ended Exchange Traded Fund tracking Nifty 1D Rate Index with Relatively Low Interest Rate Risk and Relatively Low Credit Risk.

B. What is the Investment Objective of the Scheme?

Do's 8

The investment objective of Scheme is to seek to provide current income, commensurate with low risk while providing a high level of liquidity through a portfolio of Tri-Party Repo on Government Securities or T-bills / Repo & Reverse Repo. The Scheme will provide returns that before expenses, closely correspond to the returns of Nifty 1D Rate index, subject to tracking error.

However, there can be no assurance or guarantee that the investment objective of the Scheme would be achieved. (Consolidated Std. Obs. 5)

C. How will the Scheme allocate its assets?

Std. obs. 14

Instruments	Indicative allocations		Risk profile
	Maximum	Minimum	
Tri-Party Repos in Government Securities or Treasury Bills (TREPS)	100%	95%	Low
Units of Overnight/ Liquid schemes#, Money Market Instruments (with maturity not exceeding 91 days)*, cash & cash equivalents. (Consolidated std. obs. 21)	5%	0%	Low to Moderate

*Money market instruments will include Government securities, Treasury Bills, Cash Management Bills, CBLO, Repo, Reverse Repo, TREPS, Certificate of Deposits (CDs), Commercial Paper (CPs) and any other securities / instruments as may be permitted by SEBI and RBI from time to time. the Scheme shall make investments in / purchase money market securities with maturity of up to 91 days only.

Investment in repo in corporate debt securities upto 5% of the net asset with maturity of upto 91 days.

Do's 19

#The Scheme may invest upto 5% of the net asset in Liquid & Overnight Fund of Bajaj Finserv Mutual Fund and other Mutual Fund without charging any fees, in accordance with the applicable extant SEBI (Mutual Funds) Regulations, 1996 as amended from time to time.

Do's 20

The scheme will not invest in following instruments:

Don't 2

- Equity and Equity related instruments;
- Equity and Debt Derivatives;
- ADR / GDR / Foreign Securities;
- Securitized Debt / Foreign Securitized debt;
- Short selling of securities;
- =g and Borrowing;
- Credit Default Swaps;
- Structured obligations;
- REITs and InvITs;

- Corporate debt securities;
 - Credit Enhancements & Structured Obligations;
 - Commodity Derivatives;
 - Unrated debt instruments;
 - Fund of Fund Schemes;
 - Instruments having Special Features
- (Consolidated std. obs. 18)

Do's 14

The cumulative gross exposure through TREPS, debt & Money Market instruments, Liquid & Overnight Fund and such other securities/assets as may be permitted by the Board from time to time, subject to regulatory approvals if any, should not exceed 100% of the net assets of the scheme. (Consolidated std. obs. 17)

The Margin may be placed in the form of such securities / instruments / deposits as may be permitted/eligible to be placed as margin from the assets of the Scheme. The securities / instruments / deposits so placed as margin shall be classified under the applicable category of assets for the purposes of asset allocation.

Any transactions undertaken in the portfolio of the Scheme in order to meet the redemption and subscription obligations shall be done while ensuring that post such transactions replication of the portfolio with the index is maintained at all points of time.

The Scheme would adhere with the requirements stipulated in SEBI Master Circular for Mutual Funds dated May 19, 2023 and other SEBI Guidelines/Circulars issued from time to time. (Consolidated Std. Obs. 40)

Portfolio Replications

Do's 4

The Scheme shall replicate the underlying debt index subject to the requirements as specified under clause 3.5.2.6 of SEBI Master Circular for Mutual Funds dated May 19, 2023 and other SEBI Guidelines/Circulars issued from time to time.

Do's 34

Post any transactions undertaken in the scheme portfolio, in order to meet the redemption and subscription obligations, it shall be ensured that replication of the portfolio with the index is maintained at all points of time, subject to permissible deviations.

Change in Investment Pattern

(Consolidated std. obs. 22, 23 & 24)

Subject to the Regulations, the asset allocation pattern indicated above may change from time to time, keeping in view market conditions, market opportunities, applicable regulations and political and economic factors. It must be clearly understood that the percentages stated above 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 defensive considerations.

Provided that any change in the Underlying Index shall be effected only in accordance with the provisions of sub regulation (15A) of Regulation 18 of the Regulations, as detailed later in this document.

Portfolio Rebalancing

Do's 12

In case of change in constituents of the index due to periodic review, the portfolio of the Scheme shall be rebalanced within 7 calendar days or such timeline as may be prescribed by SEBI from time to time.

Subject to the Regulations, the asset allocation pattern indicated above for the Scheme may change from time to time, keeping in view market conditions, applicable regulations and political and economic factors or for short durations, part of the corpus may be pending for deployment in equities considering the market conditions, special events, corporate events (like declaration of dividend), etc.

In the event that the asset allocation of the Scheme should deviate from the ranges as noted in the asset allocation table, then the portfolio of the Scheme will be rebalanced by the Fund Manager to the position indicated in the asset allocation table above. Such changes in the asset allocation will be for short term and defensive considerations. In case of deviation, if any, from the asset allocation pattern, the AMC shall rebalance the portfolio within a period of 7 calendar days.

Tracking Error:

The Scheme will disclose the tracking error based on past one year rolling data, on a daily basis, on the website of AMC and AMFI. In case the Scheme has been in existence for a period of less than one year, the annualized standard deviation shall be calculated based on available data.

Tracking Difference:

Further, the AMC would monitor that the annualized tracking difference averaged over one year period does not exceed 1.25%. In case the average annualized tracking difference over one year period for the Scheme is higher than 1.25%, the same shall be brought to the notice of trustees with corrective actions taken by the AMC, if any.

The annualized difference of daily returns between the index and the NAV of the Fund shall be disclosed on the website of the AMC and AMFI, on a monthly basis.

D. Where will the Scheme Invest?

Do's 5

Std. obs. 15

(Consolidated Std. Obs. 29)

The corpus of the Scheme will be invested in debt and money market instruments. Subject to the Regulations, the corpus of the Scheme can be invested in any (but not exclusively) of the following securities / instruments:

1. Debt securities and money market instruments including G-Sec/T-Bills/Cash Management Bills and CBLO/Repo/Reverse Repo.
2. Tri-Party repo on Government Securities.
3. Money Market Instruments including commercial papers, commercial bills.
4. Repo in corporate debt securities.
5. Certificate of Deposits (CDs).
6. Units of Overnight/ Liquid schemes.
7. Any other securities / instruments as may be permitted by SEBI from time to time, subject to regulatory approvals if any.

Pending deployment of funds of the scheme in securities in terms of the investment objective of the scheme, the AMC may park the funds of the scheme in short term deposits of scheduled commercial banks, subject to the guidelines mentioned in SEBI Master Circular for Mutual Funds dated May 19, 2023 as amended from time to time. The AMC shall not charge any investment management and advisory fees for parking of funds in such short term deposits of scheduled commercial banks for the scheme.

Do's 13

E. What are the Investment Strategies?

Std. obs. 7

(Consolidated Std. Obs. 27)

The scheme will invest predominantly in Tri-Party Repos on Government Securities or Treasury Bills (TREPS). The Scheme may also invest in Liquid Scheme(s) & other money market instruments, in compliance with regulations to meet liquidity and expense requirements. The Scheme shall endeavour to replicate the index. In case the Scheme is not able to replicate the index the Fund Manager will invest subject to provisions laid down under SEBI Master Circular for Mutual Funds dated May 19, 2023, as amended from time to time.

The performance of the Scheme may not be commensurate with the performance of the underlying index on any given day or over any given period. Such variations are commonly referred to as the tracking error. The scheme intends to maintain a low tracking error by closely aligning the portfolio in line with the index.

Though endeavour will be made to achieve the objective of the Scheme, the AMC/Sponsors/ Trustee do not guarantee that the investment objective of the Scheme will be achieved. No guaranteed returns are being offered under the Scheme.

Investment Process

The Scheme will track the Underlying Index and is a passively managed scheme. The investment Decisions will be determined as per the Underlying Index. In case of any change in the index due to corporate actions or change in the constituents of the Underlying Index (as communicated by the Index Service Provider), relevant investment decisions will be determined considering the composition of the Underlying Index. The Investment decision of the Fund will be carried out by the designated Fund Manager.

Portfolio Turnover

Portfolio Turnover is a term used to measure the volume of trading that occurs in a Scheme's portfolio during a given time period. The scheme being a passively managed open-ended exchange traded fund, it is expected that there would be a number of subscriptions and redemptions on a daily basis. Hence, it is difficult to estimate with any reasonable measure of accuracy, the likely turnover in the portfolio. Generally, turnover will depend upon the extent of purchase and redemption of units and the need to rebalance the portfolio on account of change in the composition, if any, and corporate actions of securities included in the Index. The Scheme has no specific target relating to portfolio turnover. The effect of higher portfolio turnover could be higher brokerage and transaction costs.

Portfolio Turnover Ratio: Not Applicable

F. Fundamental Attributes

Std. obs. 8

(Consolidated Std. Obs. 59)

Do's 38

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

- Type of the scheme - Please refer to VII. 'Information about the scheme' – Type of the Scheme
- Investment Objective – Please refer to VII 'Information about the scheme' – What is the Investment Objective of the Scheme
- Terms of Issue

- Liquidity provisions such as listing, repurchase, redemption – The Scheme is listed and traded on BSE and NSE. However the Trustee reserves the right to list the units of Scheme on any other Exchange without any change in the Fundamental Attribute.
- Aggregate fees and expenses charged to the scheme – The provisions in respect of fees and expenses are as indicated in this SID. Please refer to section “Fees and Expenses”.
- Any safety net or guarantee provided – This scheme is not a guaranteed or an assured return scheme.

In accordance with Regulation 18(15A) of the SEBI (MF) Regulations 1996, the Trustees shall ensure that no change in the fundamental attributes of the scheme or the trust or fee and expenses payable or any other change which would modify the scheme and affect the interests of Unit holders is carried out unless:

- An addendum to the existing SID has been issued and displayed on AMC website immediately.
- SID has been revised and updated immediately after completion of duration of the exit option (not less than 30 days from the notice date).
- A public notice has been given in respect of such changes 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.

In addition to the conditions specified above, for effecting any change in the fundamental attributes of the scheme, trustees shall take comments of the SEBI and any change suggested by SEBI would be incorporated before carrying such proposed change(s).

G. How will the Scheme benchmark its performance?

Do's 29

The Scheme benchmark would be Nifty 1D Rate Liquid.

Do's 1

Std. obs. 9

Do's 7

- The Nifty 1D Rate Index has been developed to measure the returns generated by market participants lending in the overnight market.
- The index uses “Collateralized Borrowing and Lending Obligation (CBLO)” overnight rate for computation of index values.
- The overnight market in India is one of the most active components of the money market. The objective of Nifty 1D Rate index is to measure the returns generated by market participants lending in the overnight market. The index uses the overnight rate provided through “Triparty Repo Dealing System (TREPS)” for computation of index values.

Source: www.niftyindices.com

Creation / Redemption of Units:

Procedure for creation of the ETF units in Creation Unit size:

The eligible investors can directly buy/sell with the Fund in Creation Unit Size in accordance with “Minimum application amount”:

The Fund creates/ redeems units of the Scheme in large blocks known as “Creation Unit”. The value of the “Creation Unit” is the basket of the Underlying Index securities called as the “Portfolio Deposit” and a “Cash Component” which will be exchanged for a fixed number of units of the Scheme. The Portfolio Deposit and the Cash Component, which defines the Creation Unit are defined separately. The Portfolio Deposit and Cash Component may change from time to time and will be announced by AMC/Fund through its website and other data providers.

Note: Units of the Scheme if less than Creation Unit cannot be purchased/ redeemed directly with the Fund except for certain circumstances as listed in this document. In case of redemptions by NRIs, requisite TDS will be deducted from the respective redemption proceeds. All direct transactions in units of the Scheme by MMs or other eligible investors with the AMC/the Fund shall be at intra-day NAV based on the actual execution price of the underlying portfolio and shall be facilitated for investors only for transactions above INR 25 Cr. In this regard, any order placed for redemption or subscription directly with the AMC must be of greater than INR 25 Cr. The aforesaid threshold shall not be applicable for eligible investors, subject to exceptions as mentioned in minimum application amount.

Procedure for Purchasing in Creation Unit Size

Creation of Units

The requisite securities constituting the Portfolio Deposit have to be transferred to the DP account of the respective Scheme on the day of receipt of the application, while the Cash Component, as applicable on that business day; has to be paid to the Fund. On confirmation of the receipt of Portfolio Deposit/ equivalent amount of cash by the Fund AMC, the AMC will credit the equivalent number of units of the Scheme into the investor's DP account.

In case of cash subscription of units of the Schemes in 'Creation Unit' Size, the purchase request for creation of units shall be made by such investor to the Fund/AMC where upon the Fund/AMC will arrange to buy the underlying portfolio of securities on behalf of the investor. In case of shares bought by the AMC on behalf of the investor, entire proceeds of portfolio deposit and other cost and charges related to the purchase of basket of underlying securities for servicing the subscription transaction would be borne by the investor.

The Portfolio Deposit and Cash Component for units of the Scheme may change from time to time due to changes in the Underlying Index on account of corporate actions and changes to the index constituents.

The creation request can be made to the AMC/ Fund in a duly filled application form. Application Forms for Creation of units can be obtained from any of the Official Points of Acceptance as notified by the AMC.

The AMC will not extend credit facility to the Authorized Participants/market makers/ investors. Authorized participants or investors will get the NAV as and when they bring the Portfolio Deposit/ equivalent amount of cash and Cash Component as mentioned in the Regulation.

Procedure for Redeeming in Creation Unit Size

Redemption of Units:

The requisite number of units of the Scheme equivalent to the Creation Unit lot size has to be transferred to the DP account of the respective Scheme, while the Cash Component, as applicable on that business day to be paid to the Scheme. On confirmation of the receipt of unit of the Schemes by the Custodian/ AMC, the AMC shall extinguish the units and credit the Portfolio Deposit to the investor's DP account and pay the Cash Component, as applicable.

The Fund may allow cash redemption of the units of the Scheme in Creation Unit Size. Redemption request shall be made by such investor to the Fund before the stipulated cut-off time whereupon the Fund shall arrange to sell the underlying portfolio of securities on behalf of the investor. In case of shares sold by the AMC on behalf of the investor, entire proceeds of portfolio deposit and other cost and charges related to

the sale of basket of underlying securities for servicing the redemption transaction would be borne by the investor. Payment will then be made to the Investor net of all the above mentioned charges.

The Portfolio Deposit and Cash Component for the units of the Scheme may change from time to time due to changes in the Underlying Index on account of corporate actions and changes to the index constituents. The Portfolio Deposit may vary on account of market movements and other related factors.

Any order placed for redemption or subscription directly with the AMC must be of greater than INR 25 Cr. The aforesaid threshold shall not be applicable for eligible investors, subject to exceptions as mentioned in “minimum application amount”, shall be periodically reviewed.

Investors can directly approach the AMC for redemption of units of the Scheme, for transaction upto INR 25 Cr. without any exit load, in case of the following scenarios:

- i. Traded price (closing price) of the Scheme units is at discount of more than 1% to the day end NAV for 7 continuous trading days, or
- ii. No quotes for the Scheme are available on stock exchange(s) for 3 consecutive trading days, or
- iii. Total bid size on the exchange is less than half of creation units size daily, averaged over a period of 7 consecutive trading days. In case of the above scenarios, applications received from investors for redemption up to 3.00 p.m. on any trading day, shall be processed by the AMC at the closing NAV of the day.

Note on Exchange Traded Fund (ETF)

ETFs are innovative products that provide exposure to its underlying asset. ETFs generally track an index, a basket of securities, commodities or debt securities. As name suggest ETFs are traded on the exchange like a single stock.

Unlike listed close ended funds, which trade at substantial premiums or more frequently at discounts to NAV, ETFs are structured in a manner which allows to create new Units and Redeem Outstanding Units directly with the fund, thereby ensuring that ETFs trade close to their actual NAVs.

ETFs have all the benefits of indexing such as diversification, low cost and transparency. As ETFs are listed on the exchange, costs of distribution are much lower and the reach is wider. These savings in cost are passed on to the Investors in the form of lower costs. Furthermore, exchange traded mechanism helps reduce minimal collection, disbursement and other processing charges.

The structure of ETFs is such that it protects long-term Investors from inflows and outflows of short-term Investor. This is because the Fund does not bear extra transaction cost when buying/selling due to frequent subscriptions and redemptions.

ETFs are highly flexible and can be used as a tool for gaining instant exposure to the underlying asset, equitising cash or for arbitraging between the cash and futures market.

Features of ETFs

- ETFs can be easily bought / sold like any other stock on the exchange through terminals spread across the country.
- ETFs can be bought/ sold anytime during market hours at prices that are expected to be close to actual NAV of the schemes. Thus, investor invests at real-time prices as opposed to end of day prices.

- No separate form filling for buying / selling of units is required. It is just a phone call to investors' broker or a click on the net.
- ETFs have ability to put limit orders.
- Minimum investment for an ETF is one unit.
- ETFs facilitate protection to long-term investors from the inflows and outflows of short-term investors.
- 7. ETFs are flexible as it can be used as a tool for gaining instant exposure to the underlying index. ETFs are effective tool for equitising cash.
- ETFs help in increasing liquidity of underlying cash market.
- An investor can get a consolidated view of his investments without adding too many different account statements as the Units issued would be in demat form.

H. Who manages the Scheme?

Do's 28

Std. obs. 10

(Consolidated Std. Obs. 33)

Name of Fund Manager, Age and Qualifications	Work experience	Other schemes managed
Mr. Siddharth Chaudhary 41 years B. Com, PGPSM from UTI Institute of Capital Markets	Mr. Chaudhary joined the Company in July 2022 as Senior Fund Manager – Fixed Income. Prior to this he was associated with Sundaram Asset Management Co. Ltd from April 2019 - July 2022 as Head Fixed Income – Institutional Business, from April 2017 – March 2019 as Senior Fund Manager – Fixed Income, from August 2010 – March 2017 as Fund Manager – Fixed Income. During June 2006 – September 2010 he was working as Senior Manager, Treasury Dept in Indian Bank.	<ul style="list-style-type: none"> • Bajaj Finserv Liquid Fund* • Bajaj Finserv Overnight Fund* • Bajaj Finserv Money Market Fund* • Bajaj Finserv Banking and PSU Fund* • Bajaj Finserv Flexi Cap Fund (Debt portion) • Bajaj Finserv Arbitrage Fund (Debt portion) • Bajaj Finserv Balanced Advantage Fund (Debt portion) • Bajaj Finserv Large and Mid Cap Fund (Debt portion)

*Jointly with Mr. Nimesh Chandan

Being a new scheme, the total tenure of the Fund Manager managing the scheme is not available.

I. What are the Investment Restrictions?

Do's 21 and 22

Std. obs. 11

Pursuant to the Regulations and amendments thereto and subject to the investment pattern of the scheme, following investment restrictions are applicable:

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

Further, the scheme shall not invest more than:

- a. 10% of the debt portfolio in debt and money market securities rated AAA; or
- b. 8% of the debt portfolio in debt and money market securities rated AA; or
- c. 6% of the debt portfolio in debt and money market securities rated A and below

issued by a single issuer.

The above investment limits may be extended by up to 2% of the debt portfolio of the scheme with prior approval of the Board of Trustees and Board of Directors of the AMC, subject to compliance with the overall 12% limit.

Provided that such limit shall not be applicable for investments in Government Securities, Treasury Bills and Tri-party Repos on Government securities or treasury bills TREPS.

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

2. Transfer of investments from one scheme to another scheme in the same Mutual Fund is permitted provided:
 - 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
 - The securities so transferred shall be in conformity with the investment objective of the scheme to which such transfer has been made.

The AMC shall comply with the guidelines mentioned in SEBI Master Circular for Mutual Funds dated May 19, 2023 and such other guidelines as may be notified from time to time. (Consolidated Std. Obs. 30)

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

Provided further that the Mutual Fund may enter into derivatives transactions in a recognized stock exchange, subject to the framework specified by SEBI.

Provided further that sale of government security already contracted for purchase shall be permitted in accordance with the guidelines issued by the RBI in this regard.
4. The Fund shall get the securities purchased transferred in the name of the Fund on account of the concerned Scheme, wherever investments are intended to be of a long-term nature.
5. No mutual fund Scheme shall make any investments 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 its net assets.

6. The scheme shall not invest in Fund of Funds scheme.

7. No loans for any purpose can be advanced by the scheme.

8. The Fund shall not borrow except to meet temporary liquidity needs of the Fund for the purpose of repurchase/ redemption of units or payment of interest or IDCW to the unit holders. Such borrowings shall not exceed more than 20% of the net assets of the individual scheme and the duration of the borrowing shall not exceed a period of 6 months.

9. Pending deployment of funds of the scheme in terms of the Investment Objective, the Mutual Fund may invest them in Short Term Deposits of Scheduled Commercial Banks in accordance with SEBI Master Circular for Mutual Funds dated May 19, 2023. Following guidelines shall be followed for parking of funds in Short Term Deposits of Scheduled Commercial Banks pending deployment:
 - a. "Short Term" for such parking of funds by mutual funds shall be treated as a period not exceeding 91 days.
 - b. Such short term deposits shall be held in the name of the concerned scheme.
 - c. No mutual fund scheme shall park more than 15% of the net assets in short term deposit(s) of all the scheduled commercial banks put together. However, it may be raised to 20% with prior approval of the trustees. Also, parking of funds in short term deposits of associate and sponsor scheduled commercial banks together shall not exceed 20% of total deployment by the mutual fund in short term deposits.
 - d. No mutual fund scheme shall park more than 10% of the net assets in short term deposit(s), with any one scheduled commercial bank including its subsidiaries.
 - e. Trustees/Asset Management Companies (AMCs) shall ensure that no funds of a scheme are parked in short term deposit (STD) of a bank which has invested in that scheme. Trustees/AMCs shall also ensure that the bank in which a scheme has STD does not invest in the said scheme until the scheme has STD with such bank.
The above conditions are not applicable to term deposits placed as margins for trading in cash and derivative market.
 - f. Asset Management Company (AMC) shall not be permitted to charge any investment management and advisory fees for parking of funds in short term deposits of scheduled commercial banks.

10. The Scheme may invest in other scheme(s) under the same AMC or any other mutual fund without charging any fees, provided that aggregate inter-scheme investment made by all Schemes under the same AMC or in Schemes under the management of any other asset management shall not exceed 5% of the net asset value of the Mutual Fund.

All investment restrictions shall be applicable at the time of making investment.

J. How has the Scheme performed?

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

K. Debt Markets in India

Std. obs. 12

What is a Debt Instrument?

A Debt Instrument is a borrowing obligation which the borrower has to service for mutually agreed period and rate of interest.

There are a huge variety of Debt or Fixed income instruments, as they are usually called. The sheer variety in these instruments mean that they can be classified on the basis of any of these features.

List of Features (list is indicative)

- Face Value: Stated value of the paper /Principal Amount
- Coupon: Zero, fixed or floating
- Frequency: Semi-annual; annual, sometimes quarterly or Monthly
- Maturity: Bullet, staggered
- Redemption: Face Value; premium or discount

- Options: Call/Put Issue Price: Par (Face Value) or premium or discount.

List of Debt Market Instruments: The Indian Debt market comprises of the Money Market and Debt Market. Money market instruments are Commercial Papers (CPs), Certificates of Deposit (CDs), Treasury bills (T-bills), Repos, Inter-bank Call money deposit, Reverse Repo and TREPS etc. Money market instruments have a tenor of less than one year while debt market instruments typically have a tenor of more than one year. Debt market in India comprises mainly of two segments viz., the Government securities market and the corporate securities market.

Government securities include central, state and quasi govt issues. The main instruments in this market are dated securities (Fixed or Floating) and Treasury bills (Discounted Papers). These securities are generally issued through auctions on the basis of 'uniform price' method or 'Multiple price' method.

Corporate Debt segment on the other hand includes bonds/debentures issued by private corporates, public sector units (PSUs), public financial institutions (PFIs) and development financial institutions (DFIs). These instruments carry a variety of ratings based on the credit profile evaluated by rating agency and are priced accordingly. These bonds too can be Fixed or Floating.

Debt derivatives market comprises mainly of Forward Rate Agreements, Interest rate Futures, Interest rate Swap. Banks and corporates are major players here and of late Mutual Funds have also started hedging their exposures through these products.

The following table gives approximate yields prevailing as on April 19, 2024 on some of the instruments. These yields are indicative and do not indicate yields that may be obtained in future as interest rates keep changing consequent to changes in macro-economic conditions and RBI policy Issuer.

Instruments Maturity Yields

Instrument	Yield level (% per annum)
G-Sec 5 year	7.24%
G-Sec 10 year	7.23%
CP's 3 months	7.15%
CD's 3 months	7.10%
CP's 1 year	7.65%
CD's 1 year	7.55%
PSU	
Corporate Debentures AAA 3 year	7.73%
Corporate Debentures AAA 5 year	7.70%
NBFC	
Corporate Debentures AAA 3 year	7.98%
Corporate Debentures AAA 5 year	7.94%

L. Segregation of Portfolio

Do's 24

(Consolidated Std. Obs. 53)

The AMC may create a segregated portfolio of debt and money market instruments in a mutual fund scheme in case of a credit event and to deal with liquidity risk.

In this regard, the term 'segregated portfolio' shall mean a portfolio comprising of debt or money market instrument affected by a credit event, that has been segregated in a mutual fund scheme and the term

‘main portfolio’ shall mean the scheme portfolio excluding the segregated portfolio. The term ‘total portfolio’ shall mean the scheme portfolio including the securities affected by the credit event.

A segregated portfolio may be created in a mutual fund scheme in case of a credit event at issuer level i.e. downgrade in credit rating by a SEBI registered Credit Rating Agency (CRA), as under:

- a) Downgrade of a debt or money market instrument to ‘below investment grade’, or
- b) Subsequent downgrades of the said instruments from ‘below investment grade’, or
- c) Similar such downgrades of a loan rating.

In case of difference in rating by multiple CRAs, the most conservative rating shall be considered. Creation of segregated portfolio shall be based on issuer level credit events as detailed above and implemented at the ISIN level.

The AMC may also create a segregated portfolio of unrated debt and money market instruments of an issuer that does not have any outstanding rated debt or money market instruments in case of ‘actual default’ of either the interest or principal amount.’

Process for creation of segregated portfolio

1. The AMC shall decide on creation of segregated portfolio on the day of credit event, as per the process laid down below:
 - i. The AMC shall seek approval of Trustees, prior to creation of the segregated portfolio.
 - ii. The AMC shall immediately issue a press release disclosing its intention to segregate such debt and money market instrument and its impact on the investors. It shall also be disclosed that the segregation shall be subject to trustee approval. Additionally, the said press release shall be prominently disclosed on the website of the AMC.
 - iii. The AMC shall ensure that till the time the Trustee approval is received, which in no case shall exceed 1 business day from the day of credit event, the subscription and redemption in the scheme shall be suspended for processing with respect to creation of units and payment on redemptions.
2. Upon receipt of approval from Trustees:
 - i. The segregated portfolio shall be effective from the day of credit event.
 - ii. The AMC shall issue a press release immediately with all relevant information pertaining to the segregated portfolio. The said information shall also be submitted to SEBI.
 - iii. An e-mail or SMS should be sent to all unit holders of the scheme.
 - iv. The NAV of both segregated and main portfolio shall be disclosed from the day of the credit event.
 - v. All existing investors in the scheme as on the day of the credit event shall be allotted equal number of units in the segregated portfolio as held in the main portfolio.
 - vi. No redemption and subscription shall be allowed in the segregated portfolio. However, in order to facilitate exit to unit holders in segregated portfolio, AMC shall enable listing of units of segregated portfolio on the recognized stock exchange within 10 working days of creation of segregated portfolio and also enable transfer of such units on receipt of transfer requests.
3. If the trustees do not approve the proposal to segregate portfolio, the AMC shall issue a press release immediately informing investors of the same.
4. Notwithstanding the decision to segregate the debt and money market instrument, the valuation shall take into account the credit event and the portfolio shall be valued based on the principles of

fair valuation (i.e. realizable value of the assets) in terms of the relevant provisions of SEBI (Mutual Funds) Regulations, 1996 and Circulars issued thereunder.

5. All subscription and redemption requests for which NAV of the day of credit event or subsequent day is applicable will be processed as per the existing circular on applicability of NAV as under:
 - a. Upon trustees' approval to create a segregated portfolio -
 - Investors redeeming their units will get redemption proceeds based on the NAV of main portfolio and will continue to hold the units of segregated portfolio.
 - Investors subscribing to the scheme will be allotted units only in the main portfolio based on its NAV.
 - b. In case trustees do not approve the proposal of segregated portfolio, subscription and redemption applications will be processed based on the NAV of total portfolio.
6. In order to enable the existing as well as the prospective investors to take informed decision, the following shall be adhered to:
 - a. A statement of holding indicating the units held by the investors in the segregated portfolio along with the NAV of both segregated portfolio and main portfolio as on the day of the credit event shall be communicated to the investors within 5 working days of creation of the segregated portfolio.
 - b. Adequate disclosure of the segregated portfolio shall appear in all scheme related documents, in monthly and half-yearly portfolio disclosures and in the annual report of the mutual fund and the scheme.
 - c. The Net Asset Value (NAV) of the segregated portfolio shall be declared on daily basis.
 - d. The information regarding number of segregated portfolios created in a scheme shall appear prominently under the name of the scheme at all relevant places such as SID, KIM-cum-Application Form, advertisement, AMC and AMFI website, etc.
 - e. The scheme performance required to be disclosed at various places shall include the impact of creation of segregated portfolio. The scheme performance should clearly reflect the fall in NAV to the extent of the portfolio segregated due to the credit event and the said fall in NAV along with recovery(ies), if any, shall be disclosed as a footnote to the scheme performance.
 - f. The disclosures at paragraph (d) and (e) above regarding the segregated portfolio shall be carried out for a period of at least 3 years after the investments in segregated portfolio are fully recovered/ written-off.
 - g. The investors of the segregated portfolio shall be duly informed of the recovery proceedings of the investments of the segregated portfolio. Status update may be provided to the investors at the time of recovery and also at the time of writing-off of the segregated securities.
7. In order to ensure timely recovery of investments of the segregated portfolio, the Trustees to the fund would continuously monitor the progress and take suitable action as may be required.
8. TER for the Segregated Portfolio:
 - a. AMC shall not charge investment and advisory fees on the segregated portfolio. However, TER (excluding the investment and advisory fees) can be charged, on a pro-rata basis only upon recovery of the investments in segregated portfolio.
 - b. The TER so levied shall not exceed the simple average of such expenses (excluding the investment and advisory fees) charged on daily basis on the main portfolio (in % terms) during the period for which the segregated portfolio was in existence.
 - c. The legal charges related to recovery of the investments of the segregated portfolio may be charged to the segregated portfolio in proportion to the amount of recovery. However, the same shall be within the maximum TER limit as applicable to the main portfolio. The legal charges in excess of the TER limits, if any, shall be borne by the AMC.
 - d. The costs related to segregated portfolio shall in no case be charged to the main portfolio.

Investors may also note that the process followed by the AMC/Trust regarding creation of segregated portfolios shall be in accordance with the provisions laid down by SEBI in this regard, from time to time.

Numerical illustration explaining how segregated portfolios will work

Total Assets under Fixed Income instruments: Rs. 10 lakhs and Total 2 investors in the scheme:

Investors	Units	Amount (Rs.)	Portfolio	Value (Rs.)
A	30,000	3,75,000	Portfolio 1	5,00,000
B	50,000	6,25,000	Portfolio 2	3,00,000
			Portfolio 3	2,00,000
Total	80,000	10,00,000	Total	10,00,000

NAV Rs. 12.50 per unit

Credit Event: Security 2 downgrades and value falls from Rs. 3,00,000 to Rs. 280,000

Post Segregation (Main Portfolio):

Investors	Units	Amount (Rs.)	Portfolio	Value (Rs.)
A	30,000	2,62,500	Portfolio 1	5,00,000
B	50,000	4,37,500	Portfolio 3	2,00,000
Total	80,000	7,00,000	Total	7,00,000

NAV of main portfolio Rs. 8.75 per unit

Post Segregation (Segregated Portfolio):

Investors	Units	Amount (Rs.)	Portfolio	Value (Rs.)
A	30,000	1,05,000	Portfolio 2	2,80,000
B	50,000	1,75,000	-	-
Total	80,000	2,80,000	Total	2,80,000

NAV of segregated portfolio Rs. 3.50 per unit

Investors	Units	Main Portfolio	Segregated Portfolio	Amount (Rs.)
A	30,000	2,62,500	1,05,000	3,67,500
B	50,000	4,37,500	1,75,000	6,12,500
Total	80,000	7,00,000	2,80,000	9,80,000

Notes:

- Investors who invest / subscribe to the units of the scheme post creation of segregated portfolio shall be allotted units in the Main Portfolio only.
- Investors redeeming their units post creation of segregated portfolio will get redemption proceeds based on NAV of main portfolio and will continue to hold units in Segregated portfolio.
- No redemption and / or subscription shall be allowed in the Segregated Portfolio.
- Units of Segregated portfolio shall be listed on a recognised stock exchange

In order to ensure timely recovery of investments of the segregated portfolio, trustees shall ensure that:

- The AMC puts in sincere efforts to recover the investments of the segregated portfolio.
- Upon recovery of money, whether partial or full, it shall be immediately distributed to the investors in proportion to their holding in the segregated portfolio. Any recovery of amount of the security in the

segregated portfolio even after the write off shall be distributed to the investors of the segregated portfolio.

- c. An Action Taken Report (ATR) on the efforts made by the AMC to recover the investments of the segregated portfolio is placed in every trustee meeting till the investments are fully recovered/written-off.
- d. The trustees shall monitor the compliance of this circular and disclose in the half-yearly trustee reports filed with SEBI, the compliance in respect of every segregated portfolio created.

In order to avoid mis-use of segregated portfolio, trustees shall ensure to have a mechanism in place to negatively impact the performance incentives of Fund Managers, Chief Investment Officers (CIOs), etc. involved in the investment process of securities under the segregated portfolio, mirroring the existing mechanism for performance incentives of the AMC, including claw back of such amount to the segregated portfolio of the scheme.

M. Investment by the AMC, Sponsors, Associate and its Investment Companies
(Consolidated Std. Obs. 58)

Std. obs. 1

Subject to the SEBI MF Regulations, the sponsors & Investment Companies managed by them, their associate companies, subsidiaries of the sponsors, the funds managed by associates and/or the AMC may acquire a substantial portion of the scheme. Accordingly, redemption of units held by such funds, associates and sponsors may have an adverse impact on the units of the scheme because the timing of such redemption may impact the ability of other unit holders to redeem their units.

The AMC may invest in the Scheme subject to the SEBI (MF) Regulations. Under the Regulations, the AMC is not permitted to charge any investment management and advisory services fee on its own investment in the Scheme.

N. Comparison between the Schemes

Do's 27

Not applicable as this is the first debt Exchange Traded Fund being launched by the Mutual Fund.

O. Additional Disclosures for the Scheme

1. Scheme Portfolio

- Top 10 holdings - Not applicable
- Sector wise holdings – not applicable

Investors can refer to the scheme's latest portfolio from the website www.bajajamc.com.

2. Portfolio Turnover Ratio – Not applicable

3. Investments held by following categories of investors

Investor category	Amount (Rs.)
AMC's Board of Directors	-
Scheme Fund Manager	-
Other Key Personnel	-

The above disclosures are not applicable since this scheme is a new scheme and does not contain any details.

Portfolio Concentration Norms

Do's 4

As per SEBI Master Circular for Mutual Funds dated May 19, 2023, as amended from time to time, in case of change in constituents of the index due to periodic review, the portfolio of the scheme will be rebalanced within 7 calendar days.

Any transactions undertaken in the scheme portfolio of the Fund in order to meet the redemption and subscription obligations shall be done while ensuring that post such transactions replication of the portfolio with the index is maintained at all points of time.

I. UNITS AND OFFER

A. New Fund Offer (NFO)

<p>New Fund Offer Period This is the period during which a new scheme sells its units to the investors.</p>	<p>NFO opening date: May 13, 2024 NFO closing date: May 16, 2024</p> <p>As permitted by SEBI, NFO shall remain open for subscription for minimum period of three (3) working days but not more than fifteen (15) calendar days. Any extension or change to the NFO dates will be subject to the requirement of NFO period not exceeding 15 days.</p> <p>Any extension to the NFO period within the permitted limit will be informed by means of publication in 2 newspapers, intimation on the website and display on the notice board at each of the official point for acceptance of transactions for the mutual fund. The AMC reserves the right to close the subscription period early by giving prior notice of atleast one day in one English daily newspaper with nationwide circulation and in the language of the newspaper where the Head Office of the mutual fund is located.</p> <p>Electronic Payments including RTGS, NEFT and cheques/transfer instructions will be accepted till Thursday, May 16, 2024 Valid Switch request received from all Debt schemes of Bajaj Finserv Mutual Fund will be accepted before 3 pm on Thursday, May 16, 2024. Valid Switch request received from all Equity schemes of Bajaj Finserv Mutual Fund will be accepted before 3 pm on Wednesday, May 15, 2024. Pay Orders / Bank Drafts / MICR Cheques / Outstation Cheques / Non-CTS Cheques, etc; will not be accepted during the NFO Period.</p>
<p>New Fund Offer Price: This is the price per unit that the investors have to pay to invest during the NFO.</p>	<p>The NFO Face Value will be Rs. 1000/- per unit.</p>
<p>Minimum Amount for Application</p>	<p>During NFO: Minimum application amount - Rs. 5000 and in multiples of Re. 1. Units will be allotted in the whole figures and the balance amount will be refunded.</p>

<p>Minimum Target amount</p> <p>This is the minimum amount required to operate the scheme and if this is not collected during the NFO period, then all the investors would be refunded the amount invested without any return. However, if AMC fails to refund the amount within 5 business days, interest as specified by SEBI (currently 15% p.a.) will be paid to the investors from the expiry of 5 business days from the date of closure of the subscription period.</p>	<p>Rs. 10,00,00,000/- (Rupees Ten crore only)</p>
<p>Maximum Amount to be raised (if any)</p> <p>This is the maximum amount which can be collected during the NFO period, as decided by the AMC.</p>	<p>The AMC does not specify any maximum amount of subscription in the scheme.</p>
<p>Plans / Options offered</p>	<p>Currently, there are no plans under the Scheme.</p> <p>The Scheme will declare IDCW at a daily frequency, subject to availability of distributable surplus. IDCW declared on daily basis will be compulsorily reinvested in the Scheme. Units arising out of IDCW reinvestment will be extinguished and paid out to the investors on a monthly basis i.e. payout on the first working Monday of the month. In case the payout date falls on a non-business day the payout will be done on the immediate following business day.</p> <p>However, the Trustees reserve the right to introduce/ alter/ extinguish any of the plans/ options under the Scheme at a later date. For any change in plans/ options offered under the Scheme, the AMC shall publish a notice-cum-addendum for the information of the investors.</p>
<p>Allotment</p>	<p>All Applicants whose investments towards subscription of units in the scheme have realised would receive a full and firm allotment of units, provided the applications are complete in all respects and are found to be in order.</p> <p>The AMC shall allot units within 5 Business Days from the date of closure of the NFO period. The AMC retains the sole and absolute discretion to reject any application. Applicants under the Scheme will have an option to hold the units only in demat form.</p> <p>Dematerialization (Consolidated Std. Obs. 57(b))</p> <ol style="list-style-type: none"> Units of the Scheme will be available only in the Dematerialized form.

	<ol style="list-style-type: none"> 2. The applicant under the Scheme will be required to have a beneficiary account with a Depository Participant of NSDL/CDSL and will be required to indicate in the application the DP's name, DP ID Number and its beneficiary account number with DP. 3. The units of the Scheme are to be issued/repurchased and traded compulsorily in dematerialized form, no request for rematerialisation of units of the Scheme will be accepted. 4. Applications without relevant details of their depository account are liable to be rejected.
Refund	<p>If application is rejected, then full amount would be refunded within 5 business days of the closure of New Fund Offer Period. If refunded after the time period stipulated under the Regulations, interest at 15% p.a. for delay period would be borne by the AMC and paid to the investor.</p>
<p>Who can invest This is an indicative list and you are requested to consult your financial advisor to ascertain whether the scheme is suitable to your risk profile.</p>	<p>The following persons are eligible and may apply for subscription to the units of the scheme (subject, wherever relevant, to subscription of units of Mutual Fund being permitted under relevant statutory regulations):</p> <ul style="list-style-type: none"> • Resident adult individual either singly or jointly (not exceeding three) • Minor through parent/lawful guardian • Companies, Bodies Corporate, Public Sector Undertakings, association of persons or bodies of individuals and societies registered under the Societies Registration Act, 1860 (so long as the subscription of units is permitted under their respective constitutions) • Religious and Charitable Trusts under the provisions of Section 11(5)(xii) of the Income Tax Act, 1961 read with Rule 17C of Income-tax Rules, 1962 • Partnership Firms • Karta of Hindu Undivided Family (HUF) • Banks and Financial Institutions • Non-resident Indians (NRI)/Persons of Indian Origin (PIO) residing abroad on full repatriation basis or on non repatriation basis • Army, Air Force, Navy and other para-military funds • Scientific and Industrial Research Organizations • Mutual fund Schemes, as per applicable regulations • Foreign Portfolio Investor subject to the applicable regulations

	<ul style="list-style-type: none"> • EPFOs, Recognised Provident Funds, approved Gratuity funds and approved superannuation funds under Income Tax Act, 1961. • Any other category of investor who may be notified by Trustees from time to time by display on the website of the AMC. <p>Every investor, depending on any of the above category under which he/she/ it/they fall are required to provide relevant documents alongwith the application form as may be prescribed by AMC.</p> <p>The following persons are not eligible to invest in the scheme and apply for subscription to the units of the scheme:</p> <ul style="list-style-type: none"> • A person who falls within the definition of the term “U.S. Person” under ‘Regulation S’ promulgated under the Securities Act of 1933 of the United States, as amended, and corporations or other entities organised under the laws of the U.S. are not eligible to invest in the schemes and apply for subscription to the units of the schemes, except for lump sum subscription and switch-in transactions requests received from NRI/PIO who at the time of such investment, are present in India and submit a physical transaction request along with such documents as may be prescribed by the AMC. The AMC shall accept such investments subject to the applicable laws and such other terms and conditions as may be notified by the AMC. The investor shall be responsible for complying with all the applicable laws for such investments. • A person who is resident of Canada • Such other individuals/institutions/body corporate etc., as may be decided by the AMC from time to time <p>The AMC reserves the right to put the transaction requests on hold/reject the transaction request/reverse allotted units, as the case may be, as and when identified by the AMC, which are not in compliance with the terms and conditions notified in this regard. Investors are requested to note that the AMC shall not be liable for any loss or expenses incurred in respect of those transaction requests/allotted units which have been kept on hold or rejected or reversed.</p>
Where can you submit the filled up applications	KFIN Technologies Limited SEBI Registration - INR000000221

	<p>Address – Selenium Building, Tower-B, Plot No. 31 & 32, Financial District, Nanakramguda, Serilingampally, Hyderabad, R. R. District, Telangana India - 500 032 Contact no. – 040-67162222/ 040-79611000 Email – service.bajajmf@kfintech.com Website – www.kfintech.com</p> <p>Details pertaining to official point of acceptance of transactions have been provided in the back cover pages of the SID.</p> <p>Investors can log on to the website www.bajajamc.com to invest in the scheme.</p>
<p>How to Apply</p> <p>(Consolidated Std. Obs. 35)</p>	<p>Investor can obtain application form / Key Information Memorandum (KIM) from Bajaj Finserv AMC branch offices, Investor services centers and RTA's (Kfin) branch office.</p> <p>Investors can also download application form / Key Information Memorandum (KIM) from our website (www.bajajamc.com)</p> <p>Please refer to the SAI and Application form for the instructions.</p>
<p>Listing</p>	<p>The Mutual Fund will list the Units of the Scheme on the Capital Market Segment of the National Stock Exchange of India Limited (NSE) and / or BSE Limited (BSE) within 5 Business Days of allotment.</p> <p>The Units can be purchased / sold during the trading hours like any other publicly traded stock, until the date of suspension of trading by stock exchange(s) where the Scheme will be listed.</p> <p>The Mutual Fund may at its sole discretion list the Units of the Scheme on any other recognized Stock Exchange(s) at a later date.</p> <p>The AMC/Trustee reserves the right to delist the Units of the Scheme from a particular stock exchange provided the Units are listed on at least one stock exchange.</p> <p>The price of the Units in the market will depend on demand and supply at that point of time.</p>
<p>Special Products / facilities available during the NFO</p>	<p>Not Applicable</p>
<p>The policy regarding reissue of repurchased units, including the maximum extent, the manner of</p>	<p>This is not applicable for the scheme.</p>

<p>reissue, the entity (the scheme or the AMC) involved in the same.</p>	
<p>Restrictions, if any, on the right to freely retain or dispose of units being offered.</p>	<p>The units of the scheme can be transferred in demat form or in such form as may be permitted under SEBI Regulations, as amended from time to time.</p> <p>Additions/ deletion of names will not be allowed under any folio of the scheme. This however will not apply in case of death of unitholder (in respect of joint holdings) as this would be treated as transmission of units and not transfer.</p>
<p>Units in Demat form</p> <p>(Consolidated Std. Obs. 57(a))</p> <div style="border: 1px solid black; width: fit-content; margin: 20px auto; padding: 2px 10px;">Do's 36</div>	<p>The Units of the Scheme are available only in dematerialized (electronic) form. Investors intending to invest in Units of the ETF will be required to have a beneficiary account with a Depository Participant (DP) of NSDL/ CDSL and will be required to mention in the application form DP's Name, DP ID No. and Beneficiary Account No. with the DP at the time of purchasing Units directly from the fund in Creation Unit Size.</p> <p>The Units of the Scheme will be issued, traded and settled compulsorily in dematerialized (electronic) form.</p> <p>The Units allotted will be credited to the Demat account of the unitholder as per the details provided in the application form. Units held in demat form are freely transferable</p>
<p>Account Statement</p> <div style="border: 1px solid black; width: fit-content; margin: 20px auto; padding: 2px 10px;">Std. obs. 18</div> <p>(Consolidated Std. Obs. 60)</p>	<ul style="list-style-type: none"> • The AMC shall allot the units to the applicant whose application has been accepted and also send confirmation specifying the number of units allotted to the applicant by way of email and/or SMS to the applicant's registered email address and/or mobile number within five business days from the date of closure of the NFO. • The AMC shall issue to the investor whose application has been accepted, an account statement specifying the number of units allotted within five business days of closure of NFO/transaction. • For allotment undertaken in demat form, the account statement shall be sent by the depository / depository participant and not by the AMC. For NFO allotment in demat form, the AMC shall issue units in dematerialized form to a unit holder within two working days of the receipt of request from the investor.

	<ul style="list-style-type: none"> For those investors who have provided an e-mail address, the AMC would send the account statement by e-mail instead of physical statement. The investor may request for an account statement by contacting us at any of the service centers and the AMC shall provide the account statement to the investor within five business days from the receipt of such request.
<p>Bank Account Details</p> <p>(Consolidated Std. Obs. 61)</p> <div style="border: 1px solid black; padding: 5px; width: fit-content; margin: 10px auto;">Std. obs. 19</div>	<p>It is mandatory for applicants to mention their bank account numbers in their applications for subscription or redemption of units of the Scheme. If the investor fails to provide the bank mandate, the request for redemption would be considered as not valid and the scheme retains the right to withhold the redemption until a proper bank mandate is furnished. Any provision with respect of penal interest in such cases will not be applicable.</p> <p><u>Bank Mandate Requirement</u></p> <p>For all fresh subscription transactions made by means of a cheque, if cheque provided along with fresh subscription/new folio creation does not belong to the bank mandate opted in the application form, any one of the following documents needs to be submitted.</p> <ol style="list-style-type: none"> 1) Original cancelled cheque having the First Holder Name printed on the cheque. 2) Original bank statement reflecting the First Holder Name, bank account number and bank name as specified in the application. 3) Photocopy of the bank statement duly attested by the bank manager with designation, employee number and bank seal. 4) Photocopy of the bank pass book duly attested by the bank manager with designation, employee number and bank seal. 5) Photocopy of the bank statement/passbook/cheque duly attested by the AMC officials after verification of original bank statement/passbook shown by the investor or their representative. 6) Confirmation by the bank manager with seal, designation and employee number on the bank's letter head confirming the name of investor, account type, bank branch, MICR and IFSC code of the bank branch. The letter should not be older than 3 months.

	<p>This condition is also applicable to all subscription transactions made by means of a Demand Draft. In case the application is not accompanied by the aforesaid documents, the AMC reserves the right to reject the application, also the AMC will not be liable in case the redemption/IDCW proceeds are credited to wrong account in absence of above documents.</p> <p>In case the bank account details are not mentioned or found to be incomplete or invalid in a subscription application, then the AMC may consider the account details as appearing in the investment amount cheque and the same shall be updated under the folio as the payout bank account for the payment of redemption/IDCW amount etc. The aforementioned updation of bank account shall however be subject to compliance with the third party investment guidelines issued by Association of Mutual Funds in India (AMFI) from time to time.</p> <p>The AMC reserves the right to call for any additional documents as may be required, for processing of such transactions with missing/incomplete/invalid bank account details. The AMC also reserves the right to reject such applications.</p>
<p>Cash Investments</p>	<p>The AMC would not accept cash for investment in the scheme.</p>

B. Ongoing Offer Details

<p>Ongoing Offer Period This is the date from which the scheme will reopen for subscriptions/redemptions after the closure of the NFO period.</p>	<p>Directly with the Fund:</p> <p>a. Subscription (Purchase) The Fund may allow purchases of units of the Scheme in 'Creation Unit' size or multiples thereof in exchange of the Portfolio Deposit/equivalent amount of cash and Cash Component by Market Maker/Authorized Participants.</p> <p>b. Redemption (Sale)/Switch-out The Fund will redeem units only in Creation Unit size or in multiples thereof, in exchange of the Portfolio Deposit/equivalent amount of Cash and Cash Component. Note: For the aforesaid purpose, the terms 'Cash' means RTGS, NEFT or transfer Cheque. The subscription & redemption of units would be based on the portfolio deposit & cash component as defined by the fund for the respective business day. Market Maker can sell units in less than Creation Unit Size of the Scheme directly to the Mutual Fund without any exit load in certain cases. Kindly refer to section on "Loads" for more details.</p> <p>On Stock Exchange: The units of the Scheme will be listed on NSE/BSE to provide liquidity through secondary market. The Scheme may also be listed on any other exchanges subsequently. All categories of Investors may purchase the units through secondary market on any Trading Day at the prevailing price (plus transaction handling charges) on the stock exchange)</p> <p>The threshold of Rs. 25 crore for direct transaction (subscription and redemption) in the units of the Scheme with the AMC. Investors can therefore transact in the units of the Scheme directly with the AMC in the respective creation unit size as applicable in the SID.</p>
<p>Ongoing price for subscription (purchase) (from other schemes/plans of the mutual fund) by investors.</p> <p>This is the price you need to pay for subscription.</p>	<p>The Authorized Participant(s)/ Market Maker(s) can subscribe/redeem the units of the Scheme directly with the Fund only in creation unit size and in multiples thereof. The subscription & redemption of units would be based on the portfolio deposit & cash component as defined by the Fund for the respective business day. The Fund may allow cash purchases/cash redemption of the units of the Scheme in Creation Unit Size by Market Maker (s)/Authorized Participant(s).</p>

Creation Unit for the Scheme is 100 units.

Purchase/redemption request shall be made by Market Maker to the Fund whereupon the Fund shall arrange to buy/sell the underlying portfolio of securities on behalf of the investor. In case of shares bought and sold by the AMC on behalf of the investor, entire proceeds of portfolio deposit and other cost and charges related to the purchase and sale of basket of underlying securities for servicing the subscription or redemption transaction would be borne by the investor.

The units would be listed on the BSE & NSE to provide liquidity through secondary market. It may also list on any other exchanges subsequently. All categories of Investors may purchase the units through secondary market on any trading day. The AMC will appoint market makers/Authorized Participant(s) to provide liquidity in secondary market on an ongoing basis. The Authorized Participant(s)/Market Makers envisage to offer daily two-way quote on exchange.

The AMC will not extend credit facility to the Authorized Participants. Authorized participants or Market Makers will get the NAV as and when they bring the Portfolio Deposit/ equivalent amount of cash and Cash Component. There is no exit load currently. However, transaction charges payable to Custodian/ Depository Participants, and other incidental charges relating to conversion of units into basket of securities may be deducted from redemption proceeds. The charges will be notified on www.bajajamc.com from time to time. Investors other than Market Maker may redeem units at the market price plus transaction handling charges on stock exchange.

For more details on Loads refer section on 'Loads'.

Example: An investor invests Rs 20,000/- and the current NAV is Rs. 20/- then the purchase price will be Rs. 20/- and the investor receives $20000/20 = 1000$ units.

Directly with the Fund:

a. Subscription (Purchase)

The Fund may allow purchases of units of the Scheme in 'Creation Unit' size or multiples thereof in

exchange of the Portfolio Deposit/equivalent amount of cash and Cash Component by Market Maker.

b. Redemption (Sale)/Switch-out

The Fund will redeem units only in Creation Unit size or in multiples thereof, in exchange of the Portfolio Deposit/equivalent amount of Cash and Cash Component.

Note: For the aforesaid purpose, the terms 'Cash' means RTGS, NEFT or transfer Cheque. The subscription & redemption of units would be based on the portfolio deposit & cash component as defined by the fund for the respective business day.

Investors can sell units in less than Creation Unit Size of the Scheme directly to the Mutual Fund in the following cases:

- if the traded price of the ETF units is at a discount of more than 3% to the NAV for continuous 30 days;
- if discount of bid price to applicable NAV is more than 3% over a period of 7 consecutive trading days;
- if no quotes are available on exchange for 3 consecutive trading days;
- when the total bid size on the exchange(s) is less than half creation unit size daily, averaged over a period of 7 consecutive trading days.

Under these circumstances, investors, as specified above, can redeem units of the Scheme directly with the fund house without any payment of exit load. In case of redemptions by NRIs, requisite TDS will be deducted from the respective redemption proceeds.

The aforesaid criteria for the direct redemption with the fund house are also available at the website of the AMC at www.bajajamc.com. The mutual fund will track aforesaid liquidity criteria and display it on its website viz., www.bajajamc.com if the same is triggered, no exit load would be applicable in such cases.

On Stock Exchange:

The units of the Scheme will be listed on NSE/BSE to provide liquidity through secondary market. The Scheme may also be listed on any other exchanges subsequently. All categories of Investors may purchase the units through secondary market on any Trading Day at the prevailing price (plus transaction handling charges) on the stock exchanges.

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

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

The Redemption Price of the Units will be based on the Applicable NAV subject to the prevalent exit load provisions. The Redemption Price of the Units will be computed as follows:

Redemption Price = Applicable NAV * (1 – Exit Load, if any).

Applicable exit load shall be subject to the tenure of investment of the investor in the scheme vis-à-vis the exit load structure applicable when investor had invested in the scheme.

Example: An investor invests on April 1, 2021 when the applicable exit load for the scheme was 2% if redeemed within 1 year, else nil.

Scenario 1) In case investor redeems before April 1, 2022, then applicable exit load would be 2%. Now suppose the same investor decides to redeem his 1000 units. The prevailing NAV is Rs 25/-. Hence, the sale or redemption price per unit becomes Rs. 24.50/- i.e. $25 \times (1 - 2\%)$. The investor therefore gets $1000 \times 24.50 = \text{Rs. } 24,500/-$. Scenario

2) In case investor redeems on or after April 1, 2022, then applicable exit load would be nil. Now suppose the same investor decides to redeem his 1000 units. The prevailing NAV is Rs 30/-. Hence, the sale or redemption price per unit will be Rs. 30/- i.e. $30 \times (1 - 0)$. The investor therefore gets $1000 \times 30 = \text{Rs. } 30,000/-$.

Directly with the Fund:

a. Subscription (Purchase) - The Fund may allow purchases of units of the Scheme in 'Creation Unit' size or multiples thereof in exchange of the Portfolio Deposit/equivalent amount of cash and Cash Component by Market Maker

b. Redemption (Sale)/Switch-out - The Fund will redeem units only in Creation Unit size or in multiples thereof, in exchange of the Portfolio Deposit/equivalent amount of Cash and Cash Component.

Note: For the aforesaid purpose, the terms 'Cash' means RTGS, NEFT or transfer Cheque.

The subscription & redemption of units would be based on the portfolio deposit & cash component as defined by the fund for the respective business day.

<p style="text-align: center;">(Consolidated Std. obs. 47)</p> <div style="border: 1px solid black; padding: 2px; margin: 10px auto; width: fit-content;">Std. obs. 17(b)</div>	<p>Market Maker can sell units in less than Creation Unit Size of the Scheme directly to the Mutual Fund without any exit load in certain cases. Kindly refer to section on “Loads” for more details.</p> <p>On Stock Exchange: The units of the Scheme will be listed on NSE/BSE to provide liquidity through secondary market. The Scheme may also be listed on any other exchanges subsequently. All categories of Investors may purchase the units through secondary market on any Trading Day at the prevailing price (plus transaction handling charges) on the stock exchanges.</p> <p>As required under the Regulations, the Fund will ensure that the Redemption Price is not lower than 95% of the NAV provided that the difference between the Redemption Price and Purchase Price of the Units shall not exceed the permissible limit of 5% of the Purchase Price.</p>
<p>Facility for Purchase / Redemption of units through Stock Exchange(s)</p> <div style="border: 1px solid black; padding: 2px; margin: 10px auto; width: fit-content;">Do’s 30</div>	<p>Pursuant to the requirement as stated in SEBI Master Circular for Mutual Funds dated May 19, 2023 and SEBI Circular No. SEBI/HO/MRD1/DSAP/CIR/P/2020/29 dated February 26, 2020, the Board of Director of Bajaj Finserv Asset Management Ltd. (AMC) & Bajaj Finserv Mutual Fund Trustee Ltd. (Trustee) have decided that: (i) units of mutual fund schemes shall be permitted to be transacted through the registered Stock Exchanges. (ii) to permit Depository participants of registered Depositories to process only redemption request of units held in demat form.</p>
<p>Switch into the Scheme</p>	<p>During ongoing offer switch into the scheme is not applicable.</p>
<p>Cut off timing for subscriptions/redemptions/switches (Switch-out) This is the time before which your application (complete in all respects) should reach the official points of acceptance.</p>	<p>Cut off timing for subscriptions/ redemptions/ switches (Switch-out):</p> <p>The Scheme is Exchange Traded fund (ETF) and the units of the Scheme will be listed on the stock exchanges. In the interest of the investors/ unitholders, the operational processes of the Scheme with respect to all the provisions of “Uniform cut-off timings for applicability of Net Asset Value (NAV)” issued by SEBI from time to time shall stand modified.</p>

	<p>Cut-Off Timing for Subscriptions/ Redemptions/ Switches (Switch-out) for the Scheme:</p> <p>The Fund may allow subscription/redemption/switches (Switch-out) in 'Creation Unit' Size and in multiples thereof by Market Maker based on the Portfolio Deposit/equivalent amount of cash and Cash Component as defined by the Fund for that respective Business Day. The Cut-off time for receipt of valid application for subscriptions/ redemptions/ switches (Switch-out) is 3.00 p.m. on any business day. The requirement of "cut-off" timing for NAV applicability as prescribed by SEBI from time to time shall not be applicable for direct transaction with AMCs in the Scheme by Market Makers and other Eligible Investors.</p> <p>Note: For the purpose of this section, the terms 'Cash' means RTGS, NEFT or transfer Cheque. In order to enhance liquidity in units of ETFs on stock exchange platform, it has been decided that direct transaction with AMC shall be facilitated for investors only for transactions above a specified threshold. In this regard, to begin with any order placed for redemption or subscription directly with the AMC must be of greater than INR 25 Cr. The aforesaid threshold shall not be applicable for MMs and shall be periodically reviewed.</p>
<p>Where can the applications for subscription/redemption/ switches be submitted?</p>	<p>Investors can log onto the website www.bajajamc.com for subscription/redemption/switches (Switch-out) in the scheme.</p> <p>Investors can submit applications for subscription/redemption/switches (Switch-out) at any of the official point of acceptance of transactions at the branches of the AMC or the office of the Registrar as provided back cover page.</p>
<p>Minimum amount for subscription /redemption / switches (Switch-out)</p>	<p>On Stock Exchange(s): Investor can buy / sell units of the Scheme in round lot of 1 unit and in multiples thereof.</p> <p>Directly with the Mutual Fund: Market Maker can buy/sell units of the Scheme in Creation Unit Size viz. 100 units and in multiples thereof.</p> <p>An investor can buy / sell units on a continuous basis in the normal market segment of National Stock Exchange of India Limited (NSE)/ BSE Limited during</p>

	<p>the trading hours like any other publicly traded stock at prices which are quoted on NSE/BSE. These prices may be close to the actual NAV of the Scheme. There is no minimum investment, although units are to be purchased in lots of 1 unit.</p> <p>All direct transactions in units of the Scheme by MMs or other eligible investors with the AMC/the Fund shall be at intra-day NAV based on the actual execution price of the underlying portfolio.</p> <p>Any order placed for redemption or subscription directly with the AMC must be of greater than INR 25 Cr. The aforesaid threshold shall not be applicable for MMs and shall be periodically reviewed.</p> <p>An investor can buy/ sell units on a continuous basis in the normal market segment of National Stock Exchange of India Limited (NSE)/ BSE Limited or any other stock exchange where the Scheme will be listed, during the trading hours like any other publicly traded stock at prices which are quoted on the stock exchanges. These prices may be close to the actual NAV of the Scheme. There is no minimum investment, although units are to be purchased in lots of 1 (one) unit.</p> <p>The threshold of Rs. 25 crore for direct transaction in the units of the Scheme with the AMC. Investors can therefore transact in the units of the Scheme directly with the AMC in the respective creation unit size as applicable in the SID.</p>
<p>Minimum balance to be maintained and consequences of non maintenance (Consolidated Std. Obs. 36)</p>	<p>There is no minimum balance to be maintained in the scheme and accordingly there are no consequences on the investors for failure to maintain minimum balance in the scheme.</p>
<p>Special Products available</p>	<p>Not applicable</p>
<p>Suspension of Sale and Redemption of Units / Right to Limit Redemptions</p>	<p>Suspension of Sale and Redemption of Units</p> <p>Suspension or restriction of repurchase/ redemption facility under the scheme shall be made applicable only after obtaining the approval from the Boards of Directors of the AMC and the Trustees. Additionally, the following requirements would be undertaken before imposing restriction on redemptions:</p> <ol style="list-style-type: none"> i. Restriction may be imposed when there are circumstances leading to a systemic crisis or event that severely constricts market liquidity or the efficient functioning of markets such as:

- Liquidity issues - when market at large becomes illiquid affecting almost all securities rather than any issuer specific security.
- Market failures, exchange closures - when markets are affected by unexpected events which impact the functioning of exchanges or the regular course of transactions. Such unexpected events could also be related to political, economic, military, monetary or other emergencies.
- Operational issues – when exceptional circumstances are caused by force majeure, unpredictable operational problems and technical failures (e.g. a black out). Such cases can only be considered if they are reasonably unpredictable and occur in spite of appropriate diligence of third parties, adequate and effective disaster recovery procedures and systems.

ii. Restriction on redemption may be imposed for a specified period of time not exceeding 10 working days in any 90 days period.

iii. Any imposition of restriction would require specific approval of Board of AMC and Trustees and the same should be informed to SEBI immediately.

iv. When restriction on redemption is imposed, the following procedure shall be applied:

- No redemption requests up to Rs. 2 lakh shall be subject to such restriction.
- Where redemption requests are above Rs. 2 lakh, the AMC shall redeem the first Rs. 2 lakh without such restriction and remaining part over and above Rs. 2 lakh shall be subject to such restriction.

Right to Limit Redemptions

Any units under the scheme which by virtue of these limitations are not redeemed on a particular business day would be carried forward for redemption to the next business day, in order of receipt. Redemptions so carried forward would be priced on the basis of the applicable NAV (subject to the exit load) of the Business Day on which redemption is made. In case of multiple redemption requests received at the same time on a single business day, redemptions would be made on pro-rata basis based on the size of each redemption request with the balance amount

	<p>being carried forward for redemption to the next business day(s).</p> <p>Suspension or restriction of repurchase/ redemption facility under the scheme shall be made applicable only after obtaining the approval from the Boards of Directors of the AMC and the Trustees. After obtaining the approval from the AMC and Trustees Board, intimation would be sent to SEBI in advance providing details of circumstances and justification for the proposed action shall also be informed.</p>
<p>Delay in payment of redemption / repurchase proceeds</p>	<p>Redemption shall be processed by the AMC within three working days of the receipt of redemption request. In case of delay beyond three working days, the AMC is liable to pay interest to the investors at the 15% per annum.</p>
<p>Bank Account Details</p> <div style="border: 1px solid black; padding: 5px; width: fit-content; margin: 10px auto;">Std. obs. 19</div> <p>(Consolidated Std. Obs. 61)</p>	<p>It is mandatory for applicants to mention their bank account numbers in their applications for subscription or redemption of units of the Scheme. If the investor fails to provide the bank mandate, the request for redemption would be considered as not valid and the scheme retains the right to withhold the redemption until a proper bank mandate is furnished. Any provision with respect of penal interest in such cases will not be applicable.</p> <p><u>Bank Mandate Requirement</u></p> <p>For all fresh subscription transactions made by means of a cheque, if cheque provided alongwith fresh subscription/new folio creation does not belong to the bank mandate opted in the application form, any one of the following documents needs to be submitted.</p> <ol style="list-style-type: none"> 1) Original cancelled cheque having the First Holder Name printed on the cheque. 2) Original bank statement reflecting the First Holder Name, bank account number and bank name as specified in the application. 3) Photocopy of the bank statement duly attested by the bank manager with designation, employee number and bank seal. 4) Photocopy of the bank pass book duly attested by the bank manager with designation, employee number and bank seal. 5) Photocopy of the bank statement/passbook/cheque duly attested by the AMC officials after verification of original bank statement/passbook shown by the investor or their representative.

	<p>6) Confirmation by the bank manager with seal, designation and employee number on the bank's letter head confirming the name of investor, account type, bank branch, MICR and IFSC code of the bank branch. The letter should not be older than 3 months.</p> <p>This condition is also applicable to all subscription transactions made by means of a Demand Draft. In case the application is not accompanied by the aforesaid documents, the AMC reserves the right to reject the application, also the AMC will not be liable in case the redemption/IDCW proceeds are credited to wrong account in absence of above documents.</p> <p>In case the bank account details are not mentioned or found to be incomplete or invalid in a subscription application, then the AMC may consider the account details as appearing in the investment amount cheque and the same shall be updated under the folio as the payout bank account for the payment of redemption/IDCW amount etc. The aforementioned updation of bank account shall however be subject to compliance with the third party investment guidelines issued by Association of Mutual Funds in India (AMFI) from time to time.</p> <p>The AMC reserves the right to call for any additional documents as may be required, for processing of such transactions with missing/incomplete/invalid bank account details. The AMC also reserves the right to reject such applications.</p>
Cash Investments	The AMC would not accept cash for investment in the scheme.
Listing	The Scheme will be listed on NSE and BSE Ltd. Units of the Scheme may also be listed on such other stock exchange(s) as may be decided from time to time. The trading will be as per the normal settlement cycle
Settlement of Purchase / Sale on stock exchange(s)	Buying/ Selling units of the Scheme on the stock exchange is similar to buying / selling any other listed securities. If an investor has bought units, the investor has to pay the purchase amount to the broker / sub-broker such that the amount paid is realized before funds pay-in day of the settlement cycle on the exchange. If an investor has sold units, the investor has to deliver the units to the broker/ sub-broker before the securities pay-in day of the settlement cycle on the exchange. The units (in case of units bought) and the funds (in the case of units sold) are paid out to the broker on the payout day of the settlement cycle on the exchange. The trading

	<p>member would pay the money or units to the investor in accordance with the time prescribed by the stock exchange regulation. If an investor has bought units, he/she should give standing instructions for 'Delivery-In' to his/her DP for accepting units in his/her beneficiary account. An investor should give the details of his/her beneficiary account and the DP-ID of his/her DP to his/her trading member. The trading member will transfer the units directly to his/her beneficiary account on receipt of the same from exchange's clearing corporation.</p> <p>An investor who has sold units should instruct his/her Depository Participant (DP) to give 'Delivery Out' instructions to transfer the units from his/her beneficiary account to the Pool Account of his/her trading member through whom he/she has sold the units. The details of the Pool Account of investor's trading member to which the units are to be transferred, unit quantity, etc. should be mentioned in the delivery out instructions given by him/her to the DP. The instructions should be given well before the prescribed securities pay-in day. SEBI has advised that the delivery out instructions should be given atleast 24 hours prior to the cut off time for the prescribed securities pay in to avoid any rejection of instructions due to data entry errors, network problems, etc.</p> <p>All investors including Authorized Participants, Investors and other investors may sell their units in the stock exchange(s) on which these units are listed on all the Trading Days of the stock exchange. The Mutual Fund will repurchase units from Authorized Participants and Investors on any Business Day provided the units offered for repurchase is not less than the Creation Unit Size and multiples thereafter.</p>
<p>Rolling Settlement</p>	<p>The Fund intends to follow the settlement pattern and practices of National Stock Exchange and BSE Limited as per the trade/s executed on the respective exchange.</p> <p>The rolling settlement for all trades will be on T+1 basis. The Pay-in and Pay-out of funds and the units will take place 1 working day after the trading date.</p> <p>The pay-in and pay-out days for funds and securities are prescribed as per the Settlement Cycle. A typical Settlement Cycle of Rolling Settlement is given below:</p>

	<table border="1" data-bbox="815 230 1422 667"> <thead> <tr> <th>Day</th> <th>Activity</th> </tr> </thead> <tbody> <tr> <td>T</td> <td>The day on which the transaction is executed by a trading member.</td> </tr> <tr> <td>T + 1</td> <td>Confirmation of all trades including custodial trades by 11.00 a.m.</td> </tr> <tr> <td>T + 1</td> <td>Processing and downloading of obligation files to brokers /custodians by 1.30 p.m.</td> </tr> <tr> <td>T + 1</td> <td>Pay-in of funds and securities by 11.00 a.m.</td> </tr> <tr> <td>T + 1</td> <td>Pay out of funds and securities by 1.30 p.m.</td> </tr> </tbody> </table> <p>While calculating the days from the Trading Day (Day T), weekend days (i.e. Saturday and Sundays) and Bank holidays are not taken into consideration.</p>	Day	Activity	T	The day on which the transaction is executed by a trading member.	T + 1	Confirmation of all trades including custodial trades by 11.00 a.m.	T + 1	Processing and downloading of obligation files to brokers /custodians by 1.30 p.m.	T + 1	Pay-in of funds and securities by 11.00 a.m.	T + 1	Pay out of funds and securities by 1.30 p.m.
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<p>Creation/Redemption of Units directly from the Fund</p>	<p>The Authorised Participants and Market Maker can directly buy/sell with the funds in Creation Unit Size as follows:-</p> <p>Directly with the Fund:</p> <ol style="list-style-type: none"> Subscription (Purchase) The Fund may allow purchases of units of the Scheme in 'Creation Unit' size or multiples thereof in exchange of the Portfolio Deposit/equivalent amount of cash and Cash Component by Market Maker. Redemption (Sale)/Switch-out The Fund will redeem units only in Creation Unit size or in multiples thereof, in exchange of the Portfolio Deposit/equivalent amount of Cash and Cash Component. Note: For the purpose of this section, the terms 'Cash' means RTGS, NEFT or transfer Cheque. <p>Creation Unit for the Scheme is 100 units.</p> <p>Note: Units of the Scheme if less than Creation Unit cannot be purchased/ redeemed directly with the Fund except for certain circumstances as listed in this document. In case of redemptions by NRIs, requisite TDS will be deducted from the respective redemption proceeds.</p> <p>All direct transactions in units of the Scheme by MMs or other eligible investors with the AMC/the Fund shall be at intra-day NAV based on the actual execution price of the underlying portfolio.</p>												

	<p>Any order placed for redemption or subscription directly with the AMC must be of greater than Rs. 25 Cr. The aforesaid threshold shall not be applicable for MM and shall be periodically reviewed.</p> <p>The threshold of Rs. 25 crore for direct transaction in the units of the Scheme with the AMC. Investors can therefore transact in the units of the Scheme directly with the AMC in the respective creation unit size as applicable in the SID.</p>
<p>Procedure for Purchasing in Creation Unit Size</p>	<p>Creation of Units</p> <p>The requisite securities constituting the Portfolio Deposit have to be transferred to the DP account of the respective Scheme on the day of receipt of the application, while the Cash Component, as applicable on that business day; has to be paid to the Fund. On confirmation of the receipt of Portfolio Deposit/ equivalent amount of cash by the Custodian/AMC, the AMC will credit the equivalent number of units of the Scheme into the investor's DP account.</p> <p>In case of cash subscription of units of the Scheme in 'Creation Unit' Size, the purchase request for creation of units shall be made by such investor to the Fund/AMC where upon the Fund/AMC will arrange to buy the underlying portfolio of securities on behalf of the investor. The cost of purchase of securities including brokerage charges, transaction handling charges and all other incidental costs/profits/losses arising out of market movement during the purchase of securities shall be borne by the investor.</p> <p>The AMC may at its discretion create "Creation Unit" prior to receipt of all or a portion of the relevant Portfolio Deposit or equivalent amount in cash and Cash Component.</p> <p>The Portfolio Deposit and Cash Component for units of the Scheme may change from time to time due to changes in the Underlying Index on account of corporate actions and changes to the index constituents.</p> <p>The creation request can be made to the AMC/ Fund in a duly filled application form. Application Forms for Creation of units can be obtained from the office of AMC.</p>

	<p>The AMC will not extend credit facility to the Authorized Participants/market makers/ investors. Authorized participants or investors will get the NAV as and when they bring the Portfolio Deposit/ equivalent amount of cash and Cash Component as mentioned in the Regulation.</p> <p>Note: For the aforesaid purpose, the terms 'Cash' means RTGS, NEFT or transfer Cheque</p>
<p>Procedure for Redeeming in Creation Unit Size</p>	<p>Redemption of Units:</p> <p>The requisite number of units of the Scheme equivalent to the Creation Unit lot size has to be transferred to the DP account of the respective Scheme, while the Cash Component, as applicable on that business day to be paid to the Scheme. On confirmation of the receipt of unit of the Scheme by the Custodian/AMC, the AMC shall extinguish the units and credit the Portfolio Deposit to the investor's DP account and pay the Cash Component, as applicable.</p> <p>The Fund may allow cash redemption of the units of the Scheme in Creation Unit Size. Redemption request shall be made by such investor to the Fund before the stipulated cut-off time whereupon the Fund shall arrange to sell the underlying portfolio of securities on behalf of the investor. Accordingly, the cost of sale of securities including brokerage charges, transaction handling charges and any other incidental costs/profits/losses arising out of market movement during the sale of securities shall be borne by investor. Payment will then be made to the Investor net of all the above mentioned charges.</p> <p>The Portfolio Deposit and Cash Component for the units of the Scheme may change from time to time due to changes in the Underlying Index on account of corporate actions and changes to the index constituents. The Portfolio Deposit may vary on account of market movements and other related factors.</p> <p>Note: For the aforesaid purpose, the terms 'Cash' means RTGS, NEFT or transfer Cheque.</p> <p>Any order placed for redemption or subscription directly with the AMC must be of greater than INR 25 Cr. The aforesaid threshold shall not be applicable for MMs and shall be periodically reviewed.</p>

	<p>Investors can directly approach the AMC for redemption of units of the Scheme, for transaction upto INR 25 Cr. without any exit load, in case of the following scenarios:</p> <p>i. Traded price (closing price) of the Scheme units is at discount of more than 1% to the day end NAV for 7 continuous trading days, or</p> <p>ii. No quotes for the Scheme are available on stock exchange(s) for 3 consecutive trading days, or</p> <p>iii. Total bid size on the exchange is less than half of creation units' size daily, averaged over a period of 7 consecutive trading days.</p> <p>In case of the above scenarios, applications received from investors for redemption up to 3.00 p.m. on any trading day, shall be processed by the AMC at the closing NAV of the day.</p> <p>The threshold of Rs. 25 crore for direct transaction in the units of the Scheme with the AMC. Investors can therefore transact in the units of the Scheme directly with the AMC in the respective creation unit size as applicable in the SID.</p>
Dematerialization	<ol style="list-style-type: none"> 1. Units of the Scheme will be available only in the Dematerialized form. 2. The applicant under the Scheme will be required to have a beneficiary account with a Depository Participant of NSDL/CDSL and will be required to indicate in the application the DP's name, DP ID Number and its beneficiary account number with DP. 3. The units of the Scheme are to be issued/repurchased and traded compulsorily in dematerialized form, no request for rematerialisation of units of the Scheme will be accepted. 4. Applications without relevant details of their depository account are liable to be rejected.
Who can invest?	<p>The following persons are eligible and may apply for subscription to the units of the scheme (subject, wherever relevant, to subscription of units of Mutual Fund being permitted under relevant statutory regulations):</p> <ul style="list-style-type: none"> • Resident adult individual either singly or jointly (not exceeding three) • Minor through parent/lawful guardian • Companies, Bodies Corporate, Public Sector Undertakings, association of persons or bodies of individuals and societies registered under the

	<p>Societies Registration Act, 1860 (so long as the subscription of units is permitted under their respective constitutions)</p> <ul style="list-style-type: none"> • Religious and Charitable Trusts under the provisions of Section 11(5)(xii) of the Income Tax Act, 1961 read with Rule 17C of Income-tax Rules, 1962 • Partnership Firms • Karta of Hindu Undivided Family (HUF) • Banks and Financial Institutions • Non-resident Indians (NRI)/Persons of Indian Origin (PIO) residing abroad on full repatriation basis or on non repatriation basis • Army, Air Force, Navy and other para-military funds • Scientific and Industrial Research Organizations • Mutual fund Schemes, as per applicable regulations • EPFOs, Recognised Provident Funds, approved Gratuity funds and approved superannuation funds under Income Tax Act, 1961. • Foreign Portfolio Investor subject to the applicable regulations • Any other category of investor who may be notified by Trustees from time to time by display on the website of the AMC. <p>Every investor, depending on any of the above category under which he/she/ it/they fall are required to provide relevant documents alongwith the application form as may be prescribed by AMC.</p> <p>The following persons are not eligible to invest in the scheme and apply for subscription to the units of the scheme:</p> <ul style="list-style-type: none"> • A person who falls within the definition of the term “U.S. Person” under ‘Regulation S’ promulgated under the Securities Act of 1933 of the United States, as amended, and corporations or other entities organised under the laws of the U.S. are not eligible to invest in the schemes and apply for subscription to the units of the schemes, except for lump sum redemption, subscription, and switch (Switch-out) transactions requests received from NRI/PIO who at the time of such investment, are present in India and submit a physical transaction request along with such documents as may be prescribed by the AMC. The AMC shall accept such investments subject to the applicable laws and such other terms and conditions as may be
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	<p>notified by the AMC. The investor shall be responsible for complying with all the applicable laws for such investments.</p> <ul style="list-style-type: none"> • A person who is resident of Canada • Such other individuals/institutions/body corporate etc., as may be decided by the AMC from time to time <p>The AMC reserves the right to put the transaction requests on hold/reject the transaction request/reverse allotted units, as the case may be, as and when identified by the AMC, which are not in compliance with the terms and conditions notified in this regard. Investors are requested to note that the AMC shall not be liable for any loss or expenses incurred in respect of those transaction requests/allotted units which have been kept on hold or rejected or reversed.</p>
<p>Policy for declaration of Income Distribution cum capital withdrawal (IDCW Policy)</p> <p style="text-align: center; border: 1px solid black; padding: 2px;">Do's 31</p>	<p>The Scheme will declare IDCW at a daily frequency, subject to availability of distributable surplus. IDCW declared on daily basis will be compulsorily reinvested in the Scheme. Units arising out of IDCW reinvestment will be extinguished and paid out to the investors on a monthly basis i.e. payout on first working Monday of the month. In case the payout date falls on a non-business day the payout will be done on the immediate following business day.</p> <p>The IDCW declared will be paid net of tax deducted at source, wherever applicable, to the Unit holders within 7 working days from the record date. There is no assurance or guarantee to the Unit holders as to the rate of IDCW distribution nor that will the IDCW be paid regularly. If the Fund declares IDCW, the NAV of the respective Schemes will stand reduced by the amount of IDCW and IDCW distribution tax (if applicable) paid. All the IDCW payments shall be in accordance and compliance with SEBI & NSE Regulations, as applicable from time to time.</p> <p>IDCW is the amount that can be distributed out of equalisation reserve which is part of the sale price that represents realised gains. Any IDCW upto Rs. 100/- shall be compulsorily reinvested in the same option under the scheme at prevailing NAV on record date.</p> <p>Equalization Reserve Account: When units are sold, and sale price (NAV) is higher than face value of the unit, a portion of sale price that represents realized gains is credited to an Equalization Reserve Account and which can be used to pay IDCW. IDCW can be</p>

	distributed out of investors capital (Equalization Reserve), which is part of sale price that represents realized gains.
Other requirements	<p>A. <u>Transmission of units</u></p> <p>In cases of transmission of units consequent to the death of a unitholder, the transferee's name would be recorded by the AMC / its Registrar subject to production of satisfactory evidence and completing the requisite procedure / documentation and upon executing suitable indemnities in favor of the Mutual Fund and the AMC. In case units are held in demat form by the investor, the nomination registered with the Depository Participant would be applicable to the units. A Nominee / legal heir approaching the AMC for Transmission of units must have beneficiary account with a Depository Participant of CDSL or NSDL since the units would be in demat mode. The stamp duty payable by the claimant with respect to the indemnity bond and affidavit shall be in accordance with the stamp duty prescribed by applicable laws.</p> <p>In accordance with SEBI Master Circular for Mutual Funds dated May 19, 2023, the AMC shall not accept requests for redemption from a claimant pending completion of the transmission of units in favour of the claimant. Accordingly, the AMC would not entertain or accept any 'Transmission-cum-Redemption' request.</p> <p>B. <u>Pledge of units</u></p> <p>The units held under the scheme by an investor can be pledged as security for raising loans subject to the conditions prescribed by the lending institution. The Depository will take note of such pledge (by marking a lien etc.)/charge in their records. Disbursement of such loans would be entirely at the discretion of the lending institution and the AMC/Mutual Fund assumes no responsibility thereof. The pledgor would not be able to redeem units held under the scheme that are pledged until the entity to which the units are pledged provides written authorisation to the AMC that the pledge/lien charge may be removed. As long as units remain pledged, the pledgee would have complete authority to redeem such units. Decision of the AMC shall be final in all cases of lien marking.</p>

C. Treatment of business through suspended distributors

Pursuant to AMFI Best Practices Guidelines Circular dated September 24, 2019, regarding provisions pertaining to treatment of subscription /switch-out/ transactions received through distributors whose AMFI Registration Number (ARN) has been suspended temporarily or terminated permanently by Association of Mutual Funds in India (AMFI):

- a. During the period of suspension, no commission shall be accrued or payable to the distributor whose ARN is suspended. Accordingly, during the period of suspension, commission on the business canvassed prior to the date of suspension shall stand forfeited, irrespective of whether the suspended distributor is the main AMFI Registration Number (“ARN”) holder or a sub-distributor.
- b. All subscription and switch-out transactions, including SIP/ STP registered prior to the date of suspension and fresh SIP / STP registrations received under the ARN code of a suspended distributor during the period of suspension, shall be processed under “Direct Plan” and shall be continued under Direct Plan perpetually*. A suitable intimation in this regard shall be sent to the investor informing them of the suspension of the Distributor.
*Note: In case the AMC receives a written request / instruction from the unitholder/s to shift the investments back to Regular Plan under the ARN of the distributor post the revocation of ARN suspension, the same would be honored.
- c. All subscription and switch-out transactions including SIP/ STP transactions received through the stock exchange platforms through a distributor whose ARN is suspended shall be rejected.
- d. In case where the ARN of a distributor has been permanently terminated, the unitholder would have the following options:
 - switch their existing investments under the Regular Plan to Direct Plan (Investors may be liable to bear capital gains taxes and exit load, if any, which may arise at the time of switch from Regular Plan to Direct Plan); or

- continue their existing investments under the Regular Plan under ARN of another distributor of their choice.

D. Consolidation of Folios

In case an investor has multiple folios, the AMC reserves the right to consolidate all the folios into one folio, based on any criteria decided by the AMC from time to time.

In case of additional subscription in the scheme, if the investor does not provide the folio number, the AMC reserves the right to allot units in the existing folio held by the investor, based on such criteria and undertaking any such verification as may be determined by the AMC from time to time.

E. Transactions without scheme/option name

In case of fresh/additional subscription in the scheme, if the name of the scheme/plan on the application form/transaction slip differs with from the name mentioned on the cheque/demand draft, then the AMC would process the application and allot units at the applicable Net Asset Value, under the scheme/plan mentioned on the application form/transaction slip duly signed by the investor(s). The AMC reserves the right to call for other additional documents as may be necessary for processing such transaction(s). Further, such applications may also get rejected at the discretion of the AMC. The AMC shall not be responsible or liable for any loss suffered by the investor due to the discrepancy of a scheme/plan name mentioned in the application form/transaction slip and cheque/demand draft. In case of fresh subscription undertaken by the investor, if the plan name is not mentioned on the application form/transaction slip then the units would be allotted under the plan mentioned on the cheque/demand draft. The plan/option that would be considered in such cases if not specified by the customer will be the default option as stated the SID.

F. Multiple Requests

If an investor makes multiple requests in a transaction slip i.e. redemption/switch-out and change of Address or redemption/switch-out and change of Bank Mandate or any combination thereof, but the signature is appended only under one such

request and not on the other request being submitted, the AMC reserves the right to process the request under which signature is appended and reject the request where signature is not appended by the investor.

G. Right to limit subscriptions

The Trustees reserve the right to limit or discontinue subscription in the scheme for a specified period of time or till such time period as decided by the Trustees in in the interest of investors to protect the portfolio from market volatility.

H. Cheque bounce or non-payment of investment proceeds

If the AMC notices that there are repeated instances of cheque bounce or non-payment of investment proceeds then the AMC reserves the right not to accept any further subscription transaction from such an investor.

I. Stamp Duty

Stamp duty at the rate of 0.005% of the transaction value would be levied on applicable mutual fund transactions. Accordingly, pursuant to levy of stamp duty, the number of units allotted on subscription transactions (including IDCW reinvestment) to the unitholders would be reduced to that extent.

J. E-mail address and mobile number

Investors must provide their e-mail address and mobile number to facilitate sending statutory communication, transaction related information, account statement, scheme annual report and other statutory disclosures. The AMC reserves the right to use the e-mail address as default mode for sending all communication to the investor.

K. Transaction Charges

Pursuant to SEBI Master Circular for Mutual Funds dated May 19, 2023, the transaction charge per subscription of Rs. 10,000/- and above may be charged in the following manner:

- i. **The existing investors may be charged Rs. 100/- as transaction charge per subscription of Rs.10,000/- and above;**

	<p>ii. A first time investor may be charged Rs.150/- as transaction charge per subscription of Rs.10,000/- and above.</p> <p>There shall be no transaction charge on subscription below Rs. 10,000/- and on transactions other than purchases/ subscriptions relating to new inflows.</p> <p>In case of investment through SIP, transaction charges shall be deducted only if the total commitment through SIP amounts to Rs. 10,000/- and above. The transaction charges in such cases shall be deducted in 4 equal instalments.</p> <p>However, the option to charge “transaction charges” is at the discretion of the distributors. Investors may note that distributors can opt to receive transaction charges based on ‘type of the scheme’. Accordingly, the transaction charges would be deducted from the subscription amounts, as applicable.</p> <p>Transaction charges shall also be deducted on purchases/subscriptions received through non-demat mode from the investors investing through a valid ARN holder i.e. AMFI Registered Distributor (provided the distributor has opted-in to receive the transaction charges) in respect of transactions routed through Stock Exchange(s) platform viz. NSE Mutual Fund Platform and BSE Mutual Fund Platform.</p> <p>The aforesaid transaction charge shall be deducted by the AMC from the subscription amount and paid to the distributor, as the case may be and the balance amount shall be invested subject to deduction of GST.</p> <p>Transaction Charges shall not be deducted if:</p> <ul style="list-style-type: none"> • Purchase/Subscription made directly with the fund through any mode (i.e. not through any distributor/agent). • Purchase/ subscription made in demat mode through stock Exchange, irrespective of investment amount <p>CAS/Account Statement shall state the net investment (i.e. gross subscription less transaction charge) and the number of units allotted against the net investment.</p>
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	<p>L. <u>Investment in the name of minor through guardian</u> (Consolidated Std. Obs. 37)</p> <p>Payment for investment by means of Cheque, Demand Draft or any other 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, else the transaction is liable to get rejected. However, 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.</p> <p>For systematic transactions in a minor's folio, AMC would register standing instructions till the date of the minor attaining majority, though the instructions may be for a period beyond that date. Upon the minor attaining the status of major, the minor in whose name the investment was made, shall be required to provide all the KYC details, updated bank account details including cancelled original cheque leaf of the new account. No further transactions shall be allowed till the status of the minor is changed to major.</p> <p>M. <u>Tax Status of the investor</u></p> <p>For all fresh subscription, the AMC reserves the right to update the tax status of the investors on best effort basis, on the basis of PAN/Bank Account details or such other information of the investor available with the AMC for the purpose of determining the tax status of the investor. The AMC shall not be responsible for any claims made by the investor/third party on account of updation of tax status.</p> <p>N. <u>Mode of crediting redemption/ IDCW payout proceeds</u></p> <p>Investors are requested to note that the AMC reserves the right to choose the mode of payment i.e. NEFT/ECS/RTGS etc. for crediting redemption/ IDCW payout proceeds unless a written intimation is received from the investor to the contrary.</p>
<p>Investment by third party cheques</p>	<p>Investment undertaken in the scheme through third party cheques would not be accepted. For the purpose of this clause, third party cheques would imply investment made through instrument/instruction/mandate issued from an account other than the beneficiary investor. Where the investment is made from a joint bank account,</p>

the first holder of mutual fund folio is not one of the joint holders of the bank account.

Third party payment for investment shall only be accepted in below stated exceptional circumstances:

- a. Payment by Employer on behalf of employee under SIP or lump sum/one-time subscription through payroll deductions.
- b. Custodian on behalf of a Foreign Portfolio Investor (FPI) or a client.
- c. Payment made by the AMC to a Distributor empanelled with it on account of commission, incentive, etc. in the form of the Mutual Fund units of the scheme managed by the AMC through SIP or lump sum/one time subscription, subject to compliance applicable SEBI Regulations and AMFI Best Practices Circulars issued from time to time.
- d. Payment made by a Corporate to its Agent/Distributor/Dealer (similar arrangement with Principal-agent relationship) account of commission or incentive payable for sale of its goods/services, in the form of Mutual Fund units of the scheme managed by the AMC through SIP or lump sum/one time subscription, subject to compliance applicable SEBI Regulations and AMFI Best Practices Circulars issued from time to time.

The above mentioned exception cases would be processed after carrying out necessary checks and verification of documents attached along with the subscription application, as stated below:

- Determining the identity of the investor and the person making payment i.e. mandatory KYC for investor and the person making the payment.
- Obtaining necessary declaration from the investor and the person making the payment. Declaration by the person making the payment should give details of the bank account from which the payment is made and the relationship with the beneficiary
- Verifying the source of funds to ensure that funds have come from the drawer's account only.

The AMC reserves a right to seek information and/or obtain such other additional documents other than the aforesaid documents from third party for

	establishing the identity of the Third Party, before processing such applications.
<p>Treatment of Unclaimed Income Distribution cum capital withdrawal and redemption amounts</p> <p>(Consolidated Std. Obs. 52)</p>	<p>In accordance with No SEBI/HO/IMD/DF2/CIR/P/2016/37 dated February 25, 2016, the unclaimed Redemption amount and Income Distribution cum capital withdrawal amount may be deployed by the Mutual Fund in call money market or money market Instruments as well as in a separate plan or liquid scheme/overnight scheme / money market mutual fund scheme floated by mutual funds. Investors who claim these amounts during a period of three years from the due date shall be paid initial unclaimed amount along with the income earned on its deployment. Investors who claim these amounts after 3 years, shall be paid initial unclaimed amount along with the income earned on its deployment till the end of the third year. After the third year, the income earned on such unclaimed amounts shall be used for the purpose of investor education. AMC shall play a proactive role in tracing the rightful owner of the unclaimed amounts considering the steps suggested by regulator vide the referred circular. Further, AMC shall not charge any exit load in this plan and TER (Total Expense Ratio) of such plan shall be capped at 50 bps.</p>

C. Periodic Disclosures

<p>Net Asset Value</p> <p>This is the value per unit of the scheme on a particular day. You can ascertain the value of your investments by multiplying the NAV with your unit balance.</p> <div style="border: 1px solid black; padding: 5px; width: fit-content; margin: 10px auto;">Std. obs. 17 (a)</div> <p>(Consolidated Std. Obs. 40)</p>	<p>The AMC shall calculate and disclose the first NAV within five business days from the date of allotment. Subsequently, the NAV will be calculated and disclosed at the close of every Business Day. NAV will be determined on every Business Day except in special circumstances. NAV shall be calculated for upto four decimal places. NAV of the scheme shall be:</p> <ul style="list-style-type: none"> - Prominently disclosed by the AMC under a separate head on the AMC's website (www.bajajamc.com) by 11.00 p.m. on every business day. - On the website of AMFI (www.amfiindia.com) by 11.00 p.m. on every business day, and - Shall be made available at all Customer Service Centres of the AMC i.e. 18003093900. <p>(Consolidated Std. Obs. 41)</p> <p>In case of any delay, the reasons for such delay would be explained to AMFI by the next day. If the NAVs are not available before commencement of business hours on the following day due to any reason, the AMC shall issue a press release providing reasons and explaining when the Mutual Fund would be able to publish the NAVs.</p>
<p>Portfolio Disclosures</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>Portfolio shall be disclosed (i) on a fortnightly basis (i.e. as on 15th and as on the last day of the month), within 5 days from end of the fortnight and (ii) as on the last day of the month/half-year i.e. March 31 and September 30 within 10 days from the close of each month/half-year respectively. Portfolio shall be disclosed on AMC website www.bajajamc.com and on AMFI website www.amfiindia.com. Portfolio shall be disclosed in a user-friendly and downloadable spreadsheet format. Portfolio shall also be sent by e-mail to all unitholders by the AMC/Mutual Fund. The Mutual Fund shall publish an advertisement disclosing uploading of half year scheme portfolio on its website, in one English daily newspaper and in one Hindi daily newspaper having nationwide circulation. Physical copy of the scheme portfolio shall be provided to unitholders on receipt of specific request from the unitholder, without charging any cost.</p> <p>The AMC shall publish an advertisement in all India edition of at least two daily newspapers, one each</p>

	<p>in English and Hindi, every half year disclosing the hosting of the half yearly scheme portfolio on the AMC's website and on AMFI website. The AMC shall provide a physical copy of the scheme portfolio, without charging any cost, on specific request received from an investor.</p>
Half Yearly Financial Results	<p>The Mutual Fund shall within one month from the close of each half year, that is on March 31 and on September 30, host a soft copy of its unaudited financial results on the AMC website www.bajajamc.com and shall publish an advertisement disclosing the hosting of financial results on the AMC website, in atleast 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 mutual fund is situated. The unaudited financial results would be displayed on AMC website www.bajajamc.com and AMFI website www.amfiindia.com.</p>
Annual Report	<p>Scheme wise Annual Report or an abridged summary thereof shall be mailed to all unitholders within four months from the date of closure of the relevant financial year i.e. 31st March each year as under:</p> <ul style="list-style-type: none"> • by email to the unitholders whose email address is available with the Mutual Fund. • in physical form to the unitholders whose email address is not available with the Fund and/or to those Unit holders who have opted / requested for the same. <p>An advertisement shall also be published in 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 website of the AMC www.bajajamc.com and AMFI website www.amfiindia.com. The physical copy of the scheme wise annual report or abridged summary shall be made available to the investors at the registered office of the AMC.</p> <p>The AMC shall also provide a physical copy of abridged summary of the annual report without charging any cost, on specific request received from the unitholder. A copy of scheme wise annual report shall also be made available to unitholders on payment of nominal fees.</p>

Associate Transactions	Please refer to Statement of Additional Information (SAI).
Investor services	<p>Mr. Priya Singh Bajaj Finserv Asset Management Limited, 8th Floor, E-Core, Solitaire Business Park (formerly Marvel Edge), Viman Nagar, Pune – 411014 Tel No: 020 67672500 Fax No: 020 67672550 Email: service@bajajamc.com</p>
<p>Risk-o-meter</p> <div style="border: 1px solid black; padding: 5px; width: fit-content; margin: 10px auto;">Do's 9</div> <p>(Consolidated Std. Obs. 38)</p>	<p>AMC shall disclose risk-o-meter of the scheme and benchmark while disclosing the performance of scheme vis-à-vis benchmark and shall send the details of the scheme portfolio while communicating the monthly and half-yearly statement of scheme portfolio by email. Any change in risk-o-meter shall be communicated by way of addendum and by way of an e-mail or SMS to unitholders of the scheme. Risk-o-meter shall be evaluated on a monthly basis and AMC shall disclose the Risk-o-meter along with portfolio disclosure for the scheme on the AMC website www.bajajamc.com and that of AMFI (www.amfiindia.com) within 10 days from the close of each month.</p>
Potential Risk Class (PRC) Matrix	<p>Pursuant to the provisions of SEBI Master Circular for Mutual Funds dated May 19, 2023, all debt schemes are required to be classified in terms of a Potential Risk Class matrix consisting of parameters based on maximum interest rate risk (measured by Macaulay Duration (MD) of the scheme) and maximum credit risk (measured by Credit Risk Value (CRV) of the scheme). Mutual Funds are required to disclose the PRC matrix (i.e. maximum risk that a fund manager can take in a Scheme) along with the mark for the cell in which the Scheme resides on the front page of initial offering application form, SID, KIM, common application form and scheme advertisements in the manner as prescribed in the said circular. The scheme would have the flexibility to take interest rate risk and credit risk below the maximum risk as stated in the PRC matrix. Subsequently, once a PRC cell selection is done by the Scheme, any change in the positioning of the Scheme into a cell resulting in a risk (in terms of credit risk or duration risk) which is higher than the maximum risk specified for the chosen PRC cell, shall be considered as a fundamental attribute change of the Scheme in terms of Regulation 18(15A) of SEBI (Mutual Fund) Regulations, 1996.</p>

<p>Scheme Summary Document</p> <p>(Consolidated Std. Obs. 38)</p>	<p>The AMC will provide on its website a standalone scheme document for all the Schemes which contains all the details of the Scheme including but not limited to Scheme features, Fund Manager details, investment details, investment objective, expense ratios, portfolio details, etc. Scheme summary document will be uploaded on the websites of AMC, AMFI and stock exchanges in 3 data formats i.e. PDF, Spreadsheet and a machine readable format.</p>
<p>Disclosures with respect to Tracking Error and Tracking Difference</p> <p>Consolidated Std. Obs. 39</p>	<p>Tracking Error (TE): The AMC shall disclose tracking error based on past one year rolling data, on a daily basis, on the website of AMC and AMFI.</p> <p>Tracking Difference (TD): Tracking difference i.e. the annualized difference of daily returns between the index and the NAV of the scheme shall be disclosed on the website of the AMC and AMFI, on a monthly basis, for tenures 1 year, 3 year, 5 year, 10 year and since the date of allotment of units.</p>

Taxation:

Bajaj Finserv Mutual Fund is a Mutual Fund registered with the Securities & Exchange Board of India and hence the entire income of the Mutual Fund will be exempt from the Income tax in accordance with the provisions of section 10(23D) of the Income Tax Act, 1961 ('the Act').

The information is provided for general information only. However, in view of the individual nature of the implications, each investor is advised to consult his or her own tax advisors with respect to the specific amount of tax and other implications arising out of his or her participation in the Scheme. The information given herein is the snapshot of the tax implications in the hands of the unitholders. For further details on taxation, please refer to the Section on Taxation on investing in Mutual Funds in Statement of Additional Information ('SAI').

The applicability of tax laws, if any, on Bajaj Finserv Mutual Fund/ Scheme(s)/ investments made by the Scheme(s) /investors/ income attributable to or distributions or other payments made to Unit holders are based on the understanding of the current tax legislations [as proposed to be amended by the Finance Bill, 2023 (FB 2023) and notice of amendment introduced on 22 March 2023].

Debt Oriented Funds

Tax implications on distributed income (hereinafter referred to as either 'Income from units of Mutual Funds' or 'capital gains') by Mutual Funds:

Particulars	Resident Investors	Non-resident investors	Registered Mutual Fund
Income from unit of Mutual funds			
TDS*	10% (if income from units of Mutual fund exceeds INR 5,000 in a financial year)	20% ² + applicable surcharge + 4% Cess ³	Nil
Tax rates	Individual/ HUF Income tax rate applicable to the Unit holders as per their income slabs + applicable Surcharge + 4% Cess ³ Domestic Company: 30% + Surcharge as applicable + 4% Cess ³ 25% ⁴ + Surcharge as applicable + 4% Cess ³ 22% ⁵ + 10% Surcharge ⁵ + 4% Cess ³	20%	Nil
Capital Gains^{1 2 6:}			
Long Term ⁷	20% with indexation + applicable Surcharge + 4% Cess ³	20% with indexation + applicable surcharge + 4% Cess ³	Nil
Short Term	Individual/HUF: Income tax rate applicable to the Unit holders as per their income slabs +	Non resident (other than Foreign Company):	Nil

	applicable Surcharge + 4% Cess ³ Domestic Company: 30% + Surcharge as applicable + 4% Cess ³ 25% ⁴ + Surcharge as applicable + 4% Cess ³ 22% ⁵ + 10% Surcharge ⁵ + 4% Cess ³	Income tax rate applicable to the Unit holders as per their income slabs + applicable Surcharge + 4% Cess ³ Foreign Company: 40% + Surcharge as applicable + 4% Cess ³	
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¹As per section 2(29AA) read with section 2(42A) of the Act, units of a Mutual Fund (other than an equity-oriented fund) shall be considered as a long-term capital asset where the same are held for a period of more than 36 months immediately preceding their date of transfer.

Under section 2(42A) of the Act, units of mutual fund (other than an equity-oriented fund) held as capital assets for a period of 36 months or less preceding the date of their transfer are regarded as short-term capital assets.

The Finance Bill, 2023 has introduced section 50AA, providing for computation of capital gains in relation to unit of a Specified Mutual Fund[#] acquired on or after the 1 April 2023. The gain so computed shall be deemed to be capital gains arising from transfer of a short-term capital asset.

²Section 196A of the Act (read with proposed amendment under FB 2023) provides that a person responsible for paying to a non-resident (other than FPI) any income in respect of units of mutual fund shall withhold taxes at the rate of 20% (plus applicable surcharge and cess) or rate provided in the relevant DTAA whichever is lower, provided the payee furnishes a tax residency certificate and such other information and documents as may be prescribed to claim treaty benefit.

As per the provisions of section 196D of the Act which is specifically applicable in case of FPI/FII, the withholding tax rate of 20% (plus applicable surcharge and cess) on any income in respect of securities referred to in section 115AD(1)(a) credited/paid to FII shall apply. The proviso to section 196D(1) of the Act grants relevant tax treaty benefits at the time of withholding tax on income with respect to securities of FPIs, subject to furnishing of tax residency certificate and such other documents as may be required. As per section 196D(2) of the Act, no TDS shall be made in respect of income by way of capital gain arising from the transfer of securities referred to in section 115AD of the Act.

³Health and education Cess shall be applicable at 4% on aggregate of base tax and surcharge.

⁴In case of domestic company, the rate of income-tax shall be 25% if its total turnover or gross receipts in the financial year 2021-22 does not exceed Rs. 400 crores.

⁵In case of domestic company whose income is chargeable to tax under section 115BAB or section 115BAA of the Income-Tax Act, 1961, tax rate @ 22% shall be applicable, subject to conditions mentioned therein. The tax computed in case of domestic companies whose income is chargeable to tax under section 115BAA or section 115BAB shall be increased by a surcharge at the rate of 10%.

⁶Short term/ long term capital gain tax will be deducted at the time of redemption of units in case of non-resident investors only (other than FPI). However, as per section 196A of the Act the withholding tax of 20% (plus applicable surcharge and cess) is applicable on any income in respect of units of mutual fund in case of non-residents.

⁷In case of Non-Resident, on unlisted schemes, long term capital gain will be taxed at 10% without indexation and foreign currency fluctuation benefits (plus applicable surcharge and cess). Further, surcharge is levied maximum up to 15% on all other long-term capital gains (including debt-oriented funds) earned by the individual assessee.

#“Specified Mutual Fund” means a Mutual Fund by whatever name called, where not more than 35% of its total proceeds is invested in the equity shares of domestic companies. The % of equity shareholding held in respect of the Specified Mutual Fund shall be computed with reference to the annual average of the daily closing figures.

*Section 206AB would apply on any sum or income or amount paid, or payable or credited, by a person to a specified person, as defined. The TDS rate in this section is higher of the followings rates:

- twice the rate specified in the relevant provision of the Act; or
- twice the rate or rates in force; or
- the rate of five per cent.

‘Specified person’ means a person (excluding non-residents who do not have a permanent establishment in India) who has not filed income-tax return under section 139(1) for the preceding year and aggregate of TDS and TCS in his case is INR 50,000 or more in the said year.

As per provisions of section 206AA of the Act, the payer would be obliged to withhold tax at penal rates of TDS in case of payments to investors who have not furnished their PAN to the payer. The penal rate of TDS higher of 20% or rate specified under the relevant provisions of the Act or rate in force (including surcharge and health and education cess), as may be applicable. The provisions of this section shall not apply to a non-resident subject to furnishing of necessary documents as may be prescribed. In case, both provisions i.e. section 206AB and 206AA triggers, TDS shall be deducted at higher of the rates under such provisions.

D. Computation of NAV

The NAV of the units of the scheme would be computed by dividing the net assets of the scheme by the number of outstanding units on the valuation date. The AMC shall value the investments according to the valuation norms, as specified in the SEBI MF Regulations. All expenses and incomes accrued up to the valuation date shall be considered for computation of NAV. The NAV of the Scheme would be calculated upto four decimal places and would be declared on each business day.

NAV of units under the scheme shall be calculated as shown below:

NAV (Rs.) =

Market or Fair Value of Scheme's investments + Current Assets - Current Liabilities and Provision

No. of units outstanding under the scheme

Illustration on Computation of NAV:

If the net assets of the Scheme are Rs. 10,55,55,555 and units outstanding are 1,00,00,000 then the NAV per unit will be computed as follows: $10,55,55,555 / 1,00,00,000 = \text{Rs. } 10.5555$ per unit. (rounded off to four decimals) (Consolidated Std. Obs. 42)

iNAV:

iNAV is the per unit NAV based on the current market value of its portfolio during the trading hours of the Scheme, will be disclosed on a continuous basis on the Stock Exchange(s), where the units of the Scheme are listed and traded and will be updated at least four times a day i.e. opening and closing iNAV and at least two times during the intervening period with minimum time lag of 90 minutes between the two disclosures or any such other time as may have prescribed by SEBI from time to time.

II. FEES AND EXPENSES

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

A. New Fund Offer (NFO) Expenses

These are the expenses incurred for the purpose of new fund offer of the scheme including marketing, advertising, communication, registrar expenses, statutory expenses, printing expenses, stationery expenses, bank charges, exchange related charges, service provider related charges etc. As required in SEBI Regulations, all NFO expenses will be borne only by the AMC and not charged to the scheme.

B. Annual Scheme Recurring Expenses

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

The AMC has estimated that upto 1.00% of the daily net assets of the Scheme will be charged to the scheme as expenses. As per the Regulations, the maximum recurring expenses including investment management and advisory fee that can be charged to the Scheme shall be subject to a percentage limit of daily net assets as in the table below:

The recurring expenses of operating the Scheme on an annual basis, which shall be charged to the Scheme, are estimated to be as follows (each as a percentage per annum of the daily net assets)

Particulars	% of daily net assets
Investment Management and Advisory Fees	Upto 1.00
Trustee Fees	
Audit Fees	
Custodian Fees	
Registrar & Transfer Agent Fees	
Marketing & Selling expenses including agent commission	
Cost related to investor communications	
Cost of fund transfer from location to location	
Cost of providing account statements and Income Distribution cum capital withdrawal redemption cheques and warrants	
Costs of Statutory Advertisements	
Cost towards Investor Education & Awareness (at least 1 bps) ^{&}	
Brokerage & transaction cost over and above 12 bps and 5 bps for cash and derivative market trades respectively [%]	
Goods & Services Tax on expenses other than Investment and Advisory Fees	
Goods & Services Tax on brokerage and transaction cost	
Other Expenses [#]	
Maximum Total Expense Ratio (TER) permissible under Regulation 52 (6) I (i) and (6) (a)	Upto 1.00
Additional expenses for gross new inflows from specified cities (Consolidated Std. Obs. 46)	Upto 0.30*

*SEBI vide letter no. SEBI/HO/IMD/IMD-SEC3/P/OW/2023/5823/1 dated February 24, 2023 and AMFI vide letter no. 35P/MEM-COR/85/2022-23 dated March 02, 2023 has advised AMC's to keep B-30 incentive in abeyance till AMC's put in place effective controls. Accordingly, applicability of this expense ratio will be subject to any further communication issued by SEBI / AMFI in this regard.

#As permitted under the Regulation 52 of SEBI (Mutual Funds) Regulations, 1996 and pursuant to SEBI Master Circular for Mutual Funds dated May 19, 2023, SEBI (Mutual Funds) Second Amendment Regulations, 2012 and SEBI (Mutual Funds) (Fourth Amendment) Regulations, 2018.

&In terms of SEBI Master Circular for Mutual Funds dated May 19, 2023, the AMC / Mutual Fund shall annually set apart at least 1 basis points (i.e. 0.01%) on daily net assets of the scheme within the maximum limit of Total Expense Ratio as per Regulation 52 of the SEBI (MF) Regulations for investor education and awareness initiatives. (Consolidated Std. Obs. 43)

%Brokerage and transaction costs incurred for the execution of trades and included in the cost of investment, not exceeding 0.12% of the value of trades of cash market transactions and 0.05% of the value of trades of derivative market transactions. It is hereby clarified that the brokerage and transaction costs incurred for the execution of trades may be capitalized to the extent of 0.12% of the value of trades of cash market transactions and 0.05% of the value of trades of derivative market transactions. Any payment towards brokerage and transaction costs (including Goods & Services Tax, if any) incurred for the execution of trades, over and above the said 0.12% for cash market transactions and 0.05% of the value of trades of derivative market transactions may be charged to the scheme within the maximum limit of Total Expense Ratio (TER) as prescribed under Regulation 52 of the SEBI (MF) Regulations.

The expense of 30 bps shall be charged if the new inflows from retail investors from B30 cities as specified from time to time are at least -

(i) 30% of gross new inflows from retail investors in the scheme, or; (ii) 15% of the average assets under management (year to date) of the scheme, whichever is higher:

Provided that if inflows from retail investors from B30 cities is less than the higher of subclause (i) or subclause (ii), such expenses on daily net assets of the scheme shall be charged on proportionate basis.

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

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

In case inflows from retail investors from beyond top 30 cities is less than the higher of (i) or (ii) above, additional TER on daily net assets of the scheme shall be charged as follows:

Daily net assets X 30 basis points X new inflows from individuals beyond top 30 cities

365* X Higher of (i) or (ii) above

* 366, wherever applicable.

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

Direct Plan shall have a lower expense ratio excluding distribution expenses, commission, etc and no commission for distribution of units will be paid / charged under Direct Plan. All fees and expenses charged

in a Direct Plan (in percentage terms) under various heads including the investment and advisory fee shall not exceed the fees and expenses charged under such heads in other than Direct Plan.

Do's 18

The AMC shall adhere provisions of SEBI Master Circular for Mutual Funds dated May 19, 2023 read with clarifications provided by SEBI to AMFI vide letter dated February 21, 2019 and various guidelines specified by SEBI as amended from time to time, with reference to charging of fees and expenses. Accordingly:

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- All scheme related expenses including commission paid to distributors, shall be paid from the scheme only within the regulatory limits and not from the books of the AMC, its associates, sponsor, trustee or any other entity through any route. Provided that, such expenses that are not specifically covered in terms of Regulation 52 (4) can be paid out of AMC books at actual or not exceeding 2 bps of the Scheme AUM, whichever is lower.
- The Mutual Fund shall adopt full trail model of commission in the scheme, without payment of any upfront commission or upfronting of any trail commission, directly or indirectly, in cash or kind, through sponsorships, or any other route.
- All fees and expenses charged in a Direct Plan (in percentage terms) under various heads including the investment and advisory fee shall not exceed the fees and expenses charged under such heads in Regular Plan.
- No pass back, either directly or indirectly, shall be given by the Fund / the AMC / Distributors to the investors.

Illustration in returns between Regular and Direct Plan

Do's 15

(Consolidated Std. Obs. 44)

Particulars	Regular Plan	Direct Plan
Amount invested at the beginning of the year (Rs.)	10,000	10,000
Returns before Expenses (Rs.)	1,500	1,500
Expenses other than Distribution Expenses (Rs.)	150	150
Distribution Expenses (Rs.)	50	-
Returns after Expenses at the end of the year (Rs.)	1,300	1,350
Returns (%)	13.00%	13.50%

Disclosure on Goods & Services Tax:

Goods & Services Tax on investment management and advisory fees shall be in addition to the above expense.

Further, with respect to Goods & Services Tax on other than management and advisory fees:

- Goods & Services Tax on other than investment and advisory fees, if any, shall be borne by the scheme within the maximum limit of TER as per regulation 52 of the Regulations.
- 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.
- Goods & Services Tax on brokerage and transaction cost paid for asset purchases, if any, shall be within the limit prescribed under regulation 52 of the Regulations.

For the actual current expenses being charged to the scheme, investors should refer to the website of the mutual fund at www.bajajamc.com. Any change proposed to the current expense ratio will be updated on the website at least three working days prior to the change.

As per the Regulations, the total recurring expenses that can be charged to the scheme shall be subject to the applicable guidelines. The total recurring expenses of the scheme, will however be limited to the ceilings as prescribed under Regulation 52(6) of the Regulations.

C. Load Structure

Std. obs. 16

Load is an amount which is paid by the investor to redeem the units from the scheme. This amount is used by the AMC to pay commissions to the distributor and to take care of other marketing and selling expenses. Load amounts are variable and are subject to change from time to time. For the current applicable structure, please refer to the website www.bajajamc.com or may call at (toll free no. 18003093900 or your distributor.

Type of Load	Load chargeable (as % of NAV)
Entry Load	Not applicable
Exit Load	Nil

In accordance with the requirements specified by the SEBI Master Circular for Mutual Funds dated May 19, 2023, no entry load will be charged for subscription /additional subscription accepted by the Mutual Fund.

In case of redemption/switch-out undertaken in excess of 25% holding of an investor on account of compliance with the requirements of SEBI Master Circular for Mutual Funds dated May 19, 2023 shall not be subject to exit load imposed in the scheme.

There will be no exit load for units sold through the secondary market on the NSE/BSE. Investors shall note that the brokerage on sales of the units of the scheme on the stock exchanges shall be borne by the investors.

Authorized Participant and Investor can redeem units directly with the fund at Applicable NAV based prices. Currently there is no exit load applicable for the said transactions.

However, during the process of creation/redemption there may be transaction costs and/or other incidental expenses (forming part of the Cash Component), which are liable to be borne by the investors/Authorized Participants.

- Investors can directly approach the AMC for redemption of units of the Scheme, for transaction upto INR 25 Cr. without any exit load, in case of the following scenarios:
- Traded price (closing price) of the ETF units is at discount of more than 1% to the day end NAV for 7 continuous trading days, or
- No quotes for such ETFs are available on stock exchange(s) for 3 consecutive trading days, or
- Total bid size on the exchange is less than half of creation unit size daily, averaged over a period of 7 consecutive trading days.

Under these circumstances, investors, as specified above and can redeem units of the Scheme directly with the Fund/the AMC without any exit load. The Fund/the AMC will track the aforesaid liquidity criteria and display it on its website viz., www.bajajamc.com if the same is triggered, no exit load would be applicable in such cases.

The investor is requested to check the prevailing load structure of the Scheme before investing. Any imposition or enhancement in the load shall be applicable on prospective investments only. Units issued on reinvestment of IDCW shall not be subject to entry and exit load.

Subject to the Regulations, the Trustee reserves the right to modify/alter the load structure on the Units subscribed/redeemed on any Business Day. At the time of changing the load structure, the AMC / Mutual Fund may adopt the following procedure:

- (i) The addendum detailing the changes will be attached to Scheme Information Documents and key information memorandum. The addendum will be circulated to all the distributors/brokers so that the same can be attached to all Scheme Information Documents and key information memoranda already in stock.
- (ii) Arrangements will be made to display the addendum in the Scheme Information Document in the form of a notice in all the investor service centres and distributors/brokers office.
- (iii) The introduction of the exit load along with the details will be stamped in the acknowledgement slip issued to the investors on submission of the application form and will also be disclosed in the statement of accounts issued after the introduction of such load.
- (iv) A public notice shall be provided on the website of the AMC in respect of such changes.

The upfront commission on investment made by the investor, if any, shall be paid to the ARN Holder (AMFI registered distributor) directly by the investor, based on the investor's assessment of various factors including service rendered by the ARN Holder.

Exit load (if any) charged to the unitholders by the Mutual Fund on redemption (including switch-out) of units shall be credited to the respective scheme net of Goods & Services Tax. Goods & Services Tax on exit load, if any, shall be paid out of the exit load proceeds.

Load on bonus/ re-investment of Income Distribution cum capital withdrawal units: In terms of SEBI Master Circular for Mutual Funds dated May 19, 2023, no entry and exit load shall be charged on bonus units or units allotted on reinvestment of Income Distribution cum capital withdrawal.

The Trustee / AMC reserves the right to change the load structure any time in future if they so deem fit on a prospective basis. The investor is requested to check the prevailing load structure of the scheme before investing.

In case of changes to load structure, the AMC would endeavour to do the following:

1. An addendum would be attached to the SID and Key Information Memorandum (KIM). The same may be circulated to brokers/distributors so that the same can be attached to all SID and abridged SID in stock. Further the addendum would be sent along with a newsletter to unitholders immediately after the changes.
2. Arrangement would be made to display the changes in the SID in the form of a notice in all the official point of acceptance of transactions and distributor's/broker's office.
3. The introduction of the exit load alongwith the details may be stamped in the acknowledgement slip issued to the investors on submission of the application form and may also be disclosed in the statement of accounts issued after the introduction of such load.
4. A public notice shall be provided on the website in case of changes undertaken to the exit load.

D. Waiver of load for direct applications

Not applicable

III. RIGHT OF UNITHOLDERS

Please refer to Statement of Additional Information for details.

IV. 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

Std. obs. 20

(Consolidated Std. Obs. 48)

1. All disclosures regarding penalties and action(s) taken against foreign Sponsor(s) may be limited to the jurisdiction of the country where the principal activities (in terms of income/revenue) of the Sponsor(s) are carried out or where the headquarters of the Sponsor(s) is situated. Further, only top 10 monetary penalties during the last three years shall be disclosed.

Not applicable since there is no foreign Sponsor for the AMC.

2. In case of Indian Sponsor(s), details of all monetary penalties imposed and/ or action taken during the last three years or pending with any financial regulatory body or governmental authority, against Sponsor(s) and/ or the AMC and/ or the Board of Trustees /Trustee Company; for irregularities or for violations in the financial services sector, or for defaults with respect to share holders or debenture holders and depositors, or for economic offences, or for violation of securities law. Details of settlement, if any, arrived at with the aforesaid authorities during the last three years shall also be disclosed.

Nil

3. Details of all enforcement actions taken by SEBI in the last three years and/ or pending with SEBI for the violation of SEBI Act, 1992 and Rules and Regulations framed there under including debarment and/ or suspension and/ or cancellation and/ or imposition of monetary penalty/adjudication/enquiry proceedings, if any, to which the Sponsor(s) and/ or the AMC and/ or the Board of Trustees /Trustee Company and/ or any of the directors and/ or key personnel (especially the fund managers) of the AMC and Trustee Company were/ are a party. The details of the violation shall also be disclosed.

Nil

4. Any pending material civil or criminal litigation incidental to the business of the Mutual Fund to which the Sponsor(s) and/or the AMC and/or the Board of Trustees/Trustee Company and/or any of the directors and/or key personnel are a party should also be disclosed separately.

Nil

5. Any deficiency in the systems and operations of the Sponsor(s) and/ or the AMC and/or the Board of Trustees/Trustee Company which SEBI has specifically advised to be disclosed in the SID, or which has been notified by any other regulatory agency, shall be disclosed.

Nil

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.

(Consolidated Std. Obs. 63)

Std. obs. 22

Do's 6

The Scheme Information Document of Bajaj Finserv Nifty 1D Rate Liquid ETF has been approved by the Board of Directors of Bajaj Finserv Mutual Fund Trustee Limited on October 26, 2023. The Board of Directors of Bajaj Finserv Mutual Fund Trustee Limited have ensured that the scheme approved is a new product offered by Bajaj Finserv Mutual Fund and is not a minor modification to any of the existing scheme/fund/product.

For Bajaj Finserv Asset Management Limited

Sd/-
Ganesh Mohan
CEO

Place: Pune
Date: May 05, 2024

Official Points of Acceptance of Bajaj Finserv Mutual Fund

Sr. No	Location	Address
1.	Pune	Bajaj Finserv Asset Management Limited, 8th Floor, E-Core, Solitaire Business Park (Formerly Marvel Edge), Viman Nagar, Pune – 411014.
2.	Mumbai - BKC	Bajaj Finserv Asset Management Limited, 16th Floor, B Wing, the Capital, Bandra Kurla Complex (BKC) – Bandra East, Mumbai, Maharashtra, 400098
3.	Mumbai	Bajaj Bhavan, 3rd Floor, Jamnalal Bajaj Marg, 226, Nariman Point, Mumbai, Maharashtra – 400 021
4.	Delhi	Ground Floor - Gopal Das Bhawan, 28 Barakhamba Road, Connaught Place, New Delhi – 110001
5.	Kolkata	Sikkim House, 4/2, Middleton Street, Kolkata, West Bengal, 700 071
6.	Bengaluru	Bajaj Finserv Asset Management Limited, The Estate, Ground Floor, Dickenson Road, Ulsoor, Bengaluru, Karnataka - 560001
7.	Ahmedabad	ABC3, First Floor, Office No. 101, Uma Shankar Joshi Marg, Off C.G. Road, Navrangpura, Ahmedabad, Gujarat - 380009
8.	Lucknow	Bajaj Finserv Asset Management Limited, Ground Floor, Regency Plaza, 5-Park Road, Lucknow, Uttar Pradesh - 226001
9.	Chennai	The Executive Zone Pvt Ltd, No. 766, Shakthi Towers 1, Anna Sanai, Thousand Lights, Chennai, Tamil Nadu, 600002
10.	Patna	Kashi Place, 6th Floor, 603A & 603B, New Dak Bunglow Road, P.S. Kotwali, Patna, Bihar - 800001
11.	Chandigarh	Reliance Gardens Pvt Ltd, Cabin No. M3-02, 3rd Floor, SCO 32-34, Sector 17C, Chandigarh, 160017

Website – www.bajajamc.com

Email – transaction@bajajamc.com

Official Points of Acceptance of KFIN Technologies Limited

Email – transaction.bajajmf@kfintech.com

S. No.	Branch Name*	State	Consolidated Current Address
1.	Anantapur	Andhra Pradesh	Kfin Technologies Ltd., #13/4 Vishnupriya Complex, Beside Sbi Bank, Near Tower Clock, Ananthapur-515001.
2.	Guntur	Andhra Pradesh	Kfin Technologies Ltd, 2 nd Shatter, 1 st Floor, H no. 6-14-48, 14/2 Lane, Arundal Pet Guntur 522002
3.	Kurnool	Andhra Pradesh	Kfin Technologies Ltd, Shop No:47, 2 nd Floor, S Komda Shopping Mall, Kurnool 518001
4.	Rajahmundry	Andhra Pradesh	Kfin Technologies Ltd, No. 46-23-10/A, Tirumala Arcade, 2 nd Floor, Ganuga Veedhi Danavaipeta, Rajahmundry East, Godavari Dist AP - 533103
5.	Srikakulam	Andhra Pradesh	KFin Technologies Ltd, D No: 158, Shop No#3, Kaki Street, Opp Tulasi Das Hospital, CB Road, Srikakulam - 532001 Andhra Pradesh
6.	Tirupathi	Andhra Pradesh	Kfin Technologies Ltd, Shop No:18-1-421/F1, City Center, K.T. Road, Airtel Backside Office, Tirupathi - 517501
7.	Vijayawada	Andhra Pradesh	Kfin Technologies Ltd, H no26-23, 1 st Floor Sundaramma street, Gandhinagar, Krishna Vijayawada 520010
8.	Visakhapatnam	Andhra Pradesh	Kfin Technologies Ltd, D no : 48-10-40, Ground Floor Surya Ratna Arcade, Srinagar, Opp Road to Lalitha Jewellers Showroom, Beside Taj Hotel Ladge, Visakhapatnam 530016
9.	Eluru	Andhra Pradesh	Kfin Technologies Ltd, D no-23A-7-72/73, K K S Plaza, Munukutla Vari Street, Opp Andhra Hospitals, R R Peta Eluru, 534002
10.	Nellore	Andhra Pradesh	Kfin Technologies Limited, 24-6-326/1, ibaco building, 4th Floor, Grand Truck Road, Beside Hotel Ninerva, Saraswathi Nagar, Dargamitta, Nellore - 524003
11.	Guwahati	Assam	Kfin Technologies Ltd, Ganapati Enclave, 4 th Floor, Opposite Bora Service, Ullubari Guwahati, Assam 781007
12.	Silchar	Assam	Kfin Technologies Ltd, N.N. Dutta Road, Chowchakra Complex, Premtala, Silchar 788001
13.	Tinsukia	Assam	Kfin Technologies Limited 3rd Floor, Chirwapatty Road, Tinsukia, Assam-786125
14.	Gaya	Bihar	Kfin Technologies Ltd, Property No. 711045129, Ground Floor, hotel Skylark, Swaraipuri Road - Gaya 823001
15.	Patna	Bihar	Kfin Technologies Ltd, 3A 3 rd Floor, Anand Tower, Exhibition Road, Opp ICICI Bank, Patna 800001
16.	Begusarai	Bihar	KFin Technologies Limited, Sri Ram Market, Kali Asthan chowk, Matihani Road, Begusarai, Bihar – 851101
17.	Bhagalpur	Bihar	Kfin Technologies Ltd, 2 nd Floor, Chandralok Complex, ghantaghar, Radha Rani Sinha Road, Bhagalpur 812001

S. No.	Branch Name *	State	Consolidated Current Address
18. g	Darbhanga	Bihar	KFin Technologies Limited, H No-185, Ward No-13, National Statistical office Campus, Kathalbari, Bhandar Chowk, Darbhanga, Bihar 846004
19.	Muzaffarpur	Bihar	Kfin Technologies Ltd, First Floor, Saroj Complex, Diwam Road, Near Kalyani Chowk, Muzaffarpur 842001
20.	Bhilai	Chhattisgarh	Kfin Technologies Ltd, Office No.2, 1 st Floor, Plot No. 9/6 Nehru Nagar [East], Bhilai 490020
21.	Bilaspur	Chhattisgarh	Kfin Technologies Ltd, Shop. No. 306, 3 rd Floor, Anandam Plaza, Vyapar Vihar Main Road, Bilaspur 495001
22.	Raipur	Chhattisgarh	Kfin Technologies Ltd, Office No S-13, Second Floor, Reheja Tower, Fafadih Chowk, Jail Road, Raipur 492001
23.	Korba	Chhattisgarh	KFin Technologies Limited, Office No 202, 2nd Floor, QUBE, 97, ICRC Transport Nagar, Korba - 495677
24.	Margoa	Goa	Kfin Technologies Ltd, Shop No 21, Osia Mall, 1 st Floor, Near Ktc Bus Stand, SGDPA Market Complex, Margao - 403601
25.	Panjim	Goa	Kfin Technologies Ltd, H. No: T-9 T-10, Affran Plaza, 3 rd Floor, Near Don Bosco High School, Panjim 403001
26.	Ahmedabad	Gujarat	Kfin Technologies Ltd, Office No. 401, On 4 th Floor, Abc-I Off. C.G. Road - Ahmedabad 380009
27.	Anand	Gujarat	Kfin Technologies Ltd, B-42 Vaibhav Commercial Center, Nr TVS Down Town Show Room Grid, Char Rasta, Anand 380001
28.	Baroda	Gujarat	Kfin Technologies Ltd, 1 st Floor, 125 Kanha Capital, Opp. Express Hotel, R C Dutt Road, Alkapuri, Vadodara 390007
29.	Bharuch	Gujarat	Kfin Technologies Ltd, 123 Nexus Business Hub, Near Gangotri Hotel, B/S Rajeshwari Petroleum, Makampur Road, Bharuch 392001
30.	Bhavnagar	Gujarat	Kfin Technologies Ltd, 303 Sterling Point, Waghawadi Road - Bhavnagar 364001
31.	Gandhidham	Gujarat	Kfin Technologies Ltd, Shop # 12, Shree Ambica Arcade Plot # 300, Ward 12. Opp. Cg High School, Near HDFC Bank, Gandhidham 370201
32.	Gandhinagar	Gujarat	KFin Technologies Limited, 138 - Suyesh Solitaire, Nr. Podar International School, Kudasan, Gandhinagar, Gujarat - 382421
33.	Jamnagar	Gujarat	Kfin Technologies Ltd, 131 Madhav Plaza, Opp SBI Bank, Nr Lal Bungalow, Jamnagar 361008
34.	Junagadh	Gujarat	Kfin Technologies Ltd, Shop No. 201, 2 nd Floor, V-Arcade Complex, Near Vanzari Chowk, M.G. Road, Junagadh 362001
35.	Mehsana	Gujarat	Kfin Technologies Ltd, Ff-21, Someshwar Shopping Mall, Modhera, Char Rasta - Mehsana 384002
36.	Nadiad	Gujarat	Kfin Technologies Ltd, 311-3 rd Floor, City Center, Near Paras Circle - Nadiad 387001

S. No.	Branch Name *	State	Consolidated Current Address
37.	Navsari	Gujarat	Kfin Technologies Ltd, 103, 1 st Floor, Landmark Mall, Near Sayaji Library, Navsari, Gujarat 396445
38.	Rajkot	Gujarat	Kfin Technologies Ltd, 302 Metro Plaza, Near Moti Tanki Chowk, Rajkot, Gujarat 360001
39.	Surat	Gujarat	Kfin Technologies Ltd, Ground Floor, Empire State Building, Near Udhna Darwaja Ring Road, Surat 395002
40.	Valsad	Gujarat	Kfin Technologies Ltd, 406 Dreamland Arcade, Opp Jade Blue, Tithal Road, Valsad 396001
41.	Vapi	Gujarat	Kfin Technologies Ltd, A-8 Second Floor, Solitaire Business Centre, Opp DCB Bank, GIDC Char Rasta, Silvassa Road, Vapi 396191
42.	Ambala	Haryana	Kfin Technologies Ltd, 6349 2 nd Floor, Nicholson Road, Adjacent Kos Hospital, Ambala Cant, Ambala 133001
43.	Faridabad	Haryana	Kfin Technologies Ltd, A-2B, 2 nd Floor, Neelam Bata Road, Peer Ki Mazar, Nehru Ground nit, Faridabad 121001
44.	Gurgaon	Haryana	Kfin Technologies Ltd, No: 212A, 2 nd Floor, Vipul Agora, M. G. Road, Gurgaon 122001
45.	Hissar	Haryana	Kfin Technologies Ltd, Shop No. 20, Ground Floor, R D City Centre, Railway Road, Hissar 125001
46.	Panipat	Haryana	KFin Technologies Ltd, Shop No. 20, 1 st Floor, BMK Market, Behind Hive Hotel, G.T. Road, Panipat-132103, Haryana
47.	Rohtak	Haryana	Kfin Technologies Ltd, Office No:- 61, First Floor, Ashoka Plaza, Delhi Road, Rohtak 124001.
48.	Sonepat	Haryana	Kfin Technologies Ltd, Shop No. 205, PP Tower, Opp Income Tax Office, Subhash Chowk, Sonepat - 131001.
49.	Yamuna Nagar	Haryana	Kfin Technologies Ltd, B-V 185/A, 2 nd Floor, Jagadri Road, Near DAV Girls College, (Uco Bank Building), Pyara Chowk, Yamuna Nagar - 135001
50.	Karnal	Haryana	Kfin Technologies Ltd, 3 Randhir Colony, Near Doctor J.C. Bathla Hospital, Karnal, Haryana - 132001
51.	Mandi	Himachal Pradesh	Kfin Technologies Ltd, House No. 99/11, 3 rd Floor Opposite GSS Boy School, School Bazar, Mandi 175001
52.	Shimla	Himachal Pradesh	Kfin Technologies Ltd, 1 st Floor, Hills View Complex, Near Tara Hall, Shimla 171001
53.	Solan	Himachal Pradesh	Kfin Technologies Ltd, Disha Complex, 1 st Floor, Above Axis Bank, Rajgarh Road, Solan - 173212
54.	Jammu	Jammu & Kashmir	Kfin Technologies Ltd, 1D/D Extension, 2 Valmiki Chowk, Gandhi Nagar, Jammu - 180004
55.	Bokaro	Jharkhand	Kfin Technologies Ltd, City Centre, Plot No. He-07, Sector-IV, Bokaro Steel City, Bokaro - 827004
56.	Dhanbad	Jharkhand	Kfin Technologies Ltd, 208 New Market, 2 nd Floor, Bank More, Dhanbad - 826001
57.	Jamshedpur	Jharkhand	Kfin Technologies Ltd, Madhukunj, 3 rd Floor, Q Road, Sakchi Bistupur, East Singhbhum, Jamshedpur - 831001

S. No.	Branch Name *	State	Consolidated Current Address
58.	Ranchi	Jharkhand	Kfin Technologies Ltd, Room no 103, 1st Floor, Commerce Tower, Beside Mahabir Tower, Main Road, Ranchi - 834001
59.	Bangalore	Karnataka	Kfin Technologies Ltd, No 35 Puttanna Road, Basavanagudi, Bangalore 560004
60.	Belgaum	Karnataka	Kfin Technologies Ltd, Premises No.101, Cts No. 1893, Shree Guru Darshani Tower, Anandwadi, Hindwadi, Belgaum - 590011
61.	Bellary	Karnataka	Kfin Technologies Ltd, Ground Floor, 3 rd Office, Near Womens College Road, Beside Amruth Diagnostic, Shanthi Archae, Bellary - 583103
62.	Davangere	Karnataka	Kfin Technologies Ltd, D.No 162/6, 1 st Floor, 3 rd Main, P J Extension, Davangere Taluk, Davangere Manda, Davangere - 577002
63.	Gulbarga	Karnataka	Kfin Technologies Ltd, H No 2, 231 Krishna Complex, 2 nd Floor, Opp. Municipal Corporation Office, Jagat Station Main Road, Kalaburagi, Gulbarga - 585105
64.	Hassan	Karnataka	Kfin Technologies Ltd, Sas No: 490, Hemadri Arcade, 2 nd Main Road, Salgame Road, Near Brahmins Boys Hostel, Hassan - 573201
65.	Hubli	Karnataka	Kfin Technologies Ltd, R R Mahalaxmi Mansion, Above Indusind Bank, 2 nd Floor, Desai Cross Pinto Road, Hubballi - 580029
66.	Mangalore	Karnataka	Kfin Technologies Ltd, Shop No – 305, Marian Paradise Plaza, 3 rd Floor, Bunts Hostel Road, Mangalore - 575003 Dakshina Kannada, Karnataka
67.	Mysore	Karnataka	Kfin Technologies Ltd, No 2924, 2 nd Floor, 1 st Main, 5 th Cross, Saraswathi Puram, Mysore - 570009
68.	Shimoga	Karnataka	Kfin Technologies Ltd, Jayarama Nilaya, 2 nd Corss Mission Compound, Shimoga - 577201
69.	Calicut	Kerala	Kfin Technologies Ltd, Second Floor, Manimuriyil Centre, Bank Road, Kasaba Village, Calicut - 673001
70.	Cochin	Kerala	Kfin Technologies Ltd, Door No:61/2784 Second floor, Sreelakshmi Tower, Chittoor Road, Ravipuram Ernakulam-Kerala - 682015
71.	Kannur	Kerala	Kfin Technologies Ltd, 2 nd Floor, Global Village Bank Road, Kannur - 670001
72.	Kollam	Kerala	Kfin Technologies Ltd, Sree Vigneswara Bhavan, Shastri Junction, Kollam - 691001
73.	Kottayam	Kerala	Kfin Technologies Ltd, 1 st Floor, Csiascension Square, Railway Station Road, Collectorate P O Kottayam - 686002
74.	Palghat	Kerala	Kfin Technologies Ltd, No: 20 & 21 Metro Complex, H.P.O. Road, Palakkad, H.P.O. Road Palakkad - 678001
75.	Tiruvalla	Kerala	Kfin Technologies Ltd, 2 nd Floorerinjery Complex, Ramanchira, Opp Axis Bank, Thiruvalla - 689107

S. No.	Branch Name *	State	Consolidated Current Address
76.	Trichur	Kerala	Kfin Technologies Ltd, 4 th Floor, Crown Tower, Shakthan Nagar, Opp. Head Post Office Thrissur - 680001
77.	Trivandrum	Kerala	Kfin Technologies Ltd, 3rd Floor, No-3B TC-82/3417, Capitol Center, Opp Secretariat, MG Road, Trivandrum - 695001.
78.	Bhopal	Madhya Pradesh	Kfin Technologies Ltd, Sf-13 Gurukripa Plaza, Plot No. 48A, Opposite City Hospital, Zone-2 M P Nagar, Bhopal - 462011
79.	Indore	Madhya Pradesh	Kfin Technologies Ltd, 101 Diamond Trade Center, 3-4 Diamond Colony, New Palasia, Above Khurana Bakery, Indore
80.	Jabalpur	Madhya Pradesh	Kfin Technologies Ltd, 2 nd Floor, 290/1 (615-New) Near Bhavartal Garden, Jabalpur - 482001
81.	Sagar	Madhya Pradesh	Kfin Technologies Ltd, II Floor, Above Shiva Kanch Mandir, 5 Civil Lines, Sagar - 470002
82.	Ujjain	Madhya Pradesh	Kfin Technologies Ltd, Heritage Shop No. 227, 87 Vishvavidhyalaya Marg, Station Road, Near ICICI Bank, Above Vishal Mega Mart, Ujjain - 456001
83.	Gwalior	Madhya Pradesh	Kfin Technologies Ltd, City Centre, Near Axis Bank, Gwalior - 474011
84.	Morena	Madhya Pradesh	Kfin Technologies Ltd, House No. Hig 959, Near Court Front Of Dr. Lal Lab, Old Housing Board Colony, Morena - 476001
85.	Ratlam	Madhya Pradesh	Kfin Technologies Limited 106, Rajaswa Colony, Near Sailana Bus Stand, Ratlam, Madhya Pradesh – 457001.
86.	Rewa	Madhya Pradesh	Kfin Technologies Ltd, Shop No. 2, Shree Sai Anmol Complex, Ground Floor, Opp Teerth Memorial Hospital, Rewa - 486001
87.	Satna	Madhya Pradesh	Kfin Technologies Ltd, 1 st Floor Gopal Complex, Near Bus Stand, Rewa Roa, Satna - 485001
88.	Shivpuri	Madhya Pradesh	Kfin Technologies Ltd, A. B. Road, In Front Of Sawarkar Park, Near Hotel Vanasthali, Shivpuri - 473551
89.	Nanded	Maharashtra	Kfin Technologies Ltd, Shop No.4, Santakripa Market G Road, Opp. Bank Of India, Nanded - 431601
90.	Solapur	Maharashtra	Kfin Technologies Ltd, Shop No 106., Krishna Complex, 477 Dakshin Kasaba, Datta Chowk Solapur - 413007
91.	Akola	Maharashtra	Kfin Technologies Ltd, Shop No 25, Ground Floor, Yamuna Tarang Complex, Murtizapur Road, N.H. No- 6, Opp Radhakrishna Talkies, Akola – 444001 Maharashtra
92.	Amaravathi	Maharashtra	Kfin Technologies Ltd, Shop No. 21, 2 nd Floor, Gulshan Tower, Near Panchsheel Talkies, Jaistambh Square, Amaravathi - 444601
93.	Ghatkopar	Maharashtra	Kfin Technologies Limited, 11/Platinum Mall, Jawahar Road, Ghatkopar (East), Mumbai - 400077

S. No.	Branch Name *	State	Consolidated Current Address
94.	Satara	Maharashtra	Kfin Technologies Limited G7,465 A, Govind Park, Sadar Bazaar, Satara - 415001
95.	Ahmednagar	Maharashtra	Kfin Technologies Limited, Shop No 2, Plot No. 17, S. No. 322, Near Ganesh Colony, Savedi, Ahmednagar - 414001
96.	Chandrapur	Maharashtra	KFin Technologies Limited, C/o Global Financial Services, 2nd Floor, Raghuvanshi Complex, Near Azad Garden, Chandrapur, Maharashtra – 442 402
97.	Aurangabad	Maharashtra	Kfin Technologies Ltd, Shop No B 38, Motiwala Trade Center, Nirala Bazar, Aurangabad - 431001
98.	Dhule	Maharashtra	Kfin Technologies Ltd, Ground Floor, Ideal Laundry Lane No 4, Khol Galli Near Muthoot Finance, Opp Bhavasar General Store, Dhule - 424001
99.	Jalgaon	Maharashtra	Kfin Technologies Ltd, 3 rd Floor, 269 Jae Plaza, Baliram Peth, Near Kishore Agencies, Jalgaon - 425001
100.	Nagpur	Maharashtra	Kfin Technologies Ltd, Plot No. 2, Block No. B / 1 & 2, Shree Apartment, Khare Town, Mata Mandir Road, Dharampeth, Nagpur - 440010
101.	Kalyan	Maharashtra	Seasons Business Centre, 104 / 1st Floor, Shivaji Chowk, Opposite KDMC (Kalyan Dombivali Mahanagar Corporation), Kalyan – 421301, Maharashtra
102.	Nasik	Maharashtra	Kfin Technologies Ltd, S-9 Second Floor, Suyojit Sankul, Sharanpur Road, Nasik 422002
103.	Kolhapur	Maharashtra	Kfin Technologies Ltd, 605/1/4 E Ward, Shahupuri 2 nd Lane Laxmi Niwas, Near Sultane Chambers, Kolhapur 416001
104.	Mumbai	Maharashtra	Kfin Technologies Ltd, 6/8 Ground Floor, Crossley House, Near BSE (Bombay Stock Exchange), Next Union Bank, Fort, Mumbai - 400 001
105.	Pune	Maharashtra	Kfin Technologies Ltd, Office # 207-210, Second Floor, Kamla Arcade, JM Road., Opposite Balgandharva, Shivaji Nagar, Pune - 411005
106.	Vashi	Maharashtra	Kfin Technologies Ltd, Vashi Plaza, Shop No. 324, C Wing, 1 st Floor, Sector 17, Vashi, Mumbai - 400705
107.	Vile Parle	Maharashtra	KFin Technologies Limited, Office No 103, 1st Floor, MTR Cabin-1, Vertex, Navkar Complex M. V. Road, Andheri East, Opp Andheri Court Mumbai - 400069
108.	Borivali	Maharashtra	Kfin Technologies Ltd, Gomati Smuti ground Floor, Jambli Gully, Near Railway Station, Borivali, Mumbai - 400 092
109.	Thane	Maharashtra	Kfin Technologies Ltd, Room No. 302, 3 rd Floor, ganga Prasad, Near RBL Bank Ltd, Ram Maruti Cross Road, Naupada, Thane West, Mumbai - 400602
110.	Shillong	Meghalaya	Kfin Technologies Ltd, Annex Mani Bhawan, Lower Thana Road, Near R K M LP School, Shillong - 793001
111.	New Delhi	New Delhi	Kfin Technologies Ltd, 305 New Delhi House, 27 Barakhamba Road, New Delhi - 110001

S. No.	Branch Name *	State	Consolidated Current Address
112.	Balasore	Orissa	Kfin Technologies Ltd, 1-B. 1 st Floor, Kalinga Hotel Lane, Baleshwar, Baleshwar Sadar, Balasore - 756001
113.	Berhampur (Or)	Orissa	Kfin Technologies Ltd, Opp Divya Nandan Kalyan Mandap, 3 rd Lane, Dharam Nagar, Near Lohiya Motor, Berhampur (Or) 760001
114.	Bhubaneswar	Orissa	Kfin Technologies Ltd, A/181, Back Side Of Shivam Honda Show Room, Saheed Nagar, Bhubaneswar - 751007
115.	Cuttack	Orissa	Kfin Technologies Ltd, Shop No-45, 2 nd Floor, Netaji Subas Bose Arcade, (Big Bazar Building), Adjacent To Reliance Trends, Dargha Bazar, Cuttack - 753001
116.	Rourkela	Orissa	Kfin Technologies Ltd, 2 nd Floor Main Road, Udit Nagar, Sundargarh, Rourekla - 769012
117.	Sambalpur	Orissa	Kfin Technologies Ltd, First Floor, Shop No. 219, Sahej Plaza, Golebazar, Sambalpur - 768001
118.	Pondicherry	Pondicherry	Kfin Technologies Ltd, No 122(10B), Muthumariamman Koil Street, Pondicherry - 605001
119.	Amritsar	Punjab	Kfin Technologies Ltd, Sco 5 2 nd Floor, District Shopping Complex, Ranjit Avenue, Amritsar - 143001
120.	Bhatinda	Punjab	Kfin Technologies Ltd, Mcb -Z-3-01043, 2 nd Floor, Goniana Road, Opposite Nippon India MF Gt Road, Near Hanuman Chowk, Bhatinda - 151001
121.	Ferozpur	Punjab	Kfin Technologies Ltd, The Mall Road, Chawla Building, 1 st Floor Opp. Central Jail, Near Hanuman Mandir, Ferozepur - 152002
122.	Hoshiarpur	Punjab	Kfin Technologies Ltd, Unit # Sf-6, The Mall Complex, 2 nd Floor, Opposite Kapila Hospital, Sutheri Road, Hoshiarpur - 146001
123.	Jalandhar	Punjab	Kfin Technologies Ltd, Office No 7, 3 rd Floor, City Square Building, E-H197 Civil Line, Next To Kalyan Jewellers, Jalandhar - 144001
124.	Ludhiana	Punjab	Kfin Technologies Ltd, Sco 122, Second Floor, Above HDFC Mutual Fund, Feroze Gandhi Market, Ludhiana - 141001
125.	Moga	Punjab	Kfin Technologies Ltd, 1 st Floor Dutt Road, Mandir Wali Gali, Civil Lines, Barat Ghar, Moga - 142001
126.	Pathankot	Punjab	Kfin Technologies Ltd, 2 nd Floor, Sahni Arcade Complex, Adj. Indra Colony Gate Railway Road, Pathankot - 145001
127.	Patiala	Punjab	Kfin Technologies Ltd, B- 17/423 Lower Mall, Patiala Opp Modi College, Patiala - 147001
128.	Ajmer	Rajasthan	Kfin Technologies Ltd, 302 3 rd Floor, Ajmer Auto Building, Opposite City Power House, Jaipur Road, Ajmer - 305001
129.	Alwar	Rajasthan	Kfin Technologies Ltd, Office Number 137, First Floor Jai Complex Road No-2, Alwar - 301001
130.	Bhilwara	Rajasthan	Kfin Technologies Ltd, Office No. 14 B, Prem Bhawan Pur Road, Gandhi Nagar, Near Canara Bank, Bhilwara - 311001

S. No.	Branch Name *	State	Consolidated Current Address
131.	Bikaner	Rajasthan	Kfin Technologies Ltd, 70-71 2 nd Floor, Dr. Chahar Building, Panchsati Circle, Sadul Ganj, Bikaner 334003
132.	Jaipur	Rajasthan	Kfin Technologies Ltd, Office No 101, 1 st Floor, Okay Plus Tower, Next To Kalyan Jewellers, Government Hostel Circle, Ajmer Road, Jaipur - 302001
133.	Jodhpur	Rajasthan	Kfin Technologies Ltd, Shop No. 6, Gang Tower, G Floor, Opposite Arora Moter Service Centre, Near Bombay Moter Circle, Jodhpur - 342003
134.	Kota	Rajasthan	Kfin Technologies Ltd, D-8, Shri Ram Complex, Opposite Multi Purpose School, Gumanpur, Kota - 324007
135.	Sikar	Rajasthan	Kfin Technologies Ltd, First Floor, super Tower, Behind Ram Mandir, Near Taparya Bagichi, Sikar - 332001
136.	Sri Ganganagar	Rajasthan	Kfin Technologies Ltd, Address Shop No. 5, Opposite Bihani Petrol Pump, Nh – 15, Near Baba Ramdev Mandir, Sri Ganganagar - 335001
137.	Udaipur	Rajasthan	Kfin Technologies Ltd, Shop No. 202, 2 nd Floor Business Centre, 1C Madhuvan Opp G P O, Chetak Circle, Udaipur - 313001
138.	Chennai	Tamil Nadu	Kfin Technologies Ltd, 9Th Floor, Capital Towers 180 Kodambakkam High Road, Nungambakkam Chennai – 600 034
139.	Coimbatore	Tamil Nadu	Kfin Technologies Ltd, 3 rd Floor, Jaya Enclave, 1057 Avinashi Road, Coimbatore - 641018
140.	Erode	Tamil Nadu	Kfin Technologies Ltd, Address No 38/1, Ground Floor, Sathy Road (Vctv Main Road), Sorna Krishna Complex, Erode - 638003
141.	Karur	Tamil Nadu	Kfin Technologies Ltd, No 88/11, BB Plaza, Nrmp Street, K S Mess Back Side, Karur - 639002
142.	Hosur	Tamil Nadu	Kfin Technologies Limited, No.2/3-4. Sri Venkateswara Layout, Denkanikottai road, Hosur, Tamil Nadu – 457001.
143.	Madurai	Tamil Nadu	Kfin Technologies Ltd, No. G-16/17, Ar Plaza, 1 st Floor North Veli Street, Madurai - 625001
144.	Nagercoil	Tamil Nadu	Kfin Technologies Ltd, H no. 45, 1 st Floor, East Car Street, Nagercoil - 629001
145.	Salem	Tamil Nadu	Kfin Technologies Ltd, No.6 NS Complex, Omalur Main Road, Salem - 636009
146.	Tirunelveli	Tamil Nadu	Kfin Technologies Ltd, 55/18 Jeney Building, 2 nd Floor, S N Road, Near Aravind Eye Hospital, Tirunelveli - 627001
147.	Trichy	Tamil Nadu	Kfin Technologies Ltd, No 23C/1 E V R Road, Near Vekkaliamman Kalyana Mandapam, Putthur, Trichy - 620017
148.	Tuticorin	Tamil Nadu	Kfin Technologies Ltd, 4 - B A34 - A37, Mangalmal Mani Nagar, Opp. Rajaji Park, Palayamkottai Road, Tuticorin - 628003

S. No.	Branch Name *	State	Consolidated Current Address
149.	Vellore	Tamil Nadu	Kfin Technologies Ltd, No 2/19, 1 st Floor, Vellore City Centre, Anna Salai, Vellore - 632001
150.	Hyderabad	Telangana	Kfin Technologies Ltd, No:303 Vamsee Estates, Opp: Bigbazaar, Ameerpet, Hyderabad - 500016
151.	Karimnagar	Telangana	Kfin Technologies Ltd, 2 nd Shutter h no. 7-2-607, Sri Matha Complex, Mankammathota, Karimnagar - 505001
152.	Warangal	Telangana	Kfin Technologies Ltd, Shop No. 22, Ground Floor, Warangal City Center, 15-1-237, Mulugu Road Junction, Warangal - 506002
153.	Khammam	Telangana	Kfin Technologies Ltd, 11-4-3/3, Shop No. S-9, 1 st Floor, Srivenkata Sairam Arcade, Old CPI Office, Near Priyadarshini College, nehru Nagar, Khammam - 507002
154.	Hyderabad (Gachibowli)	Telangana	Kfin Technologies Ltd, Selenium Plot No: 31 & 32, Tower B, Survey No.115/22 115/24 115/25 Financial District, Gachibowli, Nanakramguda Serilimgampally Mandal, Hyderabad - 500032
155.	Agartala	Tripura	Kfin Technologies Ltd, Ols Rms Chowmuhan, Mantri Bari Road, 1 st Floor, Near Jana Sevak Saloon Building, Traffic Point, Tripura West, Agartala - 799001
156.	Chandigarh	Union Territory	Kfin Technologies Ltd, First Floor Sco 2469-70, Sec. 22-C - Chandigarh 160022
157.	Agra	Uttar Pradesh	Kfin Technologies Ltd, House No. 17/2/4, 2 nd Floor, Deepak Wasan Plaza, Behind Hotel Holiday Inn, Sanjay Place, Agra - 282002
158.	Aligarh	Uttar Pradesh	Kfin Technologies Ltd, 1 st Floor, Sevti Complex, Near Jain Temple, Samad Road, Aligarh - 202001
159.	Allahabad	Uttar Pradesh	Kfin Technologies Ltd, Meena Bazar, 2 nd Floor, 10 S.P. Marg, Civil Lines, Subhash Chauraha, Prayagraj, Allahabad - 211001
160.	Saharanpur	Uttar Pradesh	Kfin Technologies Limited 1st Floor, Krishna Complex, Opp. Hathi Gate, Court Road, Saharanpur, Uttar Pradesh - 247001.
161.	Azamgarh	Uttar Pradesh	Kfin Technologies Ltd, House No. 290, Ground Floor, Civil Lines, Near Sahara Office, Azamgarh - 276001
162.	Bareilly	Uttar Pradesh	Kfin Technologies Ltd, 1 st Floor, rear Sidea -Square Building, 54-Civil Lines, Ayub Khan Chauraha, Bareilly - 243001
163.	Deoria	Uttar Pradesh	Kfin Technologies Ltd, K. K. Plaza, Above Apurwa Sweets, Civil Lines Road, Deoria - 274001
164.	Ghaziabad	Uttar Pradesh	Kfin Technologies Ltd, FF – 31, Konark Building, Rajnagar, Ghaziabad - 201001
165.	Ghazipur	Uttar Pradesh	Kfin Technologies Ltd, House No. 148/19, Mahua Bagh Raini Katra, Ghazipur - 233001
166.	Gonda	Uttar Pradesh	Kfin Technologies Ltd, H No 782, Shiv Sadan, Iti Road Near Raghukul Vidyapeeth, Civil Lines, Gonda - 271001

S. No.	Branch Name *	State	Consolidated Current Address
167.	Gorakhpur	Uttar Pradesh	Kfin Technologies Ltd, Shop No 8 & 9, 4 th Floor, Cross Road, The Mall Bank Road, Gorakhpur - 273001
168.	Jhansi	Uttar Pradesh	Kfin Technologies Ltd, 1 st Floor, Puja Tower, Near 48 Chambers, Elite Crossing, Jhansi - 284001
169.	Kanpur	Uttar Pradesh	Kfin Technologies Ltd, 15/46 B, Ground Floor, Opp : Muir Mills, Civil Lines, Kanpur 208001
170.	Lucknow	Uttar Pradesh	Kfin Technologies Ltd, 1 st Floor, A. A. Complex, 5 Park Road, Hazratganj, Thaper House, Lucknow 226001
171.	Mathura	Uttar Pradesh	Kfin Technologies Ltd, Shop No. 9, Ground Floor, Vihari Lal Plaza, Opposite Brijwasi Centrum, Near New Bus Stand Mathura 281001
172.	Meerut	Uttar Pradesh	Kfin Technologies Ltd, Shop No:- 111 First Floor, Shivam Plaza Near Canara Bank, Opposite Eves Petrol Pump, Meerut-250001, India
173.	Mirzapur	Uttar Pradesh	Kfin Technologies Ltd, Triveni Campus, Near SBI Life Ratanganj, Mirzapur 231001
174.	Moradabad	Uttar Pradesh	Kfin Technologies Ltd, Chadha Complex, G. M. D. Road, Near Tadi Khana Chowk, Moradabad 244001
175.	Noida	Uttar Pradesh	Kfin Technologies Ltd, F-21 2 nd Floor, Near Kalyan Jewelers, Sector-18, Noida - 201301
176.	Renukoot	Uttar Pradesh	Kfin Technologies Ltd, C/O Mallick Medical Store, Bangali Katra Main Road, Dist. Sonbhadra (U.P.), Renukoot 231217
177.	Sitapur	Uttar Pradesh	Kfin Technologies Ltd, 12/12 Surya Complex, Station Road, Uttar Pradesh, Sitapur - 261001
178.	Sultanpur	Uttar Pradesh	Kfin Technologies Ltd, 1 st Floor, Ramashanker Market Civil Line, Sultanpur - 228001
179.	Varanasi	Uttar Pradesh	Kfin Technologies Ltd, D-64/132, KA 2 nd Floor, Anant Complex, Sigra, Varanasi - 221010
180.	Dehradun	Uttaranchal	Kfin Technologies Ltd, Shop No-809/799, Street No - 2 A, Rajendra Nagar, Near Sheesha Lounge, Kaulagarh Road, Dehradun-248001
181.	Haldwani	Uttaranchal	Kfin Technologies Ltd, Shop No 5, KMVN Shopping Complex, Haldwani - 263139
182.	Haridwar	Uttaranchal	Kfin Technologies Ltd, Shop No. - 17, Bhatia Complex, Near Jamuna Palace, Haridwar - 249410
183.	Roorkee	Uttaranchal	Kfin Technologies Ltd, Shree Ashadeep Complex, 16 Civil Lines, Near Income Tax Office, Roorkee - 247667
184.	Asansol	West Bengal	Kfin Technologies Ltd, 112/N G. T. Road, Bhanga Pachil G.T Road, Asansol, Pin - 713 303, Paschim Bardhaman West Bengal, Asansol - 713303
185.	Bankura	West Bengal	Kfin Technologies Ltd, Plot Nos- 80 /1/Anatunchati Mahalla, 3 rd Floor, Ward No-24, Opposite P.C Chandra, Bankura Town, Bankura - 722101

S. No.	Branch Name *	State	Consolidated Current Address
186.	Burdwan	West Bengal	Kfin Technologies Ltd, Saluja Complex, 846 Laxmipur G T Road, Burdwan, Ps: Burdwan & Dist: Burdwan-East, Pin: 713101
187.	Chinsura	West Bengal	Kfin Technologies Ltd, No : 96 Po: Chinsurah Doctors Lane, Chinsurah - 712101
188.	Durgapur	West Bengal	Kfin Technologies Ltd, Mwav-16 Bengal Ambuja, 2 nd Floor, City Centre, Distt. Burdwan, Durgapur 713216
189.	Jalpaiguri	West Bengal	Kfin Technologies Ltd, D B C Road, Opp Nirala Hotel, Jalpaiguri - 735101
190.	Kharagpur	West Bengal	Kfin Technologies Ltd, Holding No 254/220, SBI Building, Malancha Road, Ward No.16, Po: Kharagpur Ps: Kharagpur Dist: Paschim Medinipur, Kharagpur - 721304
191.	Kolkata	West Bengal	Kfin Technologies Ltd, 2/1 Russel Street, 4 th floor, Kankaria Centre, Kolkata - 700001
192.	Malda	West Bengal	Kfin Technologies Ltd, Ram Krishna Pally; Ground Floor, English Bazar, Malda - 732101
193.	Siliguri	West Bengal	Kfin Technologies Ltd, Nanak Complex, 2 nd Floor, Sevoke Road, Siliguri - 734001
194.	Kalyani	West Bengal	Kfin Technologies Limited, Ground Floor, H No B-7/27S, Kalyani, Kalyani HO, Nadia, West Bengal – 741235

*Visit the link www.kfintech.com to view the complete details of designated collection centres / Investor Service centres of KFin Technologies Limited.

MF CENTRAL

AS OFFICIAL POINTS OF ACCEPTANCE (OPA) FOR TRANSACTIONS As per SEBI Master Circular for Mutual Funds dated May 19, 2023, Kfin Technologies Private Limited (“KFinTech”) and Computer Age Management Services Limited (“CAMS”) have jointly developed MFCentral - A digital platform for transactions/service requests by Mutual Fund investors. Accordingly, MF Central will be considered as an Official Point of Acceptance (OPA) for transactions in the Scheme.

MF UTILITY ("MFU")

POINTS OF SERVICE ("POS") OF MF UTILITIES INDIA PRIVATE LIMITED ('MFUI') AS OFFICIAL POINTS OF ACCEPTANCE (OPA) FOR TRANSACTIONS THROUGH MFUTILITY ("MFU") Both financial and non-financial transactions pertaining to scheme(s) of Bajaj Finserv Mutual Fund can be done through MFU at the authorized POS of MFUI. The details of POS published on MFU website at www.mfuindia.com will be considered as Official Point of Acceptance (OPA) for transactions in the Scheme.