



SCHEME INFORMATION DOCUMENT (SID)

IDBI GOLD EXCHANGE TRADED FUND

(An open-ended scheme replicating/tracking the performance of gold in domestic prices)

This product is suitable for investors who are seeking*:

	Scheme Risk-o-meter	Benchmark Risk-o-meter
<ul style="list-style-type: none"> To replicate the performance of gold in domestic prices with at least medium term horizon. Investments in physical gold and gold related instruments / debt & money market instruments 	 <p>Investors understand that their principal will be at Moderately High Risk</p>	 <p>Investors understand that their principal will be at Moderately High Risk</p>

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

Continuous offer for Units in Creation Unit size at NAV based prices

Name of Mutual Fund	IDBI Mutual Fund
Name of Asset Management Company	IDBI Asset Management Limited (AMC) (CIN: U65100MH2010PLC199319)
Name of Trustee Company	IDBI MF Trustee Company Limited (CIN: U65991MH2010PLC199326)
Address – Registered Office	IDBI Tower, WTC Complex, Cuffe Parade, Colaba Mumbai 400005
Address - Corporate Office	4th Floor, IDBI Tower, WTC Complex, Cuffe Parade, Colaba, Mumbai - 400 005, Maharashtra
Website	www.idbimutual.co.in

The particulars of the Scheme have been prepared in accordance with the Securities and Exchange Board of India (Mutual Funds) Regulations 1996, (hereinafter 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 (SID) sets forth concisely the information about the Scheme that a prospective investor ought to know before investing. Before investing, investors should also ascertain about any further changes to this Scheme Information Document after the date of

this Document from the Mutual Fund / Investor Service Centres / Website / Distributors or Brokers.

The investors are advised to refer to the Statement of Additional Information (SAI) for details of IDBI Mutual Fund, Tax and Legal issues and general information on www.idbimutual.co.in.

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.idbimutual.co.in

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

This Scheme Information Document is dated April 28, 2023.

Interpretation

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

- All references to the masculine shall include the feminine and all references, to the singular shall include the plural and vice-versa.
- All references to "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).
- References to a day are to a calendar day including non-Business Day unless otherwise specified.

INDEX

Sr. No.	Particulars	Page No.
1.	HIGHLIGHTS OF THE SCHEME	4
2.	I. INTRODUCTION	6
3.	A. RISK FACTORS	6
4.	B. REQUIREMENT OF MINIMUM INVESTORS IN THE SCHEME	9
5.	C. SPECIAL CONSIDERATIONS	9
6.	D. DEFINITIONS	12
7.	E. DUE DILIGENCE CERTIFICATE	19
8.	II. INFORMATION ABOUT THE SCHEME	20
9.	A. TYPE OF THE SCHEME	20
10.	B. INVESTMENT OBJECTIVE OF THE SCHEME	20
11.	C. ASSET ALLOCATION PATTERN	20
12.	D. WHERE WILL THE SCHEME INVEST?	21
13.	E. WHAT ARE THE INVESTMENT STRATEGIES?	21
14.	F. FUNDAMENTAL ATTRIBUTES	22
15.	G. HOW WILL THE SCHEME BENCHMARK ITS PERFORMANCE?	24
16.	H. WHO MANAGES THE SCHEME?	24
17.	I. WHAT ARE THE INVESTMENT RESTRICTIONS?	24
18.	J. HOW HAS THE SCHEME PERFORMED?	26
19.	K. SCHEME RELATED DISCLOSURE	27
20.	III. UNITS AND OFFER	28
21.	A. NEW FUND OFFER (NFO) – Not Applicable	28
22.	B. ONGOING OFFER DETAILS	28
23.	C. PERIODIC DISCLOSURES	50
24.	D. COMPUTATION OF NAV	56
25.	IV. FEES AND EXPENSE	60
26.	A. FEES AND EXPENSE	60
27.	B. LOAD STRUCTURE	63
28.	C. WAIVER OF LOAD FOR DIRECT APPLICATIONS - Not applicable	64
29.	D. TRANSACTION CHARGES	64
30.	V. RIGHTS OF UNITHOLDERS	66
31.	VI. PENALTIES, PENDING LITIGATION OR PROCEEDINGS, FINDINGS OF INSPECTIONS OR INVESTIGATIONS FOR WHICH ACTION MAY HAVE BEEN TAKEN OR IS IN THE PROCESS OF BEING TAKEN BY ANY REGULATORY AUTHORITY	66

HIGHLIGHTS OF THE SCHEME

1. **Name of the Scheme:** IDBI Gold Exchange Traded Fund
2. **Type of Scheme:** An open-ended scheme replicating/tracking the performance of gold in domestic prices
3. **Investment objective** – To invest in physical Gold and Gold related Instruments with the objective to replicate the performance of Gold in domestic prices. The ETF will adopt a passive investment strategy and will seek to achieve the investment objective by minimizing the tracking error between the Fund and the underlying asset.
4. **Liquidity** – Units of the Scheme are listed on the National Stock Exchange of India Limited and BSE Limited. The AMC may, at its discretion, list the units of the Scheme in any other Stock Exchange from where investors will be able to transact (buy/sell) on the units of the ETF at the prevailing listed price on these exchanges on any trading day. The AMC will appoint Authorized Participant(s) to provide liquidity in secondary market on an ongoing basis.

Authorized Participants and Large Investors may subscribe to and/or redeem the units of the Scheme directly with the Mutual Fund on any business day on an ongoing basis in creation unit lot of 1000 units and multiples of 1000 units thereof or in equivalent amount in cash. One unit represents 1 gram of the underlying asset.

5. **Plans / Options / Sub-options for investment** – The Scheme does not offer any Plans / Options / sub-options for investment.
6. **Benchmark** – Domestic price of physical Gold
7. **Transparency/NAV Disclosure** – The Mutual Fund / AMC shall update the NAVs on the website of IDBI Mutual Fund (www.idbimutual.co.in) and on the website of Association of Mutual Funds in India - hereinafter referred to as AMFI (www.amfiindia.com) by 11.00 p.m. on every Business Day. The investors will be able to view the NAV's on the following link <https://www.idbimutual.co.in/NAV-and-IDCW>. In case of any delay, the reasons for such delay would be explained to AMFI in writing. If the NAVs are not available before commencement of Business Hours on the following day due to any reason, the Mutual Fund shall issue a press release giving reasons and explaining when the Mutual Fund would be able to publish the NAVs.

The NAV shall be calculated on all business days. Mutual Fund/ AMC shall extend facility of sending latest available NAVs to Unitholders through SMS, upon receiving a specific request in this regard.

The Mutual Fund/ AMC will disclose the portfolio of the Scheme (along with ISIN) as on the last day of the month/ half year for all their schemes in the format prescribed by SEBI on the website of IDBI Mutual Fund (www.idbimutual.co.in) and on the website of Association of Mutual Funds in India - hereinafter referred to as AMFI (www.amfiindia.com) within 10 days from the close of each month/ half year respectively in a user-friendly and downloadable spreadsheet format. The Unitholder will be able to view and download monthly/ half yearly portfolio from our website on the following link <https://www.idbimutual.co.in/Downloads/Fund-Portfolios/Monthly#> In case of Unitholder

whose e-mail addresses are registered, the Mutual Fund/ AMC shall send via email both the monthly and half yearly statement of scheme portfolio within 10 days from the close of each month/ half-year respectively.

The Mutual Fund/ AMC shall publish an advertisement every half-year disclosing the hosting of the half-yearly statement of its schemes portfolio on website and on the website of AMFI. Such advertisement shall be published in the all India edition of at least two daily newspapers, one each in English and Hindi. Unitholder can submit the (email or written request) for a physical or electronic copy of the statement of scheme portfolio. The Mutual Fund/ AMC shall dispatch a statement of scheme portfolio within 5 Business Days from the date of the receipt of request from the Unit holder.

8. Loads

- **Entry Load** – Not applicable
- **Exit load** – Nil

SEBI vide its circular no. SEBI/IMD/CIR No. 4/ 168230/09 dated June 30, 2009 has decided that there shall be no entry Load for all Mutual Fund schemes. The commission, if any, as specified in the aforesaid circular to the ARN Holder (AMFI registered distributors), on the investment made by the investor will be paid by the investor directly to the distributor, based on his assessment of various factors including the service rendered by the ARN Holder.

SEBI vide circular Ref no: CIR/IMD/DF/21/2012 dated September 13, 2012 and notification dated September 26, 2012 the exit load, if any, charged by mutual fund scheme shall be credited to the respective scheme after debiting applicable GST, if any.

The exit load charged on redemption will be credited to the scheme on the next business day after debiting applicable GST.

9. Minimum Application Amount

- **Authorized Participants & Large investors** – In creation unit lot of 1000 units and multiples of 1000 units thereof or in equivalent amount in cash. The AMC will not accept Portfolio Deposit (i.e. physical gold) from its investors. However, the AMC at its absolute discretion may accept Portfolio Deposit (i.e. physical gold) from Authorized participant subject to the satisfaction of conditions prescribed by the custodian appointed by the Mutual Fund for the custody of Gold.
- As per SEBI Circular No. SEBI/HO/IMD/DOF2/P/CIR/2022/69 dated May 23, 2022, the Scheme will offer units for subscription / redemption directly with the Mutual Fund for amounts greater than Rs.25 Cr at intraday NAV based on the actual execution price of the underlying portfolio on all Business Days during the ongoing offer period. The aforesaid threshold will not be applicable for MM and will be periodically reviewed. The requirement of “cut-off” timing for NAV applicability as prescribed by SEBI from time to time will not be applicable for direct transaction with IDBI AMC in ETFs by MM and other eligible investors. As per SEBI Circular No. SEBI/HO/IMD/DOF2/P/CIR/2022/145 dated October 28, 2022 the same shall be applicable from May 01, 2023.
- **Other investors** – On an ongoing basis, other investors may subscribe to the units of the Scheme by purchasing the units from the Stock Exchange where the Scheme is

listed. Minimum size for subscription on the Stock Exchange – 1 unit or in multiples thereof.

I. INTRODUCTION

A. RISK FACTORS

I. Standard Risk Factors:

1. Investment in Mutual Fund Units involves investment risks such as trading volumes, settlement risk, liquidity risk, default risk including the possible loss of principal.
2. As the price / value / interest rate of the securities in which the scheme invests fluctuates, the value of your investment in the scheme may go up or down depending upon the various factors and forces affecting the capital and money markets.
3. Past performance of the Sponsor/AMC/Mutual Fund does not guarantee future performance of the scheme.
4. IDBI Gold Exchange Traded Fund is only the name of the scheme and does not in any manner indicate either the quality of the scheme or its future prospects and returns.
5. The sponsor is not responsible or liable for any loss resulting from the operation of the scheme beyond the initial contribution of Rs.10 lakhs made by it towards setting up the Fund and/or such other accretions / additions to the same made from time to time.
6. The present scheme is not a guaranteed or assured return scheme.

II. Scheme Specific Risk Factors

1. IDBI Gold Exchange Traded Fund will seek to invest predominantly in physical gold. The price of gold and accordingly the NAV of the Scheme may fluctuate due to several reasons including but not limited to global macroeconomic events, demand and supply for gold in India and in the international markets, currency fluctuations, Interest rates, Inflation trends, regulatory restrictions on the import and trade of gold etc.
2. **Counterparty Risk:** There is no Exchange for physical gold in India. The Mutual Fund may have to buy or sell gold from the open market which may lead to Counterparty risks for the Mutual Fund for trading and settlement. To mitigate the counterparty risk, The Scheme may route all its purchases/sales of gold only through RBI nominated agencies/Banks permitted to import gold into the country.
3. **Liquidity Risk:** The Mutual Fund can sell gold only to bullion bankers / traders who are authorized to buy gold. Though, there are adequate numbers of players (Nominated Agencies / Banks) to whom the Fund can sell gold, the Scheme may have to resort to distress sale of gold if there is no or low demand for gold to meet its cash needs of redemption or expenses.

Trading in units of the Scheme on the Exchange may be halted because of abnormal market conditions or for reasons that in view of the Exchange authorities or SEBI, trading in units of

the Scheme is not advisable. In addition, trading in units is subject to trading halts caused by extraordinary market volatility and pursuant to Stock Exchange(s) and SEBI "circuit filter" rules as applicable from time to time. There can be no assurance that the requirements of the exchange/s necessary to maintain the listing of units of the Scheme will continue to be met or will remain unchanged.

4. **Currency Risk:** The domestic price of gold will depend upon both the international market price of gold (denominated in US\$) as well as the conversion value of US dollar into Indian rupee. The formula for determining NAV of the units of the Scheme is based on the imported (landed) value of gold. The landed value of gold is computed by multiplying international market price by US dollar value. Investors will be exposed to fluctuations in the value of US dollar against the rupee as the Mutual Fund will not be hedging this risk exposure.
5. **Regulatory Risk:** Any changes in trading regulations by the stock exchange (s) or SEBI may affect the ability of Authorized Participant to arbitrage resulting into wider premium/discount to NAV. Any changes in the regulations relating to import and export of gold (including customs duty, sales tax and any such other statutory levies) may affect the ability of the Scheme to buy/sell gold against the purchase and redemption requests received. Any measures introduced by government/RBI from time to time to curb the demand for gold can impact the ability of the Scheme to purchase gold in the portfolio. In such cases Scheme may have higher exposure to cash than the limit defined in the asset allocation pattern (maximum 5% of net asset).
6. **Asset Class Risk:** The returns from physical Gold may underperform returns from the securities or other asset classes and this may have an impact on the performance of the Scheme.
7. **Physical gold:** There is a risk that part or all of the Scheme's gold could be lost, damaged or stolen. Access to the Scheme's gold could also be restricted by natural events or human actions. Any of these actions may have adverse impact on the operations of the Scheme and consequently on investment in units. The Mutual Fund will ensure that the Gold held under the Scheme with the Custodian will be fully insured against the occurrence of such events.
8. **Passive Investment:** Since the Scheme will adopt a passive investment strategy the Scheme will have at least 95% of its monies invested in Gold and gold related instruments and will stay invested regardless of the price of Gold or the outlook for the metal. The Scheme's performance may be affected by a general price decline in the gold prices.
9. **Tracking Error:** The Scheme may have to hold cash (not exceeding 5% of net assets) to meet ongoing recurring expenses, redemption requirements, delay in purchase of Gold, transactions costs, non-fulfillment of creation unit size etc. The performance of the Scheme may, therefore, be impacted by Tracking Error (deviation in the performance of the Scheme vis-à-vis the benchmark). However, the Mutual Fund shall endeavor to keep the annualized tracking error lesser than 2% (annualized) at all times but in case of regulatory restrictions imposed in purchase of Gold, Scheme may hold more cash than the defined limit (ie.5% of net asset), potentially leading to higher tracking error.

10. Risk related to investment in Gold Monetization Scheme (GMS) of banks

IDBI Gold Exchange Traded Fund will seek to invest in Gold Monetization Scheme (GMS) of banks. As the Scheme invests in such Gold Monetization Schemes offered by Bank, Scheme lends the portion of gold holding to an Issuer of such GSM scheme. This may lead to the credit risk where Issuer of GSM is unable to return the principal physical gold to the Scheme upon maturity or in case of an early redemption. GSM (Gold Monetization Scheme), being an unlisted and non-transferrable security, can be redeemed only with the issuer and, hence, is subject to the risk of an issuer's inability to meet principal and interest payments on the obligation (credit risk).

The AMC will ensure adequate diligence prior to making investment in GSM of banks. Investments in GSM will be made in various tenors to minimize any asset liability mismatches. Prior approval of trustees will be obtained for each investment proposal in GSM

11. The Trustees, AMC, Fund, their directors or their employees shall not be liable for any tax consequences that may arise in the event that the Scheme is wound up for the reasons and in the manner provided under the Scheme Information Document & Statement of Additional Information.

III. Risks associated with investments in debt and money market instruments

- i) **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. Government Securities have zero credit risk while other debt instruments are rated according to the issuer's ability to meet the obligations.

The AMC seek to manage credit risk by restricting investments only to investment grade securities. Regular review of the issuer profile to monitor and evaluate the credit quality of the issuer will be carried out.

- ii) **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.

Interest rate risk mitigation will be through active duration management at the portfolio level through regular monitoring of the interest rate environment in the economy.

- iii) **Liquidity risk:** The liquidity of a bond may change depending on market conditions leading to changes in the liquidity premium linked to the price of the bond. At the time of selling the security, the security can become illiquid leading to loss in the value of the portfolio.

The AMC will endeavour to mitigate liquidity risk by mapping investor profile and potential redemption expectations into the portfolio construction to allow the Scheme to liquidate assets without significantly impacting portfolio returns.

- iv) **Reinvestment risk:** This risk arises from uncertainty in the rate at which cash flows from an investment may be reinvested. This is because the bond will pay coupons, which will have

to be reinvested. The rate at which the coupons will be reinvested will depend upon prevailing market rates at the time the coupons are received.

The AMC will endeavor to manage this risk by diversifying the investments in instruments with appropriate maturity baskets.

- v) **Settlement risk:** Fixed income securities run the risk of settlement which can adversely affect the ability of the fund house to swiftly execute trading strategies which can lead to adverse movements in NAV. The AMC will endeavor to manage this risk by diversifying the investments in instruments with appropriate maturity baskets.
- vi) **Spread Risk:** In a floating rate security the coupon is expressed in terms of a spread or mark up over the benchmark rate. In the life of the security this spread may move adversely leading to loss in value of the portfolio. The yield of the underlying benchmark might not change, but the spread of the security over the underlying benchmark might increase leading to loss in value of the security.

B. REQUIREMENT OF MINIMUM INVESTORS IN THE SCHEME

IDBI Gold Exchange Traded Fund is an open ended Exchange Traded Fund and therefore the guidelines issued by SEBI vide its Circular no. SEBI/IMD/CIR No. 10/22701/03 dated December 12, 2003 regarding Minimum Number of Investors in Scheme of Mutual Funds shall not be applicable to IDBI Gold Exchange Traded Fund.

C. SPECIAL CONSIDERATIONS

Investors should study the Scheme Information Document (SID) and Statement of Additional Information (SAI) carefully in its entirety and should not construe the contents thereof as advice relating to legal, taxation, investment or any other matters. Investors are advised to consult their legal, tax, investment and other professional advisors to determine possible legal, tax, financial or other considerations of subscribing to or redeeming Units, before making a decision to invest/redeem Units.

Neither this SID and SAI nor the units have been registered in any jurisdiction. The distribution of this SID or SAI in certain jurisdictions may be restricted or totally prohibited to registration requirements and accordingly, any person who comes into possession of this SID or SAI is required to inform themselves about and to observe any such restrictions and/ or legal compliance requirements of applicable laws and Regulations of such relevant jurisdiction. Any changes in SEBI/Stock Exchange/RBI regulations and other applicable laws/regulations could have an effect on such investments and valuation thereof.

The AMC, Trustee or the Mutual Fund have not authorized any person to issue any advertisement or to give any information or to make any representations, either oral or written, other than that contained in this SID or SAI or as provided by the AMC in connection with this offering. Prospective Investors are advised not to rely upon any information or representation not incorporated in the SID or SAI or as provided by the AMC as having been authorized by the Mutual Fund, the AMC or the Trustee.

The tax benefits described in this Scheme Information Document and Statement of Additional Information are as available under the present taxation laws and are available subject to relevant conditions. The information given is included only for general purpose and is based on

advice received by the AMC regarding the law and practice currently in force in India and the Unit holders 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 Unit holder is advised to consult his / her own professional tax advisor.

Redemption by the Unit holder due to change in the fundamental attributes of the Scheme or due to any other reasons may entail tax consequences. The Trustee, AMC, Mutual Fund, their directors or their employees shall not be liable for any such tax consequences that may arise.

The Mutual Fund/AMC and its empanelled Brokers have not given and shall not give any indicative portfolio and indicative yield in any communication, in any manner whatsoever. Investors are advised not to rely on any communication regarding indicative yield/portfolio with regard to the scheme.

Compliance with Foreign Accounts Tax Compliance Act “FATCA” / Common Reporting Standards “CRS”

FATCA is a tax reporting regime that obligates all financial institutions to report information to the relevant tax authorities about U.S reportable persons and certain entities in which U.S. persons hold a substantial ownership interest. India signed the Inter Governmental Agreement (IGA) with the U.S. on 9 July 2015.

CRS is the OECD’ & G-20’s Model Competent Authority Agreement for multilateral tax information sharing. It enables automatic exchange of tax information based on the Standard through bilateral tax treaty networks. India signed the CRS Agreement on 3 June 2015.

The Central Board of Direct Taxes has notified Rules 114F to 114H, as part of the Income-tax Rules, 1962, which requires Indian financial institutions to seek additional personal, tax and beneficial owner information and certain certifications and documentation from all our account holders. In relevant cases, information will have to be reported to tax authorities / appointed agencies. For meeting compliance requirements, we may also be required to provide information to any institutions such as withholding agents for the purpose of ensuring appropriate withholding from the account or any proceeds in relation thereto.

Should there be any change in any information provided by you, please ensure you advise us promptly, i.e., within 30 days. Please note that you may receive more than one request for information if you have multiple relationships with IDBI Asset Management Ltd. or its group entities. Therefore, it is important that you respond to our request, even if you believe you have already supplied any previously requested information. If you have any question about your tax residency, please contact your tax advisor. Further, if any investor is a Citizen or resident or green card holder or tax resident of a country other than India, please include all such countries in the Tax Resident Country information field along with “Tax Identification Number” or any other relevant reference ID/ Number. If you are a US citizen or resident or green card holder, please include United States in the foreign country information field along with your US Tax Identification Number. It is mandatory to supply a TIN or functional equivalent if the country in which you are tax resident issues such identifiers. If no TIN is yet available or has not yet been issued, please provide an explanation and attach this to the application form.

For further details please refer KIM cum application form.

FATCA/CRS provisions are relevant not only at on-boarding stage of investor(s)/unit holder(s) but also throughout the life cycle of investment with the Fund/the AMC.

The Fund/AMC reserves the right to reject any application or redeem the units held directly or beneficially and may also require reporting of such accounts/levy of withholding tax on payments made to investors, in case the applicant/investor(s) fails to furnish the relevant information and/or documentation in accordance with the FATCA/CRS provisions, notified.

Investors(s)/Unit holder(s) should consult their own tax advisors to understand the implications of FATCA/CRS provisions/requirements. It is the responsibility of the investor to ensure that they record their correct tax status / FATCA/ CRS classification Existing investors of the Fund are also advised to download the FATCA/CRS declaration form from the Mutual Fund's website (www.idbimutual.co.in) and submit the duly filled FATCA declaration form to the AMC or KFIN Technologies Limited for necessary updation in the records.

In accordance with the SEBI circular no. CIR/MIRSD/2/2015 dated August 26, 2015 and AMFI Best Practice guidelines no. 63/2015-16 dated September 18, 2015 with respect to uniform implementation of FATCA and CRS and such other guidelines/notifications issued from time to time, all Investors/Unitholder will have to mandatorily provide the details and declaration pertaining to FATCA/CRS for all new accounts failing which the application will be liable to be rejected. For accounts opened between July 1, 2014 and October 31, 2015 and certain pre-existing accounts satisfying the specified criteria, the Unitholders need to submit the details/declarations as per FATCA/CRS provisions. In case the information/declaration is not received from the Unitholder within the stipulated time, the account shall be treated as reportable account.

Ministry of Finance had issued Press Release dated April 11, 2017 issued by Ministry of Finance, for informing the revised timelines for Self-certifications which was April 30, 2017. So, investors who had not completed their self-certification were advised to complete their self-certification, on or before April 30, 2017. The folios of investors who had invested during July 1, 2014 to August 31, 2015 and have not provided self-certification were blocked and shall stay blocked unless self-certification is provided by the Investor and due diligence is completed.

The AMC reserves the right to change/modify the provisions mentioned above in response to any new regulatory development which may require to do so at a later date.

Ultimate Beneficial Owner

Pursuant to guidelines on identification of Beneficial Ownership issued vide SEBI circular no. CIR/MIRSD/2/2013 dated January 24, 2013, investors (other than Individuals) are required to provide details of Ultimate Beneficial Owner(s) ('UBO'). A "Beneficial owner" is defined as a natural person or persons who ultimately own, control or influence a client and/or persons on whose behalf a transaction is being conducted, and includes a person who exercise ultimate effective control over a legal person or arrangement. In this regard, all categories of investors (except individuals, companies listed on a stock exchange or majority-owned subsidiary of such companies) are required to provide details about beneficial ownership for all investments.

The Fund reserves the right to reject applications/restrict further investments or seek additional information from investors who have not provided the requisite information on beneficial ownership. In the event of change in beneficial ownership, investors are requested to

immediately update the details with the Fund/Registrar. The Ultimate Beneficial Owner means 'Natural Person', who, whether acting alone or together, or through one or more juridical person, exercises control through ownership or who ultimately has a controlling ownership interest of / entitlements to

- i. More than 25% of shares or capital or profits of the juridical person, where the juridical person is a company;
- ii. More than 15% of the capital or profits of the juridical person, where the juridical person is a partnership; or
- iii. More than 15% of the property or capital or profits of the juridical person, where the juridical person is a unincorporated association or body of individuals.

In case of a Trust, the settler of the trust, the trustees, the protector, the beneficiaries with 15% or more of interest in the trust and any other natural person exercising ultimate effective control over the trust through a chain of control or ownership is considered as the UBO.

Non-Individual investors who are not the ultimate beneficial owners of the investments, must mandatorily enclose a Declaration for Ultimate Beneficial Ownership duly signed by the authorized signatory along with the purchase application for units of schemes of IDBIMF.

The provisions w.r.t. Identification of UBO are not applicable to the investor or the owner of the controlling interest, if the investor or owner of the controlling interest is a company listed on a stock exchange, or is a majority-owned subsidiary of such a company

Central Know Your Client:

Individual investors investing in the mutual fund for the first time who are not KYC compliant under the KYC Registration Agency ("KRA") regime, shall use the new CKYC form for complying with the CKYC requirements.

Individual investors who have completed CKYC, can invest in the Mutual Fund using their 14 digit KYC Identification Number ("KIN").

The AMC reserves the right to reject transaction application in case the investor(s) fails to submit information and/or documentation as mentioned above. In the event of non-compliance of KYC requirements, the Trustee / AMC reserves the right to freeze the folio of the investor(s).

D. DEFINITIONS

"AMC" or "Asset Management Company" or "Investment Manager"	IDBI Asset Management Limited incorporated under the provisions of the Companies Act, 1956 and approved by Securities and Exchange Board of India to act as the Asset Management Company for the scheme(s) of IDBI Mutual Fund.
Applicable NAV	The NAV applicable for subscription or redemption or switching/Transfer based on the Business Day and relevant cut-off times on which the application is accepted at Official Point of Acceptance of Transaction.
Authorized Participant/ Market Makers	Member of the NSE or any other recognized stock exchange or any other person who is

	appointed by the AMC to act as Authorized Participant for the Scheme.
Business Day	<p>A day other than</p> <ul style="list-style-type: none"> (i) Saturday or Sunday; or, (ii) a day on which both the National Stock Exchange of India Limited and the Bombay Stock Exchange Limited are closed; or, (iii) a day on which the Purchase/Redemption/Switching/Transfer of Units is suspended; or, (iv) a day on which in Mumbai, Banks and / RBI are closed for business/clearing; or, (v) a day which is a public and /or bank holiday at the Investor Service Centres of the AMC/Points of Acceptance where the application is received; or, (vi) a day on which normal business cannot be transacted due to storms, floods, natural calamities, bandhs, strikes or such other events as the AMC may specify from time to time. <p>“Business Day” does not include a day on which the Money Markets are closed or otherwise not accessible.</p> <p>The AMC reserves the right to declare any day as a Business day or otherwise at any of the Investor Service Centers of the AMC/Official Points of Acceptance</p>
Business Hours	Presently 10.00 a.m. to 5.00 p.m. on any Business Day or such other time as may be applicable from time to time.
Cash Component	Means the difference between the applicable NAV of Creation Unit and the market value of physical Gold. This difference will represent accrued interest, income earned by the Scheme, accrued annual charges including management fees and residual cash in the Scheme. In addition the Cash Component will include transaction cost as charged by the Custodian/DP and other incidental expenses for creating units. The cash component will vary from time to time and will be decided and announced by the AMC.
Creation Date	The date on which Units of the IDBI GOLD are created
Creation Unit size	Means the fixed number of units of the Scheme, which is exchanged against a

	<p>predefined quantity and purity of physical gold called the "Portfolio Deposit" and a "Cash Component" or cash of equivalent value.</p> <p>The Creation Unit size in case of IDBIGOLD shall be 1,000 units (representing 1 Kg. of Gold) and in multiples thereof</p>
Custodian	A person who has been granted a certificate of registration to carry on the business of custodian of securities under the Securities and Exchange Board of India (Custodian of Securities) Regulations 1996, which is Stock Holding Corporation of India Limited (SCHIL)
Cut-off time	'Cut-off Timing', in relation to a prospective investor making an application to the Mutual Fund for sale or repurchase of units, shall mean, the outer limit of timing within a particular day which is relevant for determination of the NAV applicable for his transaction
Consolidated Account Statement	Consolidated Account Statement is a statement containing details relating to all the transactions across all mutual funds viz. purchase, redemption, switch, Income Distribution cum capital withdrawal (IDCW)payout, Income Distribution cum capital withdrawal (IDCW)reinvestment, systematic investment plan, systematic withdrawal plan and systematic transfer plan.
Date of Application	The date of receipt of a valid application complete in all respect for subscription / redemption of Units of this Scheme by IDBI Mutual Fund at its various offices/branches or the designated centers of the Registrar
Debt Instruments	Government securities, corporate debentures, bonds, promissory notes, pass-through certificates, asset backed securities / securitized debt and other possible similar securities.
Depository	Depository as defined in the Depositories Act, 1996 (22 of 1996) and in this SID refers to National Securities Depository Ltd (NSDL) and Central Depository Services Ltd (CDSL).
Depository Participant (DP)	'Depository Participant' means a person registered as such under subsection (1A) of section 12 of the Securities and Exchange Board of India Act, 1992.
Income Distribution cum capital withdrawal (IDCW)	Income distributed by the Mutual Fund on the Units. When Sale price (NAV) is higher than Face Value of the unit, a portion of NAV which represents realized gains is credited to an

	<p>Equalization Reserve account and which will be used to pay dividend (IDCW). Under IDCW (earlier known as Dividend) Option, certain portion of their capital (Equalization Reserve) may be distributed as dividend (IDCW).</p> <p>Payout, Reinvestment and Transfer are sub options provided under IDCW.</p> <p>Scheme does not assure IDCW and any of its sub options and the IDCW is subject to the availability of distributable surplus, if any, in the schemes and at the discretion of the AMC and Trustee Company.</p>
Entry Load	<p>Entry Load means a one-time charge that the investor pays at the time of entry into the Scheme.</p> <p>Presently, entry load cannot be charged by mutual fund schemes.</p>
ETF	Means "Exchange Traded Fund"
Exit Load	Load on Redemption/Switch out of Units.
FII or Foreign Institutional Investor	Foreign Institutional Investor, registered with SEBI under the Securities and Exchange Board of India (Foreign Institutional Investors) Regulations, 1995, as amended from time to time.
FPI or Foreign Portfolio Investor	Foreign Portfolio Investor, Means a person who satisfies the eligibility criteria prescribed under Regulation 4 and has been registered under Chapter II of Securities and Exchange Board of India (Foreign Portfolio Investor) Regulations, 2014
Gold related Instruments	Gold related Instruments are such instruments having gold as underlying, as may be specified by SEBI from time to time
Investment Management Agreement	Investment Management Agreement dated 20 th February 2010, entered into between the Fund (acting through the Trustee) and the AMC and as amended up to date, or as may be amended from time to time.
Investor	Investor means an Individual or a non-Individual, as permitted under SEBI (MF) Regulations to invest in mutual fund schemes, making an application for subscription or redemption of units in the Schemes of the Mutual Fund
Large Investor	Large Investor for the purpose of this Scheme, would mean Investors other than Authorized Participants, who deal in Creation Unit Size for cash only

LBMA	London Bullion Market Association
Minor	'Minor' means a person who has not completed the age of eighteen years under the provisions of the Indian Majority Act 1875 as amended from time to time
Money Market Instruments	Includes Commercial Papers, Commercial Bills, Treasury Bills, Government Securities having an unexpired maturity up to one year, call or notice money, certificate of deposit, Tri party Repo, usance bills and any other like instruments as specified by the Reserve Bank of India from time to time.
MFSS	Mutual Fund Service System offered by National Stock Exchange of India Ltd
The Fund or Mutual Fund	IDBI Mutual Fund, a trust set up under the provisions of the Indian Trusts Act, 1882.
Mutual Fund Regulations / Regulations	Securities and Exchange Board of India (Mutual Funds) Regulations, 1996, as amended up to date, and such other regulations as may be in force from time to time.
NAV	Net Asset Value of the Units of the Scheme (including Plans there under) calculated in the manner provided in this Document and as prescribed by the SEBI (Mutual Funds) Regulations, 1996 from time to time.
NAV related price	The Repurchase Price calculated on the basis of NAV and is known as the NAV related price. The Repurchase Price is calculated by deducting the exit load factor (if any) from the NAV
NRI or Non-Resident Indian	Person resident outside India who is either a citizen of India or a Person of Indian Origin
Official Points of Acceptance	Places, as specified by AMC from time to time where application for subscription / redemption / switch will be accepted on ongoing basis.
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 grandparents was a citizen of India by virtue of Constitution of India or the Citizenship Act, 1955 (57 of 1955); or (c) the person is a spouse of an Indian citizen or person referred to in sub-clause (a) or (b).
Portfolio Deposit	Portfolio Deposit means physical gold which will be of predefined quantity and purity as announced by the AMC from time to time. Portfolio Deposit in case of IDBIGOLD refers to 1 Kg. of Gold or multiples of 1 Kg with purity (fineness) of 995 parts per 1000 (99.5%)

Qualified Foreign Investors	means a person resident in a country that is compliant with Financial Action Task Force (FATF) standards and that is a signatory to International Organization of Securities Commission's (IOSCO's) Multilateral Memorandum of Understanding, Provided that such person is not resident in India Provided further that such person is not registered with SEBI as Foreign Institutional Investor or Sub-account
Reserve Bank of India [RBI]	Reserve Bank of India established under the Reserve Bank of India Act, 1934.
Registrar & Transfer Agent or RTA or R&T	KFIN Technologies Limited (Karvy) Hyderabad, currently appointed as Registrar to the Scheme, or any other registrar appointed by the AMC from time to time.
Repurchase/Redemption	Redemption of Units of the Scheme in the manner as specified in this document.
Sale or Subscription	Sale or allotment of units to the unitholder upon subscription by the investor / applicant under the Scheme.
Scheme	IDBI Gold Exchange Traded Fund or "IDBIGOLD"
SAI or Statement of Additional Information	The document issued by IDBI Mutual Fund containing details of IDBI Mutual Fund, its constitution, and certain tax, legal and general information. SAI is legally a part of the SID.
SID or Scheme Information Document	This document issued by IDBI Mutual Fund setting forth concisely the information about offering of Units by the Scheme and terms of offer for subscription/redemption that a prospective investor ought to know before investing.
SEBI	Securities and Exchange Board of India established under Securities and Exchange Board of India Act, 1992.
SEBI (MF) Regulations	Securities and Exchange Board of India (Mutual Funds) Regulations, 1996 for the time being in force and as amended from time to time,
Sponsor or Settlor	IDBI Bank Ltd.
Switch	Redemption of a unit in any scheme (including the plans / options therein) of the Mutual Fund against purchase of a unit in any other open-ended scheme (including plans / options therein) of the Mutual Fund, subject to completion of lock-in period, if any, of the units of the scheme(s) from where the units are being switched.

Tracking error	The extent to which the NAV of the scheme moves in a manner inconsistent with the movements of the Scheme's benchmark on any given day or over any given period of time.
Tri-party repo on Government securities or treasury bills	Tri-party repo on Government securities or treasury bills is a type of repo contract where a third entity (apart from the borrower and lender), called a Tri-Party Agent, acts as an intermediary between the two parties to the repo to facilitate services like collateral selection, payment and settlement, custody and management during the life of the transaction.
Trust Deed	The Trust Deed entered into on 19 th February 2010 between the Sponsor and the Trustee, as amended up to date, or as may be amended from time to time.
Trustee Company	IDBI MF Trustee Company Limited
Unit	The interest of the Unit holder which consists of each Unit representing one undivided share in the assets of the Scheme. For this Scheme one unit will represent one gram of physical Gold
Unit Capital	The aggregate face value of the Units issued and outstanding under the Scheme
Unit holder	A person holding Unit(s) in the Scheme offered under this Scheme Information Document.

IDBI Asset Management Limited confirms that a Due Diligence Certificate duly signed by the Compliance Officer of the Asset Management Company which reads as follows has been submitted to SEBI at the time of filing draft offer documents on September 21, 2011.

E. DUE DILIGENCE CERTIFICATE

It is confirmed that:

- i. 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.
- ii. All legal requirements connected with the launching of the scheme as also the guidelines, instructions, etc., issued by the Government and any other competent authority in this behalf, have been duly complied with.
- iii. The disclosures made in the Scheme Information Document are true, fair and adequate to enable the investors to make a well informed decision regarding investment in the proposed scheme.
- iv. The intermediaries named in the Scheme Information Document and Statement of Additional Information is registered with SEBI and their registration is valid, as on date.

For IDBI Asset Management Limited
Investment Manager to IDBI Mutual Fund

SD/-

Place: Mumbai

Chief Compliance Officer

Date: April 28, 2023

IDBI Asset Management Limited

II. INFORMATION ABOUT THE SCHEME

A. TYPE OF THE SCHEME

An open-ended scheme replicating/tracking the performance of gold in domestic prices

B. INVESTMENT OBJECTIVE OF THE SCHEME

To invest in physical Gold and Gold related Instruments with the objective to replicate the performance of Gold in domestic prices. The ETF will adopt a passive investment strategy and will seek to achieve the investment objective by minimizing the tracking error between the Fund and the underlying asset.

C. ASSET ALLOCATION PATTERN

The asset allocation pattern for the Scheme is detailed in the table below:

Instrument	Indicative Allocation		Risk Profile
	Minimum	Maximum	
Physical Gold and Gold related Instruments **	95%	100%	Medium
Debt & Money Market Instruments	0%	5%	Low to Medium

** SEBI vide circular reference No. CIR/IMD/DF/11/2015 dated December 31, 2015 permitted mutual Funds to invest in Gold Monetisation Schemes (GMS) of banks as one of the Gold related Instruments. Total Investment in GMS will not exceed 20% of the total net asset of the Scheme.

The cumulative gross exposure through investment in securities under the Scheme, which includes physical Gold, Gold related Instruments, debt securities and money market instruments and other permitted securities/assets provided by SEBI will not exceed 100% of the net assets of the Scheme.

The Scheme does not propose to invest in Derivatives, Securitized Debt/ADRs/GDRs and foreign securities.

Pending deployment of funds as per the investment objective of the Scheme, the funds may be parked in short term deposits of the Scheduled Commercial Banks, subject to guidelines and limits issued by SEBI vide its circular dated April 16, 2007 and September 20, 2019 as may be amended from time to time.

The Scheme in line with the asset allocation pattern outlined above shall invest primarily in physical Gold bullion and investments in debt and money market instruments shall be only to the extent necessary to meet the liquidity requirements for meeting repurchase/redemptions and recurring expenses and transaction costs. In view of the nature of the Scheme, the asset allocation pattern as indicated above may not change, except in line with the changes made in SEBI (MF) Regulations, from time to time. Though every endeavor will be made to achieve the

objectives of the Scheme, the AMC/Sponsors/Trustees do not guarantee that the investment objectives of the Scheme will be achieved.

No guaranteed returns are being offered under this scheme.

D. WHERE WILL THE SCHEME INVEST?

I. Physical Gold

Gold bullion - fineness (or purity) of 995 parts per 1,000 (99.5%) or higher

The Scheme may invest up to 5% of its net assets in Debt and money market instruments including Commercial Paper, Certificates of Deposits, Treasury Bills/Securities, Tri-party repo, NCD or repo to meet the liquidity requirements or to meet expenses arising in the Scheme. The Scheme may also hold cash from time to time.

II. Gold Monetization Schemes of Banks

IDBI Gold Exchange Traded Fund may invest in such GMS offered by banks up to 20% of the total net asset of the Scheme with due approval from the Board of AMC and Trustees. Gold certificate issued by banks in respect of investment made by the Scheme in GMS shall be held in dematerialized or physical form.

E. WHAT ARE THE INVESTMENT STRATEGIES?

i. Investment Strategy

The investment strategy for the Scheme would be to invest passively at least 95% of the corpus of the Scheme in physical Gold and Gold related Instruments with the objective to replicate the performance of Gold in domestic prices by minimizing the tracking error between the NAV of the Scheme and price of Gold. The AMC will remain invested in physical Gold regardless of the prevailing gold price or future outlook for this asset class.

Tracking errors are inherent in a passively managed fund and such errors may cause the Scheme to generate returns, which are not in line with the performance of the designated benchmark. Tracking error, in respect of this Scheme, is defined as the annualized standard deviation of the difference in returns between the Scheme and the domestic price of Gold. Tracking error in the Scheme may arise due to various factors including but not limited to –

- i. Annual recurring expenses charged by the Scheme including investment management fees, custodian fees, taxes, levies, etc.
- ii. The Scheme may buy or sell gold at different points of time during the trading session at the then prevailing spot prices which may not correspond to the closing price used for NAV computation.
- iii. Cash held by the Scheme (not exceeding 5%)
- iv. Delay experienced in the purchase or sale of Gold due to creating a lot size required for the transaction, illiquidity of gold etc.
- v. Sale of Gold to meet redemptions, defray annual recurring expenses etc.

The Mutual Fund shall endeavor to keep the annualized tracking error lesser than 2% (annualized) at all times. However, at times due to the variations in the recurring expenses/transaction costs incurred by the Scheme and/or cash holding in the Scheme, the tracking error may exceed the 2% limit (annualized) mentioned above. In the event of the

tracking error falling outside the 2% annualized limit, the fund manager will endeavor to review and rebalance the same within 30 days. In the event of failure to rebalance the tracking error within the 30 days period, the details of such instances will be reported to the Investment committee for further action. If the rebalancing is unable to be completed even as per the guidance of investment committee within 30 days, the details of such instances will be reported to the Trustees for taking necessary remedial measures.

In relation to the various measures taken by government to curb the demand of Gold, government may impose various restrictions on buying of gold. This may lead to the increase in cash holding more than the specified limit of 5% to total net asset of the Scheme. In such cases, annualized tracking error may exceed 2% limit mentioned in asset allocation pattern.

Tracking error will be calculated and disclosed as required under SEBI (MF) Regulations.

ii. Portfolio Turnover

Portfolio Turnover is defined as the lower of the value of purchases or sales as a percentage of the average corpus of the Scheme during a specified period of time. Due to the inherent nature of the Scheme, it is expected that there could be regular subscriptions and redemptions on an ongoing basis. Further, the AMC may have to sell the underlying from time to time to meet ongoing expenses/transaction costs or redemptions. In view of the above, it will difficult to provide an estimate/range with a reasonable measure of accuracy for the anticipated portfolio turnover in the Scheme, but it will be the endeavour of the fund manager to maintain a optimal portfolio turnover rate commensurate with the investment objective of the Scheme and purchase/ redemption transactions on an ongoing basis in the Scheme.

iii. Risk Control

The Mutual Fund has built adequate internal risk management controls and safeguards to ensure that the Scheme is managed in line with the defined investment objectives and in compliance with SEBI (MF) Regulations. The AMC will monitor the tracking error on an ongoing basis and review the performance against the benchmark index and peer group regularly.

F. FUNDAMENTAL ATTRIBUTES

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

(i) Type of the Scheme

An open-ended scheme replicating/tracking the performance of gold in domestic prices

(ii) Investment Objective

Main Objective

To invest in physical Gold and Gold related Instruments with the objective to replicate the performance of Gold in domestic prices. The ETF will adopt a passive investment strategy and will seek to achieve the investment objective by minimizing the tracking error between the Fund and the underlying asset.

Investment pattern

The indicative asset allocation pattern with minimum and maximum limits for instruments is detailed in the section under asset allocation pattern. The Fund Manager, reserves the right to alter the asset allocation for a short term period on defensive considerations.

(iii) Terms of Issue

a. Liquidity provisions such as listing, repurchase, redemption

The Scheme offers Units for Purchase and Repurchase at NAV related prices on all Business Days on an ongoing basis in creation unit sizes for Authorized Participants and Large investors only. Since the Scheme is listed on a Stock Exchange, other investors can sell their units on the Exchange for liquidity. The Mutual Fund will endeavor to dispatch the redemption proceeds not later than 10 business days from the date of acceptance of a valid redemption request. In case the redemption proceeds are not dispatched within 10 business days of the date of receipt of valid redemption request, the AMC will pay interest @ 15% p.a. or such other rate as may be prescribed from time to time.

b. Aggregate fees and expenses charged to the scheme.

The aggregate fee and expenses charged to the Scheme will be in line with the limits defined under Regulation 52 of SEBI (MF) Regulations. The aggregate fee and expenses to be charged to the Scheme is detailed in Section IV of this document.

c. Any safety net or guarantee provided.

The Scheme does not provide any safety net or guarantee nor does it provide any assurance regarding the realization of the investment objective of the scheme or in respect of declaration of Income Distribution cum capital withdrawal (IDCW).

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

- i. A written communication about the proposed change is sent to each Unit holder and an advertisement is given in one English daily newspaper having nationwide circulation as well as in a newspaper published in the language of the region where the Head Office of the Mutual Fund is situated; and
- ii. The Unitholders are given an option to exit within 30 days at the prevailing Net Asset Value without any exit load.

G. HOW WILL THE SCHEME BENCHMARK ITS PERFORMANCE?

The Scheme will benchmark its performance to the domestic price of Gold. This is the appropriate index to benchmark this Scheme, since the Scheme intends to invest at least 95% of its monies in physical Gold.

H. WHO MANAGES THE SCHEME?

Name	Scheme Management Tenure	Age	Designation	Qualification	Schemes under Management	Experience
Nitin Dalvi	February 14, 2023	48years	Fund Manager & Dealer	B.com, MBA	IDBI Gold Fund and IDBI Gold Exchange Traded Fund	Mr. Nitin Dalvi has 18 years of exp. in Financial Markets including AMC, Institutional Securities

I. WHAT ARE THE INVESTMENT RESTRICTIONS?

i. Investment restrictions

1. A gold exchange traded fund scheme shall be subject to the following investment restrictions
 - The funds of any such scheme shall be invested only in physical gold and gold related instruments in accordance with its investment objective, except to the extent necessary to meet the liquidity requirements for honouring repurchases or redemptions, as disclosed in this document; Gold Monetization Scheme (GMS of bank is designated as one of such gold related instruments. Investment of the Scheme in GMS of banks will not exceed 20% of the total net asset of the Scheme
2. Transfers of investments from one scheme to another scheme in the same mutual fund shall be allowed only if,—
 - (a) Such transfers are done at the prevailing market price for quoted instruments on spot basis. In the absence of a traded price, price derived from the last valuation yield shall be used.

[Explanation.—“Spot basis” shall have same meaning as specified by stock exchange for spot transactions;]

 - (b) The securities so transferred shall be in conformity with the investment objective of the scheme to which such transfer has been made.
3. The Mutual Fund shall buy and sell physical gold and shall in all cases of purchases, take delivery of relevant securities and in all cases of sale, deliver the securities:

4. The Mutual Fund shall get the securities purchased or transferred in the name of the Mutual Fund on account of the concerned scheme, wherever investments are intended to be of long-term nature.
5. Pending deployment of funds of a scheme in terms of investment objectives of the scheme, the Mutual Fund may invest them in short term deposits of scheduled commercial banks, subject to such Guidelines as may be specified by the Board. The Scheme(s) shall abide by the following guidelines for parking of funds in short term deposits:
 - i. "Short Term" for parking of funds shall be treated as a period not exceeding 91 days.
 - ii. Such short-term deposits shall be held in the name of the Scheme.
 - iii. The Scheme shall not park more than 15% of the net assets in short term deposit(s) of all the scheduled commercial banks put together. However, such limit may be raised to 20% with prior approval of the Trustee.
 - iv. 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.
 - v. The Scheme shall not park more than 10% of the net assets in short term deposit(s), with any one scheduled commercial bank including its subsidiaries.
 - vi. The Scheme shall not park funds in short-term deposit of a bank, which has invested in the Scheme.
6. The Scheme shall not make any investment in any fund of funds scheme
7. The Scheme shall not engage in short selling or securities lending.
8. The Scheme will comply with any other regulations applicable to the investments of mutual funds from time to time.

The Trustees may alter the above restrictions from time to time to the extent that changes in the SEBI (MF) Regulations may allow and as deemed fit in the general interest of the unit holders.

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

ii. Investments in other schemes

According to the Clause 4 of Schedule 7 read with Regulation 44(1), of the SEBI (MF) Regulations, 1996:

"A scheme may invest in another scheme under the same asset management company or any other mutual fund without charging any fees, provided that aggregate inter-scheme investments made by all schemes under the same management or in schemes under the management of any other asset management company shall not exceed 5% of the net asset value of the mutual fund."

iii. AMC's investments in the Scheme

As per regulation 28 (4) of SEBI (MF) Regulations, 1996, the sponsor or asset management company of schemes existing as on date of notification of the SEBI(Mutual Funds)(Amendment) Regulations, 2014 shall invest not less than one percent of the assets under management of the

scheme as on date of notification of the regulations (ie; May 6, 2014) or fifty lakh rupees, whichever is less, in the growth option of the scheme and such investment shall not be redeemed unless the scheme is wound up.

Further, investments by the AMC will also be in accordance with Regulation 25(17) of the SEBI (MF) Regulations, 1996 which states that:

"The asset management company shall not invest in any of its schemes unless full disclosure of its intention to invest has been made in the offer document, provided that the asset management company shall not be entitled to charge any fees on its investment in the scheme."

Thus, besides the aforementioned minimum requirement, the AMC may also invest in the scheme such amount as they deem appropriate. But the AMC shall not be entitled to charge any management fees on its' investment in the scheme.

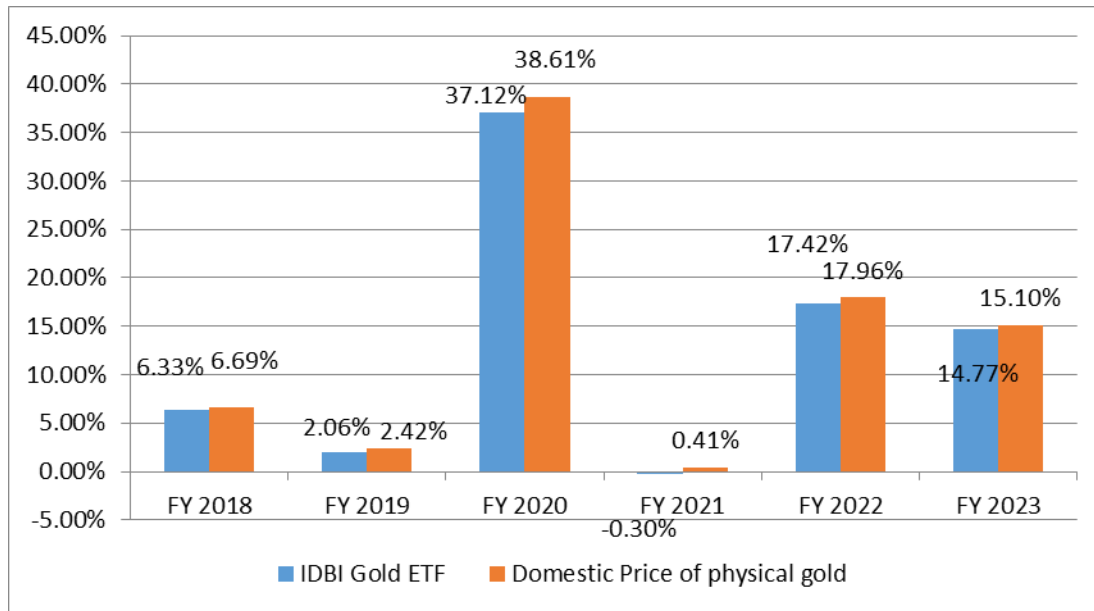
J. HOW HAS THE SCHEME PERFORMED?

a) Scheme Performance

Compounded Annualized Returns (as on March 31, 2023)	IDBI Gold ETF Returns (%)^	Domestic Price of physical gold (%)
Returns for the last 1 Year	14.7663	15.0991
Returns for the last 3 Year	10.3428	10.8818
Returns for the last 5 Year	13.4273	14.084
Returns Since Inception (9th November, 2011)	5.7716	6.5507

*Returns for one year are absolute returns and returns for more than one year are compounded annualized

Absolute Returns for each financial year for last 5 years



^Past performance does not indicate future returns.

K. SCHEME RELATED DISCLOSURE

a) Top 10 holdings by Issuer- Portfolio as on March 31, 2023

Issuer Name	% to NAV
GOLD	99.53
Grand Total	99.53

b) Allocation towards various sectors as on March 31, 2023

Sector	% to NAV
PRECIOUS METALS	99.53
CASH, CASH EQUIVALENTS AND OTHERS#	0.47
Grand Total	100.00

Note- For complete details and latest monthly portfolio, investors are requested to visit <https://www.idbimutual.co.in/Downloads/FundPortfolios/Monthly#>

c) Portfolio Turnover Ratio : N.A

d) Aggregate value of investment in the Scheme as on March 31, 2023 by:

- i. Board of Directors of IDBI Asset Management Limited (AMC) : - Nil
- ii. Fund Manager of the Scheme : Nil

- iii. Key Managerial Person (Other than Scheme Fund Manager): Nil

III. UNITS AND OFFER

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

A. NEW FUND OFFER- Not Applicable

B. ONGOING OFFER DETAILS

Guidelines for subscription/redemption of units directly with Mutual Fund

i) Subscription of units in Creation Unit size with Portfolio Deposit and Cash Component:

- a. Authorized Participant may submit a duly completed application form for subscription of units in Creation Unit Size to the AMC on any Business Day, within the applicable NAV cut off time. The AMC will not accept Portfolio Deposit (i.e. physical gold) from any investor. However, the AMC/Mutual Fund, at its absolute discretion may accept Portfolio Deposit (i.e. physical gold) from the authorized participant subject to the conditions prescribed by the custodian in this regard.
- b. By submitting the application form for subscription, the Authorized Participant agrees to deposit the Portfolio Deposit (i.e. physical gold) and/or the cash component in the Scheme's account with the Custodian. The day on which the application is submitted is referred to as day 'T'.
- c. Authorized Participant are required to deposit the Portfolio Deposit (i.e. physical gold) to the Scheme account with the Custodian latest by T+1 day basis, while the balance Cash Component, if any, has to be paid to the AMC only by means of payment instruction of Real Time Gross Settlement (RTGS) or National Electronic Funds Transfer (NEFT) or any other (electronic) mode as may be decided by AMC from time to time.
- d. As per the agreement entered into with the Custodian for physical gold (Stock Holding Corporation of India Limited), Custodian will accept physical gold only if it is in compliance with the good delivery norms of LBMA and the Custodian/AMC has the discretion to reject the application form and the portfolio deposit if it does not fulfill the good delivery norms.

The Good Delivery norms as specified by LBMA are as under: (a) Original Assay Certificate; (b) Bar list from the refiner; (c) relevant shipping documents (airway bill and customs invoice) establishing that the gold has been shipped directly from a Good London Refiner using an accredited international shipping company on a door to door basis through one of the accredited agencies; and (d) such other documents that the Custodian may require from time to time so as to adequately indicate the purity of the Gold deposited with it. The Custodian will ensure that all Gold deposited with it is accompanied by the above documents and that the Gold bars indicate that the purity (fineness) is 995 or above.

- e. On having credited the Scheme's account with gold deposits in the physical form, Custodian will confirm to the AMC of vaulting of gold. Upon realization of Cash Component, the AMC will instruct the Registrar & Transfer Agent of the total number of units to be created against the portfolio deposit. The creation of units will be at the NAV of the Scheme on day 'T' (i.e. the day on which the valid application was made by Authorized Participant)
- f. The Registrar & Transfer Agent will then allocate the units to the demat account of the Authorized Participant /Large Investor.

ii) Redemption of units in Creation Unit size with Portfolio Deposit and Cash Component:

- a. Authorized Participant /Large Investor may make a redemption request to the AMC for redemption of units in Creation Unit size on any business day, within the applicable cut-off timing for NAV applicability.
- b. By submitted the redemption request, the Authorized Participant/Large Investor agrees to transfer the requisite Number of Units of IDBIGOLD in Creation Unit Size to the Scheme's DP accounts on T+0 business day.
- c. The request for redemption by Authorized Participant/Large Investor needs to be enclosed with the delivery order used in the depository system duly acknowledged by the DP with whom the Authorized Participant /Large Investor has a depository account stating the number of units transferred to the Scheme's DP account on T+0 business day.
- d. The redemption price for redemption of units in Creation Unit Size for any business day will be based on the applicable NAV and transaction charges, if any on the date of valid redemption request.
- e. The AMC will deliver physical gold of the specified quality and quantity only to the authorized participants within 5 business days from the date of receipt of redemption request. The delivery of physical gold to Authorized Participant /Large Investor will be made at the location of the Custodian within the jurisdiction of Mumbai. The expenses associated with taking physical delivery of gold will have to be borne by the Authorized Participant /Large Investor. Balance amount, if any, will be paid/ received in cash by the AMC.
- f. Redemption proceeds (Cash Component), if any, will be dispatched to Authorized Participant /Large Investor within 10 business days of the date of redemption, subject to confirmation with the depository records of the Scheme's DP account.

The AMC shall disclose on a daily basis the Portfolio Deposit and Cash Component for subscription and redemption of Units in Creation Unit Size in the Scheme. The same will be disclosed on our website - on a daily basis and would be applicable for subscribing and redeeming Units in Creation Unit Size for that business day only.

The Portfolio Deposit and Cash Component may change from time to time due to change in NAV and will be decided and announced by AMC.

iii) Subscription of units in Creation Unit size for cash:

- a. The AMC shall allow purchases of units in Creation Unit Size by Authorized Participant /Large Investor against payment of requisite cash. They shall make creation request within the applicable cut-off time to the AMC upon which the AMC will arrange to purchase the underlying physical gold.
- b. Authorized Participant/Large Investor may submit a duly filled application form on any business day for the purchase of units in Creation unit size to the AMC alongwith the requisite cash as determined by AMC. The mode of payment may be by means of payment instruction of Real Time Gross Settlement (RTGS) or National Electronic Funds Transfer (NEFT) or any other (electronic) mode as may be decided by AMC from time to time.
- c. On receipt of confirmation from the Custodian of crediting the Scheme's account with the gold deposit purchased by the AMC on behalf of Authorized Participant /Large Investor, the AMC will instruct the Registrar & Transfer Agent of the total number of units to be created. The creation of units will be at the NAV of the Scheme on day 'T' (i.e. the day on which the valid application was made by Authorized Participant /Large Investor)).

iv) Redemption of units in Creation Unit size for cash:

- a. The AMC shall allow for redemption of units in Creation Unit Size on any business day by Authorized Participant /Large Investor for cash. On receipt of such redemption requests, AMC will arrange to sell physical gold on behalf of the Authorized Participant /Large Investor. Accordingly, the sale proceeds of physical gold after adjusting necessary charges / costs & exit load, if any, will be remitted to the Authorized Participant /Large Investor.
- b. By submitted the redemption request, the Authorized Participant/Large Investor agrees to transfer the requisite Number of Units of IDBIGOLD in Creation Unit Size to the Scheme's DP accounts on T+0 business day.
- c. The request for redemption by Authorized Participant/Large Investor needs to be enclosed with the delivery order used in the depository system duly acknowledged by the DP with whom the Authorized Participant /Large Investor has a depository account stating the number of units transferred to the Scheme's DP account on T+0 business day.
- d. The redemption price for redemption of units in Creation Unit Size will be based on the applicable NAV and transaction charges, if any on the date of redemption request, subject to cut-off timing limits.
- e. Redemption proceeds will be dispatched to Authorized Participant/Large Investor within 10 Business days of the date of redemption, subject to confirmation with the depository records of the Scheme's DP account.

The minimum number of units that can be created/ redeemed for Cash directly with the Fund will be announced by the Fund from time to time. The role of AMC is of a facilitator to the Authorized Participants/Large Investors to purchase /sell Gold on their behalf for the purpose of creating /redeeming units of the Scheme in Creation Unit Size. The Fund may from time to time change the size of the Creation Unit in order to equate it with marketable lots of underlying instruments.

The Scheme shall meet its expenses out of the cash held & in case, the cash is insufficient to meet the expenses, the Scheme may be required to sell the Portfolio Deposit (physical gold) to meet the Scheme expenses resulting into Portfolio Deposit being lower than the units allotted under the Scheme.

<p>Ongoing Offer Period</p> <p>This is the date from which the scheme will reopen for subscriptions/redemptions after the closure of the NFO period.</p>	<p>The Scheme reopened for subscriptions/redemptions on an ongoing basis from 17th November 2011.</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 purchase/switch-in.</p> <p>Sale Price = Applicable NAV + Transaction charges and other charges, if any</p> <p>Illustration – Computation of Sale price on an ongoing basis</p> <table border="1" data-bbox="188 1381 800 1627"> <tr> <td>NAV per unit (a)</td><td>Rs. 2063.9842</td></tr> <tr> <td>Creation unit size (b)</td><td>1000 units</td></tr> <tr> <td>Value of Creation unit size (c = a*b)</td><td>Rs. 2063984.2</td></tr> <tr> <td>Transactions charges (d)</td><td>Rs. 3750</td></tr> <tr> <td>Sale Price (e = c + d)</td><td>Rs. 2067734.2</td></tr> <tr> <td>Sale Price per unit (e/b)</td><td>Rs. 2067.7342</td></tr> </table> <p>The above table is for illustration purpose only and does not indicate in any manner the likely price of Gold at any future date</p>	NAV per unit (a)	Rs. 2063.9842	Creation unit size (b)	1000 units	Value of Creation unit size (c = a*b)	Rs. 2063984.2	Transactions charges (d)	Rs. 3750	Sale Price (e = c + d)	Rs. 2067734.2	Sale Price per unit (e/b)	Rs. 2067.7342	<p>For subscription of units directly with Mutual Fund:</p> <p>Only Authorized Participants and Large Investors will be permitted to subscribe to the Units of the Scheme directly with the Mutual Fund. The AMC will not accept Portfolio Deposit (i.e. physical gold) from its investors. However the AMC at its absolute discretion may accept Portfolio Deposit (i.e. physical gold) from Authorized Participants subject to the satisfaction of conditions prescribed by the custodian appointed by the Mutual Fund for the custody of Gold. Authorized Participants may subscribe to the Units of Scheme at applicable NAV and transaction charges, if any, by depositing physical gold of defined purity (fineness) and quantity and/or in cash, the value of which is equivalent to Creation Unit size.</p> <p>Large Investors can invest in Creation Unit size and in multiples thereof by payment of requisite cash.</p> <p>The subscription facility will be available on all business days.</p> <p>The Creation Unit size for IDBI Gold ETF shall be 1,000 units and in multiples thereof. The defined purity (fineness) is 995 parts per 1,000 (99.5%) or higher.</p> <p>For Purchase of units through Stock</p>
NAV per unit (a)	Rs. 2063.9842												
Creation unit size (b)	1000 units												
Value of Creation unit size (c = a*b)	Rs. 2063984.2												
Transactions charges (d)	Rs. 3750												
Sale Price (e = c + d)	Rs. 2067734.2												
Sale Price per unit (e/b)	Rs. 2067.7342												

	<p>Exchange</p> <p>The units of the Scheme are listed on the National Stock Exchange of India Limited, Bombay Stock Exchange Limited and any other Exchange as may be decided by the AMC from time to time.</p> <p>All categories of Investors may purchase the units of the Scheme on the Stock exchange on which the units of the Scheme are listed on any trading day at the prevailing listed price. Minimum trading lot size is 1 unit.</p> <p>For purchase of Units, Investors shall open a trading account with the trading member/ brokers of the Stock Exchange where IDBI Gold ETF units are listed. Since the units are traded in dematerialized forms investors shall also open depository participant account with any SEBI registered depository participants. - For opening both trading and depository account investors must complete the necessary documentation with the trading Member (broker) and the depository participant. On successful registration, the investors will be provided with a unique client code which will be used for transacting in the secondary market. The trading members will issue contract notes for the transaction executed on behalf of the investors. The transactions (trading) in the Stock Exchange and clearing corporation (clearing and settlement) shall be subject to the Regulations, Bye laws and Rules applicable to the Stock Exchanges and its clearing house respectively. The trading members shall be responsible for delivering the units to the demat account of the investors on successful completion of settlement. Investors are advised to contact their trading members to understand the various cut-off times to meet their fund pay-in obligations for ensuring successful settlement of their transactions.</p> <p>Please note that the investor shall have to bear costs in form of bid/ask spread and brokerage or such other cost as charged by his broker for transacting in units of the Scheme through secondary market.</p>
Ongoing price for redemption (sale) /switch	For Redemption of units directly with

outs (to other schemes/plans of the Mutual Fund) by investors.

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

Repurchase/Redemption Price= Applicable NAV(1-Exit Load, if any) - Transaction charges and other charges, if any

Illustration – Computation of Repurchase/ Redemption price on an ongoing basis

NAV per unit (a)	Rs. 2123.6257
Creation unit size (b)	1000 units
Value of Creation unit size (c = a*b)	Rs. 2123625.7
Transactions charges (d)	Rs. 3750
Redemption/ Price (e = c-d)	Rs. 2127375.7
Sale Price per unit (e/b)	Rs. 2127.3757

The above table is for illustration purpose only and does not indicate in any manner the likely price of Gold at any future date

Mutual Fund:

Only Authorized Participants and Large Investors will be permitted to redeem the Units of the Scheme directly with the Mutual Fund.

The redemption facility will be available on all business days. Authorized Participants and Large Investors may redeem the Units of the Scheme at applicable NAV (no exit load) and transaction charges, if any, by receiving physical gold of defined purity (fineness) and quantity and/or in cash, the value of which is equivalent to Creation Unit size.

The Creation Unit size for IDBI Gold ETF shall be 1,000 units and in multiples thereof. The defined purity (fineness) is 995 parts per 1,000 (99.5%) or higher.

For Sale of units through Stock Exchange

The units of the Scheme are listed on the National Stock Exchange of India Limited and BSE Limited. The AMC may, at its discretion, list the units of the Scheme in any other Stock Exchange. All categories of Investors may sell the units of the Scheme on the Stock exchange on which the units of the Scheme are listed on any trading day at the prevailing listed price. Minimum trading lot size is 1 unit.

For sale of units, Investors shall open a trading account with the trading member/ brokers of the Stock Exchange where IDBIGOLD units are listed. Since the units are traded in dematerialized forms investors shall also open depository participant account with any SEBI registered depository participants. - For opening both trading and depository account investors must complete the necessary documentation with the trading Member (broker) and the depository participant. On successful registration, the investors will be provided with a unique client code which will be used for transacting in the secondary market. The trading members will issue contract notes for the transaction executed on behalf of the investors. The transactions (trading) in the Stock Exchange and clearing corporation (clearing and settlement) shall be

	<p>subject to the Regulations, Bye laws and Rules applicable to the Stock Exchanges and its clearing house respectively. The trading members shall be responsible for issuing cheque/transferring the sale proceeds to the account of the investors on successful completion of settlement. Investors are advised to contact their trading members to understand the various cut-off times to meet their security pay-in obligations for ensuring successful settlement of their transactions.</p> <p>Please note that the investor shall have to bear costs in form of bid/ask spread and brokerage or such other cost as charged by his broker for transacting in units of the Scheme through secondary market.</p>
Transaction Charges	<p>Transaction charges include brokerage, depository participant charges, uploading charges and such other charges that the AMC/Mutual Fund may have to incur in the course of accepting/providing the portfolio deposit as consideration for a subscription/redemption request. Such transaction handling charges shall be recoverable from the transacting Authorized Participant/Large Investor.</p>
Market Makers	<p>AMC will appoint at least two Market Makers (MMs)/Authorised Participants, who are members of the Stock Exchanges, for ETFs to provide continuous liquidity on the stock exchange platform. Currently no incentives have been finalised for MMs. Incentives, if any, to MMs will be charged to the scheme within the maximum permissible limit of TER.</p>
<p>Cut off timing for subscriptions/redemptions/switches</p> <p>This is the time before which your application (complete in all respects) should reach the official points of acceptance.</p>	<p>Cut-off time is the time before which the Investor's Application Form(s) (complete in all respects) should reach the Official Points of Acceptance to be entitled to the Applicable NAV of that Business Day</p> <p>An application will be considered accepted on a Business Day, subject to it being complete in all respects and received and time stamped upto the relevant Cut-off time mentioned below, at any of the Official Points of Acceptance of transactions. Where an application is received and the time stamping is done after the relevant Cut-off time the request will be deemed to have been received on the next Business Day.</p>

	<p>Subscription</p> <p>The following cut-off timings shall be observed by a mutual fund for any application amount in respect of purchase of units in all schemes and their plans / options except liquid fund, where the following NAVs shall be applied for such purchase:</p> <ol style="list-style-type: none"> 1. In respect of valid applications received up to 3.00 p.m. on a business day and where the funds for the entire amount are available for utilization before the cut-off time without availing any credit facility, whether, intra-day or otherwise - the closing NAV of the Business Day shall be applicable. 2. In respect of valid applications received after 3.00 p.m. on a business day and funds for the entire amount are available for utilization on the same day before the cut-off time of the next Business Day without availing any credit facility, whether, intra-day or otherwise – the closing NAV of the next business day shall be applicable. and 3. Irrespective of the time of receipt of application, where the funds for the entire amount are not available for utilization before the cut-off time without availing any credit facility, whether, intra-day or otherwise - the closing NAV of such business day on which the funds are available for utilization before cut-off time shall be applicable. <p>For investments of any amount through systematic investment routes such as Systematic Investment Plans (SIP), Systematic Transfer Plans (STP) Income Distribution cum capital withdrawal (IDCW) Transfer etc., the units will be allotted as per the closing NAV of the Business day on which the funds are available for utilization before cut-off time, irrespective of the amount and installment date of the SIP, STP or record date of Income Distribution cum capital withdrawal (IDCW)</p> <p>Redemption:</p> <p>The following cut-off timings shall be</p>
--	---

	<p>applicable with respect to repurchase of units in the Scheme and the following NAVs shall be applied for such repurchase:</p> <p>a. Where the application is received up to 3.00 pm on a business day – closing NAV of the day on which the application is received; and</p> <p>b. An application received after 3.00 pm on a business day – closing NAV of the next business day</p> <p>Switches:</p> <p>No switch-ins/switch-outs of units shall be allowed under the scheme on an ongoing basis.</p> <p>Transactions through online facilities / electronic modes:</p> <p>The time of transaction done through various online facilities / electronic modes offered by the AMC, for the purpose of determining the applicability of NAV, would be the time when the request for purchase / sale / switch of units is received in the servers of AMC/RTA.</p> <p>In case of transactions through online facilities / electronic modes, there may be a time lag of upto 1 to 3 banking days between the amount of subscription being debited to investor's bank account and the subsequent credit into the respective Scheme's bank account. This lag may impact the applicability of NAV for transactions where NAV is to be applied, based on actual realization of funds by the Scheme. Under no circumstances will IDBI Asset Management Limited or its bankers or its service providers be liable for any lag / delay in realization of funds and consequent pricing of units.</p> <p>Transaction through Stock Exchange:</p> <p>With respect to investors who transact through the stock exchange, Applicable NAV shall be</p>
--	---

	reckoned on the basis of the time stamping as evidenced by confirmation slip given by stock exchange mechanism.
Minimum amount for purchase/redemption/ switches	<p>For Purchase/Redemption directly with the Mutual Fund (Only for Authorized Participants/Large Investors)</p> <p>Creation Unit Size and in multiples thereof or equivalent amount in cash</p> <p>The Creation Unit size for the Scheme shall be 1,000 units and in multiples thereof</p> <p>The AMC will not accept Portfolio Deposit (i.e. physical gold) from the Large Investors.</p> <p>No switch (switch-in/switch-out) requests will be accepted under the Scheme.</p> <p>For Purchase/Redemption through the Stock Exchange where the Scheme is listed (for all categories of investors) -</p> <p>One Unit at the prevailing listed price.</p> <p>Investors can subscribe (buy) and redeem (sell) Units on a continuous basis on the NSE and BSE on which the Units are listed. On the Stock Exchange(s), the Units of the ETF can be purchased/ sold in minimum lot of 1 (one) Unit and in multiples thereof.</p> <p>Please note that the investor shall have to bear costs in form of bid/ask spread and brokerage or such other cost as charged by his broker for transacting in units of the Scheme through secondary market.</p>
Minimum balance to be maintained and consequences of non maintenance	There is no minimum balance requirement.
Listing	Since the Scheme is an exchange traded fund, the Scheme, the units of the Scheme are listed on the National Stock Exchange of India Ltd. and Bombay Stock Exchange Ltd. The AMC may, at its discretion, list the units of the Scheme in any other Stock Exchange.
Dematerialization and Transferability of units	Units of the Scheme are listed in the Capital Market Segment of National Stock Exchange of India Ltd. and BSE Ltd. and will be available for trading (purchase/sale) subject to liquidity. The Exchange will issue a circular upon listing

	<p>of units. The units of Scheme will be transferable in accordance with the provisions of the Securities and Exchange Board of India (Depositories and Participants) Regulations, 1996.</p> <p>The AMC may, from time to time, decide to list the Scheme on other Stock Exchanges in India where investors will be able to transact (buy/sell) on the units of IDBIGOLD.</p> <p>For the purpose of this Scheme, the KYC performed by DP in terms of SEBI Circular MRD/DoP/Dep/Cir-29/2004 dated August 24, 2004 and this would be considered compliance with applicable requirements specified in this regard in terms of SEBI Circular ISD/AML/CIR-1/2008 dated December 19, 2008 by Mutual Funds /AMCs.</p>
Special Products/ facilities available	Not available
Plans/Options offered	None
Accounts Statements	<p>Pursuant to Regulation 36 of SEBI (Mutual Funds) Regulations, 1996 and amendments thereto, read with SEBI Circular No. Cir/IMD/DF/16/ 2011 dated September 8, 2011 and SEBI Circular no. CIR/MRD/DP/31/2014 dated November 12, 2014, SEBI/HO/IMD/DF2/CIR/P/2016/42 dated March 18, 2016, and SEBI/HO/IMD/DF2/CIR/P/2016/89 dated September 20, 2016 and SEBI Circular no. SEBI/HO/IMD/DF2/CIR/P/2018/137 dated October 22, 2018 and SEBI Circular SEBI/HO/IMD/DF2/CIR/P/2021/024 dated March 04, 2021; the investor whose transaction has been accepted by IDBI Asset Management Limited. / IDBI Mutual Fund shall receive the following:</p> <ol style="list-style-type: none"> 1. A consolidated account statement (CAS) for each calendar month on or before 15th of the succeeding month shall be sent by email (wherever investor has provided email id) or physical account statement where investor has not provided email id., across the schemes of the mutual funds, to all the investors in whose folio(s) transaction(s) has/have taken

	<p>place during the month. The same shall be sent by the AMC or by the Agencies appointed by the AMC for non demat unit holders.</p> <ol style="list-style-type: none"> 2. For the purpose of sending CAS, common investors across mutual funds shall be identified by their Permanent Account Number (PAN). 3. The CAS will not be received by the investors for the folio(s) not updated with PAN details. The Unit holders are therefore requested to ensure that the folio(s) are updated with their PAN and email id. Such investors will get monthly account statement from IDBI Mutual Fund in respect of transactions carried out in the schemes of IDBI Mutual Fund during the month. 4. Pursuant to SEBI Circular no. CIR /MRD /DP /31/2014 dated November 12, 2014 requiring Depositories to generate and dispatch a single consolidated account statement for investors having mutual fund investments and holding demat accounts, the following modifications are made to the existing guidelines on issuance of CAS <ul style="list-style-type: none"> • Such Investors shall receive a single Consolidated Account Statement (CAS) from the Depository. • Consolidation shall be done on the basis of Permanent Account Number (PAN). In case of multiple holding, it shall be PAN of the first holder and pattern of holding. • In case an investor has multiple accounts across two depositories, the depository with whom the Demat account has been opened earlier will be the default depository which will consolidate the details across depositories and MF investments and dispatch the CAS to the investor. • The CAS will be generated on monthly basis. • If there is any transaction in any of the Demat accounts of the investor or in any of his mutual fund folios, depositories shall send the CAS within
--	--

	<p>fifteen days from the month end. In case, there is no transaction in any of the mutual fund folios and demat accounts, then CAS with holding details shall be sent to the investor on half yearly basis.</p> <ul style="list-style-type: none"> • The dispatch of CAS by the depositories shall constitute compliance by IDBI AMC/ IDBI Mutual Fund with the requirements under Regulation 36(4) of SEBI (Mutual Funds) Regulations, 1996 • Further, a consolidated account statement shall be sent by Depositories every half yearly (September/March), on or before 21st day of succeeding month, providing the following information: <ul style="list-style-type: none"> – holding at the end of the six month – The amount of actual commission paid by AMCs/Mutual Funds (MFs) to distributors (in absolute terms) during the half-year period against the concerned investor's total investments in each MF scheme. The term 'commission' here refers to all direct monetary payments and other payments made in the form of gifts / rewards, trips, event sponsorships etc. by AMCs/MFs to distributors. Further, a mention may be made in such CAS indicating that the commission disclosed is gross commission and does not exclude costs incurred by distributors such as Goods and Services tax (wherever applicable, as per existing rates), operating expenses, etc. <p>The scheme's average Total Expense Ratio (in percentage terms) along with the break up between Investment and Advisory fees, Commission paid to the distributor and Other expenses for the period for each scheme's applicable plan (regular or direct or both) where the concerned investor has actually invested in</p> <p>5. Such half-yearly CAS shall be issued to all MF investors, excluding those investors who do not have any holdings in MF schemes and where no</p>
--	--

	<p>commission against their investment has been paid to distributors, during the concerned half-year period.</p> <ol style="list-style-type: none"> 6. In case of a specific request is received from the investors, IDBI Asset Management Limited./ IDBI Mutual Fund will provide the physical account statement to the investors. 7. In case of units held in demat, on allotment, confirmation specifying the units allotted shall be sent by way of email and/or SMS within 5 Business Days of the closure of the NFO Period to the Unit holder's registered e-mail address and/or mobile number The statement of holding of the beneficiary account holder for units held in demat will be sent by the respective DPs periodically. 8. An Account Statement may be sent to a Unitholder using e-mail. Account Statements to be issued in lieu of Unit Certificates under the Scheme are non-transferable. These Account Statements shall not be construed as proof of title and are only computer printed statements, indicating the details of transactions under the Scheme concerned. 9. Any discrepancy in the Account Statement / Unit Certificate should be brought to the notice of the Fund/AMC immediately. Contents of the Account Statement / Unit Certificate will be deemed to be correct if no error is reported within 30 days from the date of Account Statement / Unit Certificate. <p>Half Yearly Account Statement:</p> <ul style="list-style-type: none"> • Asset management company will send consolidated account statement every half yearly (September/ March), on or before twenty first day of succeeding month, detailing holding at the end of the six month, across all schemes of all mutual funds, to all such investors in whose folios no transaction has taken place during that period. The Account Statement shall reflect the latest closing balance and value of the Units
--	---

	<p>prior to the date of generation of the account statement.</p> <ul style="list-style-type: none"> • The Account Statement shall reflect <ul style="list-style-type: none"> – holding at the end of the six month – The amount of actual commission paid by AMCs/Mutual Funds (MFs) to distributors (in absolute terms) during the half-year period against the concerned investor's total investments in each MF scheme. The term 'commission' here refers to all direct monetary payments and other payments made in the form of gifts / rewards, trips, event sponsorships etc. by AMCs/MFs to distributors. Further, a mention may be made in such CAS indicating that the commission disclosed is gross commission and does not exclude costs incurred by distributors such as Goods and Services tax (wherever applicable, as per existing rates), operating expenses, etc. • The scheme's average Total Expense Ratio (in percentage terms) along with the break up between Investment and Advisory fees, Commission paid to the distributor and Other expenses for the period for each scheme's applicable plan (regular or direct or both) where the concerned investor has actually invested in Such half-yearly CAS shall be issued to all MF investors, excluding those investors who do not have any holdings in MF schemes and where no commission against their investment has been paid to distributors, during the concerned half-year period. • The account statements in such cases may be generated and issued along with the Portfolio Statement or Annual Report of the Scheme. • Alternately, soft copy of the account statements shall be mailed to the investors' e-mail address, instead of physical statement, if so mandated. <p>"Transaction" shall include purchase, redemption, switch, Payout of Income Distribution cum capital withdrawal option (IDCW), Reinvestment of Income Distribution</p>
--	--

	cum capital withdrawal option (IDCW), systematic investment plan, systematic withdrawal plan, systematic transfer plan and bonus transactions.
Who can invest	<p>The following persons are eligible and may apply for subscription to the Units of the Scheme. (subject, wherever relevant, to purchase of units of Mutual Funds being permitted under respective constitutions and relevant statutory regulations)</p> <ol style="list-style-type: none"> 1. Resident adult individuals either singly or jointly (not exceeding three) or on an Anyone or Survivor basis; 2. Hindu Undivided Family (HUF) through Karta; 3. Minor through parent / legal guardian; 4. Partnership Firms; 5. Proprietorship in the name of the sole proprietor; 6. Companies, Bodies Corporate, Public Sector Undertakings (PSUs.), Association of Persons (AOP) or Bodies of Individuals (BOI) and societies registered under the Societies Registration Act, 1860(so long as the purchase of Unit is permitted under the respective constitutions; 7. Banks (including Co-operative Banks and Regional Rural Banks), Insurance companies and Financial Institutions; 8. Mutual Fund schemes registered with SEBI. 9. Religious and Charitable Trusts, Wakfs or endowments of private trusts (subject to receipt of necessary approvals as required) and Private trusts authorized to invest in mutual fund schemes under their trust deeds; 10. Non-Resident Indians (NRIs) / Persons of Indian origin (PIOs)residing abroad on repatriation basis or on non-repatriation basis; 11. Foreign Portfolio Investors(FPIs) / Foreign Institutional Investors (FIIs) and their subaccounts registered with SEBI on repatriation basis; 12. Army, Air Force, Navy and other para-military units and bodies created by such institutions; 13. Scientific and Industrial Research

	<p>Organizations;</p> <ol style="list-style-type: none"> 14. Multilateral Funding Agencies / Bodies Corporate incorporated outside India with the permission of Government of India / RBI 15. Overseas Financial Organizations which have entered into an arrangement for investment in India, inter-alia with a Mutual Fund registered with SEBI and which arrangement is approved by Government of India. 16. Provident/ Pension/ Gratuity Fund to the extent they are permitted; 17. Other schemes of IDBI Mutual Fund or any other Mutual Fund subject to the conditions and limits prescribed by SEBI Regulations; 18. Trustee, AMC or Sponsor or their associates may subscribe to Units under the Scheme. 19. Such other categories of investors permitted by the Mutual Fund from time to time, in conformity with the SEBI Regulations. <p>The list given above is indicative and the applicable law, if any, shall supersede the list.</p> <p>Minor Unit Holder on becoming Major may inform the RTA about attaining Majority Age and provide his specimen signature duly authenticated by his banker / guardian as well as his details of bank account and PAN (if required) and other necessary details as required as per SEBI Circular No. SEBI/HO/IMD/DF3/CIR/P/2019/166 dated December 24, 2019 to enable the RTA to update their records and allow him to operate the Account in his own right. The account shall be frozen for operation by the guardian on the day the minor attains the age of majority and no transactions shall be permitted till the documents for changing the status is received.</p> <p>Neither this Scheme Information Document nor the units have been registered in any foreign jurisdiction including that of the United States of America or Canada. The distribution of this Scheme Information Document in certain jurisdictions may be restricted or subject to registration requirements and,</p>
--	--

	<p>accordingly, persons who come into possession of this Scheme Information Document are required to inform themselves about, and to observe any such restrictions. No persons receiving a copy of this Scheme Information Document or any accompanying application form in such jurisdiction may treat this Scheme Information Document 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 with any registration or other legal requirements. Accordingly this Scheme Information Document does not constitute an offer or solicitation by anyone in any jurisdiction in which such offer or solicitation is not lawful or in which the person making such offer or solicitation is not qualified to do so or to anyone to whom it is unlawful to make such offer or solicitation. It is the responsibility of any persons in possession of this Scheme Information Document and any persons wishing to apply for units pursuant to this Scheme Information Document to inform themselves of and to observe, all applicable laws and Regulations of such relevant jurisdiction.</p> <p>Note :</p> <ol style="list-style-type: none"> 1. Non Resident Indians (NRIs) and Persons of Indian Origin (PIOs) residing abroad / Foreign Institutional Investors (FIIs)/FPI's have been granted a general permission by Reserve Bank of India Schedule 5 of the Foreign Exchange Management (Transfer or Issue of Security by a Person Resident Outside India) Regulations, 2000 for investing in / redeeming units of the mutual funds subject to conditions set out in the aforesaid regulations. 2. In case of application under a Power of Attorney or by a limited company or a corporate body or an eligible institution or a registered society or a trust fund, the original Power of Attorney or a certified true copy duly notarized or the relevant
--	---

	<p>resolution or authority to make the application as the case may be, or duly notarized copy thereof, along with a certified copy of the Memorandum and Articles of Association and/or bye-laws and / or trust deed and / or partnership deed and Certificate of Registration should be submitted. The officials should sign the application under their official designation. A list of specimen signatures of the authorized officials, duly certified / attested should also be attached to the Application Form. In case of a Trust / Fund it shall submit a resolution from the Trustee(s) authorizing such purchases and redemptions. Applications not complying with the above are liable to be rejected.</p> <p>3. Returned cheques are liable not to be presented again for collection, and the accompanying application forms are liable to be rejected. In case the returned cheques are presented again, the necessary charges are liable to be debited to the investor.</p> <p>4. The Trustee, reserves the right to recover from an investor any loss caused to the Schemes on account of dishonor of cheques issued by the investor for purchase of Units of this Scheme.</p> <p>5. Subject to the SEBI (MF) Regulations, any application for Units may be accepted or rejected in the sole and absolute discretion of the Trustee. The Trustee may inter-alia reject any application for the purchase of Units if the application is invalid or incomplete or if the Trustee for any other reason does not believe that it would be in the best interest of the Scheme or its Unit holders to accept such an application.</p>
Who cannot invest	<p>1. Pursuant to RBI A.P. (DIR Series) Circular No. 14 dated September 16, 2003, Overseas Corporate Bodies (OCBs) cannot invest in Mutual Funds.</p> <p>2. Persons residing in the Financial Action Task Force (FATF) Non-Compliant Countries and Territories (NCCTs).</p>

	<p>3. Such other persons as may be specified by Mutual Fund from time to time.</p> <p>The Mutual Fund reserves the right to include / exclude new / existing categories of investors to invest in the Scheme from time to time, subject to SEBI Regulations and other prevailing statutory regulations, if any.</p>
Income Distribution cum capital withdrawal (IDCW)	The Scheme does not propose to declare any Income Distribution cum capital withdrawal (IDCW).
Redemption	<p>1. All investors including Authorized Participants and Large Investors can sell their units in the stock exchange(s) on which these units are listed on all the trading days of the stock exchange at the prevailing listed price.</p> <p>2. Authorized Participants and Large Investors can also redeem their units directly with the Mutual Fund in Creation Unit size and in multiples thereof on all business days. For redemptions processed with the Mutual Fund directly, for Unit holders having a bank account with certain banks with whom the Mutual Fund would have an arrangement from time to time, the redemption proceeds shall be directly credited to their account. In case of any units jointly held by more than one unit holder the payment of the income and redemption proceeds will be made in the name of first named joint unit holder. In case of redemption request by FIIs, the income and redemption proceeds will be made to FII by crediting the same in accounts in India. The redemption or repurchase proceeds shall be dispatched to the Unitholders within 10 business days from the date of receipt of a valid application for redemption or repurchase.</p> <p>The minimum Creation Unit size for the Scheme shall be 1,000 units.</p>
Delay in payment of redemption / repurchase proceeds	The Asset Management Company shall be liable to pay interest to the Unitholders at such rate as may be specified by SEBI for the period of such delay (presently @ 15% per annum)
Delay in payment of Income Distribution	Not applicable as the Scheme does not

cum capital withdrawal (IDCW)proceeds	propose to pay Income Distribution cum capital withdrawal (IDCW)
Bank Account details	In order to protect the interest of the Unit Holders from fraudulent encashment of cheques, SEBI has made it mandatory for investors in mutual funds to state their bank account numbers in their application forms (on an ongoing basis) and redemption requests. Investors should provide these details in the space provided in the application form. This measure is intended to avoid fraud / misuse or theft of warrants in transit. Kindly note that applications not containing these details may be rejected.
The policy regarding reissue of repurchased units, including the maximum extent, the manner of reissue, the entity (the scheme or the AMC) involved in the same.	The Scheme shall be listed and hence this clause is not applicable.
Restrictions, if any, on the right to freely retain or dispose of units being offered.	<p>Right to limit redemptions</p> <p>Restrictions on redemptions, if any, shall be imposed only as per the stipulations of SEBI circular No. SEBI/HO/IMD/DF2/CIR/P/2016/57 dated May 31, 2016. Such a 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:</p> <p>i. Liquidity issues - when market at large becomes illiquid affecting almost all securities rather than any issuer specific security. AMC should have in place sound internal liquidity management tools for schemes. Restriction on redemption cannot be used as an ordinary tool in order to manage the liquidity of a scheme. Further, restriction on redemption due to illiquidity of a specific security in the portfolio of a scheme due to a poor investment decision shall not be allowed.</p> <p>ii. 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.</p>

	<p>iii. Operational issues – when exceptional circumstances are caused by <i>force majeure</i>, 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.</p> <p>Restriction on redemption shall be imposed only with the approval of the Board of AMC and Trustee Company. Such imposition of restriction shall be immediately intimated to SEBI.</p> <p>The restriction shall be imposed for a specified period of time not exceeding 10 working days in any 90 days period.</p> <p>When restriction on redemption is imposed, following procedure shall be applied by AMC:</p> <ol style="list-style-type: none"> 1. No redemption requests upto INR 2 lakh shall be subject to such restriction. 2. Where redemption requests are above INR 2 lakh, AMC shall redeem the first INR 2 lakh without such restriction and remaining part over and above INR 2 lakh shall be subject to such restriction.
Where can the applications for purchase/redemption/ switches be submitted?	<p>The applications for purchase/redemption of units in Creation unit Size directly with the Fund would be submitted at the AMC's Corporate office-</p> <p>IDBI Asset Management Limited, 4th Floor, IDBI Tower, WTC Complex, Cuffe Parade, Colaba, Mumbai - 400 005, Maharashtra Other investors may subscribe to the units of the Scheme by purchasing the units from the Stock Exchange where the Scheme is listed.</p>
MFCentral as Official Point of Acceptance	<p>Investors are requested to note that pursuant to SEBI circular no SEBI/HO/IMD/IMD- II DOF3/P/CIR/2021/604 dated July 26, 2021, to comply with the requirements of RTA inter-operable Platform for enhancing investors' experience in Mutual Fund transactions / service requests, the QRTA's, Kfin</p>

	<p>Technologies Limited and Computer Age Management Services Limited (CAMS) have jointly developed MFCentral – A digital platform for Mutual Fund investors.</p> <p>MFCentral is created with an intent to be a one stop portal / mobile app for all Mutual fund investments and service-related needs that significantly reduces the need for submission of physical documents by enabling various digital / physical services to Mutual fund investors across fund houses subject to applicable T&Cs of the Platform. MFCentral will be enabling various features and services in a phased manner. MFCentral may be accessed using https://mfcentral.com/ and a Mobile App in future.</p> <p>With a view to comply with all provisions of the aforesaid circular and to increase digital penetration of Mutual funds, IDBI Mutual Fund designates MFCentral as its Official point of acceptance (DISC – Designated investor Service Centre) w.e.f. 23rd September 2021.</p> <p>Any registered user of MFCentral, requiring submission of physical document as per the requirements of MFCentral, may do so at any of the designated Investor Service centres or collection centres of KFin Technologies Pvt. Ltd. or CAMS.</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>	<p>The Mutual Fund shall declare the Net asset Value of the scheme on every business day on AMFI's website www.amfiindia.com by 11:00 pm (time limit for uploading NAV as per applicable guidelines) and also on its website www.idbimutual.co.in. In case of any delay, the reasons for such delay would be explained to AMFI in writing. If the NAVs are not available before commencement of business hours on the following day due to any reason, Mutual Fund shall issue a press release providing reasons and explaining when the Mutual Fund would be able to publish the NAVs.</p>
---	--

	<p>The NAV shall be calculated for all business days and published in at least in two daily newspapers. NAVs will also be displayed on the Website of the Mutual Fund on www.idbimutual.co.in.</p> <p>The Sale and Redemption price of Units shall be published in two daily newspapers on all business days in accordance with SEBI (MF) Regulations.</p> <p>A Unitholder can request for latest available NAVs through SMS by sending SMS text "IDBIMF NAV" to 09355492200 through his/her registered mobile number.</p>
Disclosures : Portfolio	<p>Mutual Fund/AMC will disclose portfolio of the Scheme (along with ISIN) as on the last day of the month/ half year for all their schemes in the format prescribed by SEBI in its website within 10 days from the close of each month/ half year respectively in a user-friendly and downloadable spreadsheet format.</p> <p>In case of Unitholders whose e-mail addresses are registered, the Mutual Funds/ AMC shall send via email both the monthly and half-yearly statement of scheme portfolio within 10 days from the close of each month/ half-year respectively.</p> <p>Mutual Fund/ AMC shall publish an advertisement every half-year disclosing the hosting of the half-yearly statement of its schemes portfolio on their respective website and on the website of AMFI. Such advertisement shall be published in the all India edition of at least two daily newspapers, one each in English and Hindi.</p> <p>An Unitholder can also request for a physical or electronic copy of the statement of scheme portfolio through SMS, telephone, email or through letter. Mutual Funds/AMCs shall provide a physical copy of the statement of it scheme portolio without charging any cost, on specific request received from a Unitholder.</p>
Half Yearly Results	The Mutual Fund and the AMC shall before the

	<p>expiry of one month from the close of each half year that is on 31st March and on 30th September, publish its unaudited financial results in its website in a user friendly and downloadable format as per the format prescribed by SEBI vide their Circular No. MFD/CIR/1/200/2001 dated April 20, 2001. The unaudited financial results will also be displayed on the website of IDBI Mutual Fund and AMFI.</p> <p>Mutual fund shall publish an advertisement disclosing the hosting of such financial results on their website, in 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.</p>
Annual Report or Abridged annual Report	<p>The 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 accounts year i.e. 31st March each year. The annual report or Abridged Scheme wise Annual Report will be sent in electronic form on their registered email address in the manner specified by the Board.</p> <p>The AMC shall also display the link of the full scheme wise annual report prominently in its website and also in the website of AMFI.</p> <p>Mutual Funds/AMCs shall provide a physical copy of the abridged summary of the Annual Report without charging any cost, on specific request received from a Unitholder.</p> <p>Mutual Fund/ AMC shall publish an advertisement every year disclosing the hosting of the scheme wise annual report on its website and on the website of AMFI.</p> <p>Further Mutual Fund/ AMC shall also mention the modes such as SMS, telephone, email or written request (letter) in the advertisement through which Unitholders can submit a request for a physical or electronic copy of scheme wise annual report or abridged summary thereof.</p>

	<p>Such advertisement shall be published in all India edition of at least 2 daily newspapers, one each in English and Hindi.</p> <p>The audited financial statements of the schemes shall form part of the Annual Report. The statutory auditors appointed by the Trustees for the audit of Mutual Fund are M/s JCR & Co , Chartered Accountants, Mumbai.</p>						
Product Labeling/ Risk-o-meter	<p>In terms of SEBI Circular no. SEBI/HO/IMD/DF3/CIR/P/2020/197 dated October 5, 2020 and clarifications issued by SEBI in this regard, the product labeling /risk level assigned for the Scheme during the New Fund Offer is based on internal assessment of the Scheme's characteristics and the same may vary post New Fund Offer when the actual investments are made.</p> <p>Further, the Mutual Fund/AMC shall evaluate the Risk-o-meter of the Scheme on a monthly basis and shall disclose the same along with portfolio disclosure of the Scheme on its website viz. www.idbimutual.co.in and on the website of AMFI viz. www.amfiindia.com within 10 days from the close of each month. Further, any change in Risk-o-meter shall be communicated by way of Notice-cum-Addendum and by way of an e-mail or SMS to unitholders of the Scheme.</p>						
Associate Transactions	Please refer to Statement of Additional Information (SAI).						
Taxation	<p>IDBI Gold Exchange Traded Fund (IDBI Gold ETF) will be treated on par with debt funds and the tax structure will be as follows</p> <table><tr><th>IDBI Gold ETF</th><th>Tax Position in Hand of Mutual Fund</th><th>Tax Position in the hand of Unit Holder</th></tr><tr><td>Tax under Income Distribution cum capital withdrawal (IDCW) Option-</td><td>Mutual is liable to deduct TDS @ 10% (if PAN not Furnished then 20%)</td><td>Dividend will add in the total income of Unit Holder and will be tax as per investor tax status.</td></tr></table>	IDBI Gold ETF	Tax Position in Hand of Mutual Fund	Tax Position in the hand of Unit Holder	Tax under Income Distribution cum capital withdrawal (IDCW) Option-	Mutual is liable to deduct TDS @ 10% (if PAN not Furnished then 20%)	Dividend will add in the total income of Unit Holder and will be tax as per investor tax status.
IDBI Gold ETF	Tax Position in Hand of Mutual Fund	Tax Position in the hand of Unit Holder					
Tax under Income Distribution cum capital withdrawal (IDCW) Option-	Mutual is liable to deduct TDS @ 10% (if PAN not Furnished then 20%)	Dividend will add in the total income of Unit Holder and will be tax as per investor tax status.					

		U/s 194K. Threshold Limit is Rs 5,000	
	Short Term Capital Gain (if period of holding is upto 36 Months)	No Tax Implication	Short Term Capital Gain will be add in the total income of Unit Holder and will be tax as per investor tax status.
	Long Term Capital Gain (If period of holding is greater than 36 Months)	No Tax Implication	Long Term Capital Gain will be tax @ *20% with Indexation. It may be noted that as per Finance Bill 2023, benefit of indexation is not available for investments made in specified debt funds (where the equity portion of the mutual fund scheme does not exceed 35%) on or after April 01, 2023.
<p><i>*The above tax Rate (Excluding Surcharge and Education Cess)</i></p> <p>**For further details on taxation please refer to the Section on Taxation in the SAI</p> <p>Investors are requested to consult their own</p>			

	tax advisors with respect to the specific amount of tax and other implications arising out of their participation in the scheme.
Jurisdiction	The jurisdiction for any matters or disputes arising out of the scheme shall reside with the Courts in India.
Stamp Duty	Pursuant to part I of Chapter IV of the Notification dated February 21, 2019, issued by the Legislative Department, Ministry of Law and Justice, Government of India, on the Finance Act, 2019, read with subsequent notifications dated 10 th December 2019 and March 30, 2020 issued by Department of Revenue, Ministry of Finance, Government of India, stamp duty @0.005% of the transaction value would be levied on applicable mutual fund transactions with effect from July 01, 2020. Accordingly, pursuant to levy of stamp duty, the number of units allotted on purchase transactions (including Income Distribution cum capital withdrawal (IDCW) reinvestment and Switch in) to the unitholders would be reduced to that extent.
Investor services Name, address and telephone number and e-mail of the contact person/grievances officer who would take care of investor queries and complaints.	<u>Registrar</u> KFin Technologies Limited SEBI Registration Number: INR000000221 Unit: IDBI Mutual Fund Selenium Tower B, Plot Nos. 31 & 32 Financial District Nanakramguda, Serilingampally Mandal Hyderabad - 500032 India Phone: 040-7961 1000 Email: ldbimf.customercare@kfintech.com <u>IDBI Mutual Fund / IDBI Asset Management Limited</u>

	<p>In case of any queries / Service requests, please contact:</p> <p>Mr. Anil Dhawan Investor Relations Officer IDBI Asset Management Limited 4th Floor, IDBI Tower, WTC Complex, Cuffe Parade, Colaba, Mumbai - 400 005 Phone: 022-6644 2812; Fax: 022-6644 2801 Email: contactus@idbimutual.co.in.</p> <p>In case of any grievance / complaint against IDBI Mutual Fund / IDBI Asset Management Ltd, please contact:</p> <p>Mr. Rajender Kumar Chief Compliance Officer IDBI Asset Management Limited 4th Floor, IDBI Tower, WTC Complex, Cuffe Parade, Colaba, Mumbai - 400 005. Phone No. 022-6644 2888 Email ID:-complianceofficer@idbimutual.co.in</p> <p>You may also approach</p> <p>Mr. Raj Kishore Singh Managing Director & Chief Executive Officer IDBI Asset Management Limited IDBI Asset Management Limited 4th Floor, IDBI Tower, WTC Complex, Cuffe Parade, Colaba, Mumbai - 400 005. Phone No. 022-6644 2822 email-id: ceodesk@idbimutual.co.in</p> <p>If not satisfied with the response of the intermediary you can lodge your grievances with SEBI at http://scores.gov.in or you may also write to any of the offices of SEBI. For any queries, feedback or assistance, please contact SEBI Office on Toll Free Helpline at 1800 266 7575</p>
--	---

D. COMPUTATION OF NAV

The Mutual Fund shall compute the Net Asset Value (NAV) of each scheme in accordance with SEBI (Mutual Funds) Regulations, 1996. The NAV of the Scheme shall be calculated on all business days for all Plans/ Options/ Sub-Options. The NAV of the Scheme will be rounded off to 4 decimal places. Units in the Scheme will be rounded off to 3 decimals.

The NAV and sale/repurchase price of the Scheme shall be updated on AMFI's website (www.amfiindia.com) and the Mutual Fund's website (www.idbimutual.co.in) by 11 p.m. of the same day.

The Net Asset Value per Unit shall be calculated by dividing the Net Assets of the scheme by the total number of Units outstanding on the valuation date, as follows:

$$\text{NAV} = \frac{\text{Market or Fair Value of the Scheme's Investments} + \text{Current Assets including accrued income} - \text{Current Liabilities and Provisions including accrued expenses}}{\text{No. of Units outstanding under the Scheme / Plan}}$$

The Redemption Price however, will not be lower than 95% of the NAV or as permitted / prescribed under the SEBI Regulations from time to time. The Mutual Fund may charge the load within the stipulated limit and without any discrimination to any specific group of unit holders. However, any change at a later stage shall not affect the existing unit holders adversely.

Methodology for Calculation of Sale and Re-purchase price of the units of mutual fund scheme

a) In case of Purchase of mutual fund units

As per existing regulation, no entry load is charged with respect to applications for purchase / additional purchase of mutual fund units. Therefore, Computation of Sale Price is as below-

NAV	10.00
Entry Load	Not applicable
Sale Price	10.00

This also means, **Sale Price = NAV as on date of investment**

b) Redemption/ Repurchase of mutual fund units

In case of redemption, repurchase price is calculated as below

Repurchase Price = NAV as on date of redemption- exit load (if applicable)

c) Illustration showing how repurchase price is calculated under 2 different scenarios-

Amount Invested- Rs.10,000/-

Date of Investment- 1st April 2018

NAV as on date of investment- Rs.10/- per unit

Exit load- For exit on or before 12 months from the date of allotment- 1%
For exit after 12 months from the date of allotment- Nil

No of units allotted at the time of purchase

$$= \frac{\text{Amount invested}}{\text{NAV of the scheme on the date of investment}}$$

$$= 10,000 / 10 = 1000 \text{ units}$$

Particulars	Scenario I	Scenario II
	Redemption during applicability of exit load	Redemption in case of Nil Exit load
Date of Redemption	On or before 31 st March 2021	After 31 st March 2021
NAV as on date of redemption	Rs.12	Rs.12
Applicable Exit load	1%	Nil
Repurchase Price (NAV as on date of redemption-Exit load)	Rs.12 - (Rs.12*1%)	Rs.12- (Nil)
Repurchase Price on date of Redemption	Rs.11.88	Rs.12
Redemption Amount payable to investors (no of units allotted x Repurchase Price)	Rs.11.88 x 1000 = Rs.11,880/-	Rs.12 x 1000 Rs.12,000/-

Note- This is only for illustration purpose. Actual Exit load charged in the Scheme may vary.

The above mentioned example does not take into consideration any applicable statutory levies and taxes.

Valuation of Gold

The Scheme will invest predominantly in physical gold (Gold bullion) and will be valued based on the market price of gold in the domestic market and will be marked to market on a daily basis. As laid down under the Clause 3A of the Eighth Schedule of SEBI (MF) Regulations, the market price of gold in the domestic market on any business day would be arrived at as under:

1. The gold held by a gold exchange traded fund scheme shall be valued at the AM fixing price of London Bullion Market Association (LBMA) in US dollars per troy ounce for gold having a fineness of 995.0 parts per thousand, subject to the following:
 - a. Adjustment for conversion to metric measure as per standard conversion rates;
 - b. Adjustment for conversion of US dollars into Indian rupees as per the RBI reference rate declared by the Foreign Exchange Dealers Association of India (FEDAI); and
 - c. Addition of-
 - i. Transportation and other charges that may be normally incurred in bringing such gold from London to the place where it is actually stored on behalf of the mutual fund; and
 - ii. Notional customs duty and other applicable taxes and levies that may be normally incurred to bring the gold from the London to the place where it is actually stored on behalf of the mutual fund;

Provided that the adjustment under clause (c) above may be made on the basis of a notional premium that is usually charged for delivery of gold to the place where it is stored on behalf of the Mutual Fund.

Provided further that where the gold held by a gold exchange traded fund scheme has a greater fineness, the relevant LBMA prices of AM fixing shall be taken as the reference price under this sub-paragraph.

2. If the gold acquired by the gold exchange traded fund scheme is not in the form of standard bars, it shall be assayed and converted into standard bars which comply with the good delivery norms of the LBMA and thereafter valued in terms of subparagraph (1)

IV. FEES AND EXPENSES

A. FEES AND EXPENSES

This section outlines the expenses that will be charged to the schemes. The information provided under this Section seeks to assist the investor in understanding the expense structure of the Scheme and types of different fees / expenses and their percentage the investor is likely to incur on purchasing and selling the Units of the Scheme.

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.

The AMC has estimated that the following % per annum of daily net assets of the scheme may be charged to Regular Plan of the Scheme and on the daily net assets of the scheme.

Expense Head / Nature of Expense	% of Daily Net Assets (p.a)
Investment Management & Advisory Fees	Up to 1.00%
Trustees Fees	
Audit Fees	
Custodial Fee	
Registrar & Transfer Agent Fees including cost related to providing accounts statement, Income Distribution cum capital withdrawal (IDCW)/ redemption cheques / warrants etc.	
Cost related to investor communications	
Cost of fund transfer from location to location	
Marketing & Selling Expenses including Agents Commission and statutory advertisement	
Cost towards investor education & awareness (minimum 1 bps)	
Brokerage & transaction cost over and above 12 bps (0.12%) and 5 bps (0.05%) for cash and derivative transactions respectively	
GST on expenses other than investment and advisory fees	
GST on brokerage and transaction cost	
Other Expenses as permitted by SEBI regulations	
Maximum total expense ratio (TER) permissible under Regulation 52 (6) (c) (i) and (6) (a)	Up to 1.00%
Additional expenses under regulation 52 (6A) (C)	Upto 0.05%##
Additional expenses for gross new inflows from specified cities i.e. beyond top 30 cities	Up to 0.30%

with reference to SEBI Circular SEBI/HO/IMD/DF2/CIR/P/2018/15 dated 02nd Feb 2018, Mutual Fund schemes including close ended schemes, wherein exit load is not levied / not applicable, the AMCs shall not be eligible to charge the above mentioned additional expenses for such schemes

The purpose of the above table is to assist the investor in understanding the various costs and expenses that the investor in the Scheme will bear directly or indirectly. The above expenses are fungible within the overall maximum limit prescribed under SEBI (Mutual Funds) Regulations, 1996, which means there will be no internal sub-limits on expenses and AMC is free to allocate them within the overall TER.

Brokerage and transaction costs which are incurred for the purpose of execution of trade and is included in the cost of investment, not exceeding 0.12% in case of cash market transactions and 0.05% in case of derivatives transactions;

These estimates have been made in good faith as per the information available to the Investment Manager based on the past experience and are subject to change inter-se within the overall limit of total recurring expenses permitted by SEBI(MF) Regulations.

Additional Expense

As per regulation 52(6A) of SEBI (MF) Regulations, 1996, the AMC may charge the scheme with following additional expense.

- a) expenses not exceeding of 0.30% of daily net assets, if the new inflows from beyond top 30 cities (or such cities as specified by the Board from time to time) are at least -
 - (i) 30% of gross new inflows in the scheme, or;
 - (ii) 15% of the average assets under management (year to date) of the scheme,Whichever is higher:

Provided that if inflows from such cities is less than the higher of sub-clause (i) or sub-clause (ii), such expenses on daily net assets of the scheme shall be charged on proportionate basis by using the following formula.

$$\frac{\text{Daily net assets} \times 30 \text{ basis points} \times \text{New inflows from beyond top 30 cities}}{365^* \times \text{Higher of (i) or (ii) above}}$$

* 366, wherever applicable.

As per SEBI circular dated October 22, 2018 and March 25, 2019, inflows of amount upto Rs 2,00,000/- per transaction, by individual investors shall be considered as inflows from “retail investor”.

Beyond Top 30 (B30) cities shall mean beyond top 30 cities based on Association of Mutual Funds in India (AMFI) data on ‘AUM by Geography - Consolidated Data for Mutual Fund Industry’ as at the end of the previous financial year.

Inflows from corporates and institutions from B-30 cities will not be considered for computing the inflows from B-30 cities for the purpose of additional TER of 30 basis points.

Provided further that expenses charged under this clause shall be utilized for distribution expenses incurred for bringing inflows from such cities:

Further that amount incurred as expense on account of inflows from such 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;

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

- b) Additional expenses, incurred towards different heads mentioned under sub-regulations (2) and (4) of regulation 52 of SEBI (Mutual Fund) (Second Amendment) Regulations, 2012, not exceeding 0.05% of daily net assets of the scheme.”

c) Investor Education and Awareness

Mutual Funds/AMCs shall annually set apart at least 2 basis points (0.02%) on daily net assets within the maximum limit of TER as per regulation 52 of the Regulations for investor education and awareness initiatives.

d) Goods and Services Tax (GST)

- The AMCs may charge GST on investment and advisory fees to the scheme in addition to the maximum limit of TER as prescribed in regulation 52 of the Regulations.
- GST 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
- GST on brokerage and transaction cost paid for asset purchases, if any, shall be within the limit prescribed under regulation 52 of the Regulations.

The AMC has estimated that maximum annual recurring expenses of up to 1.05% p.a. (for the first 500 crores.) of the daily net assets may be charged to Regular Plan of the Scheme without including the additional expense incurred towards distribution of assets to cities beyond Top 30 cities. **The maximum expense including additional expense** towards distribution of assets to cities beyond Top 30 cities, if any, will not exceed **1.35% p.a** of the daily net assets that may be charged to the Scheme.

In compliance to SEBI Circular dated March 18, 2016, Impact of expense ratio on scheme returns is explained with below example. This example is only for the illustration purpose and IDBI MF does not assure any returns under any of its schemes.

Suppose if investor invests Rs.10,000 in the “scheme XYZ” with an expense ratio of 1.00%p.a. Suppose if the scheme earns 12% returns per annum the net returns earned on the original investment is as below

Original Investment (Rs)	Rs.10,000
Expense Ratio (p.a) to be charged in the Scheme	1.00%*
Assume....Gross returns on investment (p.a)	12%
Gross Returns (before expenses)(A)	Rs.1200
Expenses charged (p.a) (Rs.10000*1.00%).....(B)	Rs.100
Net Returns (Returns-expenses)(A-B)	Rs.1100
Original Amount + Net Returns	Rs.11,100
Net return % to original investment	11%

Note- Expense Ratio is charged on daily rate ($1.00\%/365=0.0027\%$ in above example) on daily net assets of the scheme post valuation.

* Hypothetical. Actual expense ratio charged under the scheme may vary.

The recurring expense particulars provided above are as permitted under the Regulation 52 of SEBI (MF) Regulations and are estimates. Types of expenses charged shall be as prescribed under the SEBI (MF) Regulations. The fees and expenses mentioned above are the maximum limits allowed under the regulations and the AMC may at its absolute discretion adopt any fees/expense structure within the regulatory limits mentioned above.

For the actual current expenses being charged, the investor should refer to the website of the Mutual Fund (www.idbimutual.co.in). Further, any change in the expense ratio will be updated on our website. The same change will be communicated to investor via SMS / e-mail 3 working days prior to the effective date of change (not applicable for changes in TER due to change in AUM or due to various other regulatory requirement). The exact web link for TER is <https://www.idbimutual.co.in/statutory-disclosure/total-expense-ratio-of-mutual-fund-schemes>

B. LOAD STRUCTURE

Load is an amount which is presently paid by the investor to subscribe to the units or to redeem the units from the scheme. This amount net of Good & Service Tax will be credited back to the scheme. Load amounts are variable and are subject to change from time to time. For the current applicable structure, please refer to the website of the AMC (www.idbimutual.co.in) or may call at (toll free no) or your distributor.

Type of Load	Load chargeable (as %age of NAV)
Entry load	<p>Not applicable</p> <p>In terms of SEBI Circular No. SEBI/IMD/CIR No. 4/168230/09 dated June 30, 2009, no entry load will be charged on purchase / additional purchase / switch-in. The commission, if any, as specified in the aforesaid circular to the ARN Holder (AMFI registered distributors), on the investment made by the investor will be paid by the investor directly to the distributor, based on his assessment of various factors including the service rendered by the ARN Holder (AMFI registered distributors).</p>
Exit Load	<p>Nil</p> <p>In terms of SEBI vide circular Ref no: CIR/IMD/DF/21/2012 dated September 13, 2012 and notification dated September 26, 2012 the exit load, if any, charged by mutual fund scheme shall be credited to the respective scheme after debiting applicable GST, if any.</p> <p>The exit load charged on redemption will be credited to the scheme on the next business day after debiting applicable GST, if any</p>

The investor is requested to check the prevailing load structure of the scheme before investing. For any change in load structure AMC will inter alia issue an addendum and display it on the website / Investor Service Centres.

The Redemption Price however, will not be lower than 95% of the NAV, and the Sale Price will not be higher than 107% of the NAV. The Mutual Fund may charge the load within the stipulated limit of 7% and without any discrimination to any specific group of unit holders. However, any change at a later stage shall not affect the existing unit holders adversely.

Any imposition or enhancement of Load in future shall be applicable on prospective investments only. AMC shall not charge any load on issue of bonus units and units allotted on reinvestment of Income Distribution cum capital withdrawal (IDCW) for existing as well as prospective investors. At the time of changing the Load Structure:

1. The addendum detailing the changes will be attached to SIDs and Key Information Memorandum. The addendum may be circulated to all the distributors / brokers so that the same can be attached to all Scheme Information Documents and Key Information Memoranda already in stock.
2. The addendum will be displayed on the website of the Mutual Fund and arrangements will be made to display the addendum in the form of a notice in all the Investor Service Centres and distributors /brokers' office.
3. 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 accounts statement issued after the introduction of such load.
4. A public notice shall be 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.
4. Any other measure which the IDBI Mutual Fund may consider necessary.

C. WAIVER OF LOAD FOR DIRECT APPLICATIONS - Not applicable

D. TRANSACTION CHARGES

As per SEBI circular Cir/ IMD/ DF/13/ 2011 dated August 22, 2011 the distributor is entitled to charge a transaction charge per subscription of Rs. 10,000/- and above. However, there shall be no transaction charges on direct investments. The transaction charge shall be subject to the following:

- i. For existing investors in a Mutual Fund, the distributor may be paid Rs.100/- as transaction charge per subscription of Rs. 10,000/- and above.
- ii. The distributor may be paid Rs.150/- as transaction charge for a first time investor in Mutual Funds
- iii. The transaction charge, if any, shall be deducted by the IDBI AMC from the subscription amount and paid to the distributor; and the balance shall be invested. Only the amount invested after deducting transaction charges will be eligible for 80C deduction benefit.

iv. The AMCs shall be responsible for any malpractice/mis-selling by the distributor while charging transaction costs.

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

vi. In case of SIPs, the transaction charge shall be applicable only if the total commitment through SIPs amounts to Rs. 10,000/- and above. In such cases the transaction charge shall be recovered in 3-4 installments.

vii. There shall be no transaction charge on transactions other than purchases/ subscriptions relating to new inflows.

viii. The statement of account shall clearly state that the net investment as gross subscription less transaction charge and the number of units allotted against the net investment.

ix. Distributors shall be able to choose to opt out of charging the transaction charge. However, the 'opt-out' shall be at distributor level and not investor level i.e. a distributor shall not charge one investor and choose not to charge another investor. Further, Distributors shall have also the option to either opt in or opt out of levying transaction charge based on type of the product.

It is also clarified that as per SEBI circular no. SEBI/IMD/CIR No. 4/ 168230/09, dated June 30, 2009, the commission, if any, as specified in the aforesaid circular to the ARN Holder (AMFI registered distributors), on the investment made by the investor will be paid by the investor directly to the distributor, based on his assessment of various factors including the service rendered by the ARN Holder (AMFI registered distributors)..

V. RIGHTS OF UNITHOLDERS

Please refer to the Statement of Additional Information (SAI) for details.

VI. PENALTIES, PENDING LITIGATION OR PROCEEDINGS, FINDINGS OF INSPECTIONS OR INVESTIGATIONS FOR WHICH ACTION MAY HAVE BEEN TAKEN OR IS IN THE PROCESS OF BEING TAKEN BY ANY REGULATORY AUTHORITY

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

Not Applicable

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.

In the financial year 2018-19, RBI had imposed penalty of Rs.3 crore on the Bank for non-compliance with the directions issued by RBI on IRAC norms on April 09, 2019.

Rs.20 lakh for non compliance with regulatory directions of RBI on KYC/AML standards on February 04, 2019.

Rs.1 crore on contravention of regulatory directions of RBI on time bound implementation and strengthening of SWIFT related operational controls on February 25, 2019.

There are no penalties imposed/action taken in financial year 2019-2020, 2020-2021,2021-2022 and 2022-2023.

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.

(1) Yes Bank Ltd -

IDBI Asset Management Limited had invested Rs. 10 crores in Yes Bank 09.00% (Perpetual BASEL III compliant Additional Tier I) 18-Oct-2022 issued by Yes Bank Ltd. Due to defaults by Yes Bank, RBI proposed reconstruction plan, Axis Trustee Services (the debenture trustees for YES Bank's AT-1 bond) has written to the RBI asking for appropriate treatment for the AT-1 bond holders in the interest of debt capital markets and future bank-fund raising, as the write-down treats the common equity holders preferably over these AT-1 bonds. Axis Trustee being Trustee to Debenture holders has filed a Writ Petition with the Bombay High Court on 9th March, 2020 to restrain the government and RBI from implementing the proposed reconstruction scheme and the same was pending before the Hon'ble Bombay High Court. The Hon'ble High Court disposed off the case vide its judgment dated 20th January, 2023. Aggrieved by the judgment Yes Bank and RBI have separately approached the Supreme Court of India by filing Special Leave Petitions [SLP(c) No.3713 of 2023; SLP (c) No. 4244-4253 of 2023 and SLP(c) No. 3856-3865 of 2023] under Article 136 of the Constitution of India against the Judgement.

(2) National Insurance Company Limited -

IDBI Asset Management Limited ("IDBI AMC") had opted for an Insurance Policy with National Insurance Company Limited ("NIC") for insuring against the following risks:-

1. Investment Manager Professional Civil Liability;
2. Fund Professional Civil Liability and Management Liability;
3. Investment Manager Management Liability; and
4. Investment Manager and Fund Crime Protection.

In the year of 2016, IDBI AMC suffered a financial loss on account of error in computation of NAV, resulting in short deduction of Dividend Distribution Tax (DDT) for two Debt Schemes i.e. IDBI Ultra Short Term Fund and IDBI Short Term Bond fund causing excess payment of dividend to the tune of Rs.1,16,26,482.56 between October 01, 2014 and June 18, 2015. To recover the said amount IDBI filed claim with the NIC. NIC rejected the claim and IDBI AMC filed a complaint against NIC before National Consumer Disputes Redressal Commission (Delhi) and the same is pending.

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.

The Trustees have ensured at the time of approval that the IDBI Gold Exchange Traded Fund is a new product offered by IDBI Mutual Fund and is not a minor modification of the existing scheme.

Date of approval of the Scheme by the Trustees – 23rd July 2011

For and behalf of IDBI Asset Management Limited,

Sd/-

Place: Mumbai

Date: April 28, 2023

Mr. Raj Kishore Singh

**Managing Director & Chief Executive Officer
IDBI Asset Management Limited**

POINTS OF ACCEPTANCE FOR APPLICATION FORM

OUR BRANCHES (INVESTOR SERVICE CENTRES)

Ahmedabad: IDBI Mutual Fund, IDBI Complex, 3rd Floor, Nr. Lal Bungalows, Off. C G Road, Ahmedabad - 380 006. **Bengaluru:** IDBI Mutual Fund : IDBI Bank, 3rd Floor, IDBI House, No. 58 Mission Road, Bengaluru - 560 027. **Chennai:** IDBI Mutual Fund, No. 115, Anna Salai, P. B. No. 805, Saidapet, Chennai - 600 015. **Chandigarh:** IDBI Mutual Fund, IDBI Bank Ltd., Basement, SCO NO 55-56-57, Sector 8 C Madhya Marg, Chandigarh - 160008. **Delhi:** IDBI Mutual Fund. C/o IDBI Bank, 8th floor, Plate – B, Block-2, NBCC Office Complex, Kidwai Nagar, (East) New Delhi – 110 023. **Hyderabad:** IDBI Mutual Fund, 2nd Floor, 5-9-89/1 Chapel Road, Hyderabad - 500001. **Indore:** IDBI Mutual Fund, IDBI Bank Ltd., Ground Floor, 16-C, Omni Palace, Ratlam Kothi, Main Road, Indore - 452 001. **Jaipur:** IDBI Mutual Fund, IDBI Bank Ltd, F-29, Gautam Nagar, Opp. Reliance Fresh, Vaishali Nagar, Jaipur – 302 021 **Kolkata:** IDBI Mutual Fund, IDBI House, 6th Floor, 44, Shakespeare Sarani, Kolkata - 700 017. **Kochi:** IDBI Mutual Fund, 2nd Floor, IDBI Bank Corporate Office, Near Passport Office, Panampilly Nagar, P. B. No. 4253, Kochi – 682 036. **Lucknow:** IDBI Mutual Fund, Ground Floor, Saran Chambers-II, 05 Park Road, Opp Civil Hospital, Hazratganj, Lucknow - 226601. **Mumbai:** IDBI Mutual Fund, 4th Floor, IDBI Tower, WTC Complex, Cuffe Parade, Colaba, Mumbai – 400 005. **Pune:** IDBI Mutual Fund, C/o IDBI Bank, 2065, Sadashiv Peth, Sane Guruji Marg, Gangavataran Apartment, Near S P College, Tilak Road, Pune. 411030

KFIN INVESTOR SERVICE CENTRES

Agartala: OLS RMS Chowmuhan, Mantri Bari Road 1st Floor Near Jana Sevak Saloon Building Traffic Point, Tripura West, Agartala, Tripura - 799001. **Agra :** House No. 17/2/4, 2nd Floor, Deepak Wasan Plaza, Behind Hotel Holiday INN, Sanjay Place, Agra, Uttar Pradesh - 282002. **Ahmedabad :** Office No. 401, on 4th Floor, ABC-I, Off. C.G. Road, Ahmedabad, Gujarat - 380009. **Ajmer :** 302 3rd Floor, Ajmer Auto Building, Opposite City Power House, Jaipur Road, Ajmer, Rajasthan - 305001. **Akola :** Shop No 25, Ground Floor, Yamuna Tarang Complex, Murtizapur Road N.H. No. 6, Opp. Radhakrishna Talkies, Akola - 444001,. **Aligarh :** 1st Floor Sevti Complex, Near Jain Temple, Samad Road Aligarh, Uttar Pradesh - 202001. **Allahabad :** Meena Bazar, 2nd Floor, 10 S.P. Marg Civil Lines, SubhashChauraha, Prayagraj, Allahabad, Uttar Pradesh - 211001. **Alwar:** Office Number 137, First Floor, Jai Complex, Road No-2, Alwar, Rajasthan – 301001. **Amaravathi:** Shop No. 21, 2nd Floor, Gulshan Tower, Near Panchsheel Talkies, Jaistambh Square, Amaravathi, Maharashtra - 444601. **Ambala:** 6349, 2nd Floor, Nicholson Road, Adjacent Kos Hospital, Ambala Cant, Ambala, Haryana - 133001. **Amritsar :** SCO 5, 2nd Floor, District Shopping Complex, RanjitAvenue, Amritsar, Punjab - 143001. **Anand :** B-42 Vaibhav Commercial Center, Nr TVS Down Town Show Room, Grid Char Rasta, Anand, Gujarat - 380001. **Ananthapur:** #13/4, Vishnupriya Complex, Beside SBI Bank, Near Tower Clock, Ananthapur-515001. **Asansol:** 112/N G. T. Road, Bhanga Pachil,G.T Road, Asansol Pin: 713 303; Paschim Bardhaman West Bengal, Asansol, West Bengal - 713303. **Aurangabad :** Shop no B 38,Motiwalla Trade Center, Nirala Bazar, Aurangabad, Maharashtra - 431001. **Azamgarh:** House No. 290, Ground Floor, Civil lines, Near Sahara Office, Azamgarh, Uttar Pradesh - 276001. **Balasore:** 1-B. 1stFloor, Kalinga Hotel Lane, Baleshwar, Baleshwar Sadar, Balasore, Orissa - 756001. **Bangalore :** No 35,Puttanna Road, Basavanagudi, Bangalore, Karnataka - 560004. **Bankura:** Plot Nos- 80/1/Anatunchati Mahalla, 3rd Floor, Ward No-24 Opposite P.C Chandra, Bankura Town, Bankura, West Bengal - 722101. **Bareilly :** 1st Floor Rear Sidea - Square Building, 54-Civil Lines, Ayub Khan Chauraha, Bareilly, Uttar Pradesh - 243001. **Baroda:** 1st Floor 125 Kanha Capital, Opp. Express Hotel, R. C. Dutt Road, Alkapuri, Vadodara, Gujarat - 390007. **Begusarai:** C/o DrHazari Prasad Sahu, Ward No 13, Behind Alka Cinema, Begusarai (Bihar), Begusarai, Bihar - 851117. **Belgaum :** Premises

No.101, CTS NO.1893,Shree Guru Darshani Tower, Anandwadi, Hindwadi, Belgaum, Karnataka - 590011. **Bellary** : Kfin Technologies Ltd Ground Floor 3rd Office Near Womens College Road Beside Amruth Diagnostic Shanthi Archade Bellary 583103. **Berhampur** (Or) : Opp Divya Nandan Kalyan Mandap, 3rd Lane Dharam Nagar, Near Lohiya Motor, Berhampur (Or), Orissa - 760001. **Bhagalpur** : 2nd Floor, Chandralok Complex, Ghantaghar, Radha Rani Sinha Road, Bhagalpur, Bihar 812001. **Bharuch** : 123 Nexus Business Hub, Near Gangotri Hotel, B/s Rajeshwari Petroleum, Makampur Road, Bharuch, Gujarat - 392001. **Bhatinda**: MCB -Z-3-01043, 2 Floor, Goniana Road, Opposite Nippon India MF, GT Road, Near Hanuman Chowk, Bhatinda, Punjab - 151001. **Bhavnagar** : 303 Sterling Point, Waghawadi Road, Bhavnagar, Gujarat - 364001. **Bhilai**: Office No.2, 1st Floor, Plot No. 9/6, Nehru Nagar [East], Bhilai, Chatisgarh - 490020. **Bhilwara**: Office No. 14 B, Prem Bhawan, Pur Road, Gandhi Nagar, Near Canara Bank, Bhilwara, Rajasthan - 311001. **Bhopal** : SF-13 Gurukripa Plaza, Plot No. 48A, Opposite City Hospital, zone-2, M P Nagar, Bhopal, Madhya Pradesh - 462011. **Bhubaneswar** : A/181 Back Side Of Shivam Honda Show Room, Saheed Nagar, Bhubaneswar, Orissa - 751007. **Bikaner** : 70-71 2Nd Floor, Dr.Chahar Building, Panchsati Circle, Sadul Ganj, Bikaner, Rajasthan - 334003. **Bilaspur**: Shop.No.306, 3rd Floor, Anandam Plaza, Vyapar Vihar Main Road, Bilaspur, Chatisgarh- 495001. **Bokaro**: City Centre, Plot No. He-07, Sector-IV, Bokaro Steel City, Bokaro, Jharkhand - 827004. **Borivali**: Gomati Smuti Ground Floor, Jambli Gully, Near Railway Station, Borivali Mumbai, Maharashtra - 400 092. **Burdwan** : Saluja Complex; 846, Laxmipur, G. T. Road, Burdwan East, PS: Burdwan & Dist: Burdwan, Burdwan, West Bengal - 713103. **Calicut** : Second Floor, Manimuriyil Centre, Bank Road, Kasaba Village, Calicut, Kerala - 673001. **Chandigarh** : First floor, SCO 2469-70, Sec. 22-C, Chandigarh 160022. **Chennai** : 9th Floor, Capital Towers, 180, Kodambakkam High Road, Nungambakkam, Chennai, Tamil Nadu - 600034. **Chinsura**: No : 96,PO: Chinsurah, Doctors Lane, Chinsurah, West Bengal - 712101. **Cochin** : Ali Arcade 1st Floor, Kizhavana Road, Panampilly Nagar, Near Atlantis Junction, Ernakualm, Kerala - 682036. **Coimbatore** : 3rd Floor Jaya Enclave,1057 Avinashi Road, Coimbatore, Tamil Nadu - 641018. **Cuttack** : Shop No-45, 2nd Floor, Netaji Subas Bose Arcade, (Big Bazar Building) Adjusent To Reliance Trends, Dargha Bazar, Cuttack , Orissa - 753001. **Darbhanga**: 2nd Floor, Raj Complex, Near Poor Home, Darbhanga - 846004. **Davangere**: D.No 162/6, 1st Floor, 3rd Main, P J Extension, Davangere Taluk, Davangere Manda, Davangere, Karnataka - 577002. **Dehradun** : Shop No-809/799 , Street No-2 A, Rajendra Nagar, Near Sheesha Lounge, Kaulagarh Road, Dehradun Uttaranchal - 248001. **Deoria**: K. K. Plaza, Above Apurwa Sweets, Civil Lines Road, Deoria, Uttar Pradesh - 274001. **Dhanbad**: 208 New Market, 2nd Floor, Bank More, Dhanbad, Jharkhand - 826001. **Dhule**: Ground Floor, Ideal Laundry Lane No 4, Khol Galli Near Muthoot Finance, Opp Bhavasar General Store, Dhule, Maharashtra - 424001. **Durgapur** : MWAV-16 Bengal Ambuja, 2nd Floor City Centre, Distt. Burdwan, Durgapur-16, Durgapur, West Bengal - 713216. **Eluru**: DNO-23A-7-72/73K K S Plaza Munukutla Vari Street, Opp Andhra Hospitals, R R Peta, Eluru, Andhra Pradesh - 534002. **Erode** : Address No 38/1 Ground Floor, Sathy Road, (VCTV Main Road), Sorna Krishna Complex, Erode, Tamil Nadu - 638003. **Faridabad** : A-2B 2nd Floor, Neelam Bata Road Peer kiMazar, Nehru Groundnit, Faridabad, Haryana - 121001. **Ferozpur**: The Mall Road Chawla Bulding 1st Floor, Opp. Centrail Jail, Near Hanuman Mandir, Ferozpur, Punjab - 152002. **Gandhidham**: Shop # 12 Shree Ambica Arcade Plot # 300, Ward 12. Opp. CG High School, Near HDFC Bank, Gandhidham, Gujarat - 370201. **Gandhinagar**: 123 First Floor, MeghMalhar Complex, Opp. VijayPetrol Pump Sector - 11,Gandhinagar, Gujarat - 382011. **Gaya** : Property No. 711045129, Ground Floor, Hotel Skylark, Swaraipuri Road, Gaya, Bihar - 823001. **Ghaziabad** : FF - 31, Konark Building, Rajnagar, Ghaziabad, Uttar Pradesh - 201001. **Ghazipur**: House No. 148/19, MahuaBagh, RainiKatra, Ghazipur, Uttar Pradesh - 233001. **Gonda**: H No 782,Shiv Sadan, ITI Road, Near Raghukul Vidyapeeth, Civil lines, Gonda, Uttar Pradesh - 271001. **Gorakhpur** : Shop No. 8-9 , 4th floor Cross Mall, Gorakhpur, Uttar Pradesh - 273001. **Gulbarga** : H NO 2-231, Krishna Complex, 2nd Floor, Opp.

Municipal Corporation Office, Jagat, Station Main Road, Kalaburagi, Gulbarga, Karnataka - 585105. **Guntur** : 2nd Shatter, 1st Floor, HNO. 6-14-48, 14/2 Lane, Arundal Pet, Guntur, Andhra Pradesh - 522002. **Gurgaon** : No: 212A, 2nd Floor, Vipul Agora, M. G. Road, Gurgaon, Haryana - 122001. **Guwahati** : Ganapati Enclave, 4th Floor, Opposite Bora service, Ullubari, Guwahati, Assam - 781007. **Gwalior** : City Centre, Near Axis Bank, Gwalior, Madhya Pradesh - 474011. **Haldwani**: Shoop No 5, KMVN Shoping Complex, Haldwani, Uttaranchal - 263139. **Haridwar**: Shop No. - 17, Bhatia Complex, Near Jamuna Palace, Haridwar, Uttaranchal - 249410. **Hassan** : SAS No: 490, Hemadri Arcade, 2nd Main Road, Salgame Road, Near Brahmins Boys Hostel, Hassan, Karnataka - 573201. **Hissar**: Shop No. 20, Ground Floor, R D City Centre, Railway Road, Hissar, Haryana - 125001. **Hoshiarpur**: Unit # SF-6, The Mall Complex, 2nd Floor, Opposite Kapila Hospital, Sutheri Road, Hoshiarpur, Punjab - 146001. **Hubli**: R R Mahalaxmi Mansion, Above Indusind Bank, 2nd Floor, Desai Cross, Pinto Road, Hubballi, Karnataka - 580029. **Hyderabad** : No:303, Vamsee Estates, Opp: Bigbazaar, Ameerpet, Hyderabad, Telangana - 500016. **Hyderabad**(Gachibowli) :Selenium Plot No: 31 & 32, Tower B Survey No.115/22 115/24 115/25, Financial District Gachibowli Nanakramguda Serilingampally Mandal, Hyderabad, Telangana -500032. **Indore** : 101, Diamond Trade Center, 3-4 Diamond Colony, New Palasia, Above khurana Bakery, Indore, Madhya Pradesh. **Jabalpur** : 2nd Floor, 290/1 (615-New), Near Bhavartal Garden, Jabalpur, Madhya Pradesh - 482001. **Jaipur** : Office no 101, 1st Floor, Okay Plus Tower, Next to Kalyan Jewellers, Government Hostel Circle, Ajmer Road, Jaipur, Rajasthan - 302001. **Jalandhar** : Office No 7, 3rd Floor, City Square building, E-H197 Civil Line, Next to Kalyan Jewellers, Jalandhar, Punjab - 144001. **Jalgaon**: 3rd floor, 269 JAEI Plaza, Baliram Peth Near Kishore Agencies, Jalgaon, Maharashtra - 425001. **Jalpaiguri**: D B C Road Opp Nirala Hotel, Jalpaiguri, West Bengal - 735101. **Jammu** : 1D/D Extension 2, Valmiki Chowk, Gandhi Nagar, Jammu, Jammu & Kashmir - 180004. **Jamnagar** : 131 Madhav Plaza, Opp SBI Bank, Nr Lal Bunglow, Jamnagar, Gujarat - 361008. **Jamshedpur** :Madhukunj, 3rd Floor, Q Road, Sakchi, Bistupur, East Singhbhum, Jamshedpur, Jharkhand - 831001. **Jhansi** : 1st Floor, Puja Tower, Near 48 Chambers, ELITE Crossing, Jhansi, Uttar Pradesh - 284001. **Jodhpur** : Shop No. 6, Gang Tower, G Floor, Opposite Arora Moter Service Centre, Near Bombay Moter Circle, Jodhpur, Rajasthan - 342003. **Junagadh**: Shop No. 201, 2nd Floor, V-ARCADE Complex, Near Vanzari Chowk, M.G. Road, Junagadh, Gujarat - 362001. **Kannur** : 2nd Floor, Global Village, Bank Road, Kannur, Kerala - 670001. **Kanpur** : 15/46 B Ground Floor, Opp : Muir Mills, Civil Lines, Kanpur, Uttar Pradesh - 208001. **Karimnagar**: 2nd Shutter HNo. 7-2-607 Sri Matha, Complex Mankammathota, Karimnagar, Telangana - 505001. **Karnal**: 3 Randhir Colony, Near Doctor J.C.Bathla Hospital, Karnal, Karnal (Haryana) 132001 (Applied for Shifting). **Karur**: No 88/11, BB Plaza, NRMP Street, K S Mess Back Side, Karur, Tamil Nadu - 639002. **Kharagpur**: Holding No 254/220, SBI Building, Malancha Road, Ward No.16, PO: Kharagpur, PS: Kharagpur, Dist: Paschim Medinipur, Kharagpur, West Bengal - 721304. **Kolhapur** : 605/1/4 E Ward Shahupuri. 2nd Lane, Laxmi Niwas, Near Sultane Chambers, Kolhapur, Maharashtra - 416001. **Kolkata** : 2/1 Russel Street, 4th Floor, Kankaria Centre, Kolkata 700071. **Kollam** : Kfin Technologies Ltd Sree Vigneswara Bhavan Shastri Junction Kollam - 691001. **Kota** : D-8, Shri Ram Complex, Opposite Multi Purpose School, Gumanpur, Kota, Rajasthan - 324007. **Kottayam**: Kfin Technologies Ltd 1St Floor Csiascension Square Railway Station Road Collectorate P O Kottayam 686002. **Kurnool** : Shop No:47, 2nd Floor, S Komda Shoping Mall, Kurnool, Andhra Pradesh - 518001. **Lucknow**: 1st Floor, A. A. Complex, 5 Park Road, Hazratganj Thaper House, Lucknow, Uttar Pradesh - 226001. **Ludhiana** : SCO 122, Second Floor, Above HDFC Mutual Fund, Feroze Gandhi Market, Ludhiana, Punjab - 141001. **Madurai** : No. G-16/17, AR Plaza, 1st Floor, North Veli Street, Madurai, Tamil Nadu - 625001. **Malda**: Ram Krishna Pally, Ground Floor, English Bazar, Malda, West Bengal - 732101. **Mandi** : House No. 99/11, 3rd Floor, Opposite GSS Boy School, School Bazar, Mandi, Uttar Pradesh - 175001. **Mangalore** : Shop No. 305, Marian Paradise Plaza, 3rd floor, Bunts Hostel Road, Mangalore - 575 003.

Margao : Shop No 21, Osia Mall, 1st Floor, Near KTC Bus Stand, SGDPA Market Complex, Margao - 403601. **Mathura** : Shop No. 9, Ground Floor, Vihari Lal Plaza, Opposite Brijwasi Centrum, Near New Bus Stand, Mathura, Uttar Pradesh - 281001. **Meerut** : Shop No:- 111, First Floor, Shivam Plaza, Near Canara Bank, Opposite Eves Petrol Pump, Meerut-25001, Uttar Pradesh, India. **Mehsana**: FF-21 Someshwar Shopping Mall, Modhera Char Rasta, Mehshana, Gujarat - 384002. **Mirzapur** : Triveni Campus, Near SBI Life Ratanganj Mirzapur, Uttar Pradesh - 231001. **Moga**: 1st Floor, Dutt Road, Mandir Wali Gali, Civil Lines Barat Ghar, Moga, Punjab - 142001. **Moradabad** : Chadha Complex, G. M. D. Road, Near Tadi Khana Chowk, Moradabad, Uttar Pradesh - 244001. **Morena**: House No. HIG 959, Near Court, Front of Dr. Lal Lab, Old Housing Board Colony, Morena, Madhya Pradesh - 476001. **Mumbai** : 6/8 Ground Floor, Crossely House, Near BSE (Bombay Stoch Exchange), Next Union Bank, Fort Mumbai - 400 001. **Muzaffarpur**: First Floor Saroj Complex, Diwam Road, Near Kalyani Chowk, Muzaffarpur, Bihar - 842001. **Mysore** : NO 2924, 2nd Floor, 1st Main, 5th Cross, Saraswathi Puram, Mysore, Karnataka - 570009. **Nadiad**: 311-3rd Floor City Center, Near Paras Circle, Nadiad, Gujarat - 387001. **Nagercoil**: HNO 45, 1st Floor, East Car Street, Nagercoil, Tamil Nadu - 629001. **Nagpur** : Plot No. 2, Block No. B / 1 & 2, Shree Apratment, Khare Town, Mata Mandir Road, Dharampeth, Nagpur, Maharashtra - 440010. **Nanded**: Shop No.4, Santakripa Market G G Road, Opp. Bank of India, Nanded, Maharashtra - 431601. **Nasik** : S-9 Second Floor, Suyojit Sankul, Sharanpur Road, Nasik, Maharashtra - 422002. **Navsari**: 103 1st Floor Landmark Mall, Near Sayaji Library, Navsari Gujarat, Navsari, Gujarat - 396445. **New Delhi** : 305 New Delhi House, 27 Barakhamba Road, New Delhi - 110001. **Noida** : F-21, 2nd Floor, Near Kalyan Jewelers, Sector-18, Noida, Uttar Pradesh - 201301. **Palghat**: No: 20 & 21, Metro Comple, H.P.O. Road, Palakkad, Kerala - 678001. **Panipat**: Shop No. 20, 1st Floor, BMK Market, Behind HIVE Hotel, G.T. Road, Haryana - 132103. **Panjim**: H. No: T-9, T-10, Affran plaza, 3rd Floor, Near Don Bosco High School, Panjim, Goa - 403001. **Pathankot**: 2nd Floor Sahni Arcade Complex, Adj. Indra Colony Gate Railway Road, Pathankot, Pathankot, Punjab - 145001. **Patiala** : B- 17/423, Lower Mall Patiala, Opp Modi College, Patiala, Punjab - 147001. **Patna** : 3A 3rd Floor Anand Tower, Exhibition Road, Opp ICICI Bank, Patna, Bihar - 800001. **Pondicherry** : No 122(10b), Muthumariamman Koil Street, Pondicherry - 605001. **Pune** : Office # 207-210, Second Floor, Kamla Arcade, JM Road. Opposite Balgandharva, Shivaji Nagar, Pune, Maharashtra - 411005. **Raipur** : Office No S-13 Second Floor Reheja Tower, Fafadih Chowk, Jail Road, Raipur, Chatisgarh - 492001. **Rajahmundry** : No. 46-23-10/A, Tirumala Arcade, 2nd Floor, Ganuga Veedhi, Danavaipeta, Rajahmundry, East Godavari Dist, Andhra Pradesh - 533103. **Rajkot** : 302 Metro Plaza, Near Moti Tanki Chowk, Rajkot, Gujarat - 360001. **Ranchi** : Room No 307 3rd Floor, Commerce Tower, Beside Mahabir Tower, Ranchi, Jharkhand - 834001. **Renukoot**: C/o Mallick Medical Store, Bangali Katra Main Road, Dist. Sonbhadra (U.P.), Renukoot, Uttar Pradesh - 231217. **Rewa**: Shop No. 2, Shree Sai Anmol Complex, Ground Floor, Opp Teerth Memorial Hospital, Rewa, Madhya Pradesh - 486001. **Rohtak**: Office No. 61, First Floor, Ashoka Plaza, Delhi Road, Rohtak - 124001.. **Roorkee**: Shree Ashadeep Complex 16, Civil Lines, Near Income Tax Office, Roorkee, Uttaranchal - 247667. **Rourkela** : 2nd Floor, Main Road, Udit Nagar, Sundargarh, Rourekla, Orissa - 769012. **Sagar** : II floor Above Shiva Kanch Mandir, 5 Civil Lines, Sagar, Sagar, Madhya Pradesh - 470002. **Salem** : No.6 NS Complex, Omalur Main Road, Salem, Tamil Nadu - 636009. **Sambalpur**: First Floor; Shop No. 219, Sahej Plaza, Golebazar, Sambalpur, Sambalpur, Orissa - 768001. **Satna**: Kfin Technologies Ltd 1st Floor Gopal Complex Near Bus Stand Rewa Roa Satna, Madhya Pradesh - 485001. **Shillong**: Annex Mani Bhawan, Lower Thana Road, Near R K M LP School, Shillong, Meghalaya - 793001. **Shimla** : 1st Floor, Hills View Complex, Near Tara Hall, Shimla, Himachal Pradesh - 171001. **Shimoga**: Jayarama Nilaya, 2nd Corss, Mission Compound, Shimoga, Karnataka - 577201. **Shivpuri**: A. B. Road, In Front of Sawarkar Park, Near Hotel Vanasthali, Shivpuri, Madhya Pradesh - 473551. **Sikar**: First Floor, Super Tower, Behind Ram Mandir Near Taparya Bagichi, Sikar, Rajasthan - 332001. **Silchar**: N.N. Dutta

Road, Chowchakra Complex, Premtala, Silchar, Assam - 788001. **Siliguri**: Nanak Complex, 2nd Floor, Sevoke Road, Siliguri, West Bengal - 734001. **Sitapur**: 12/12 Surya Complex, Station Road, Uttar Pradesh, Sitapur, Uttar Pradesh - 261001. **Solan**: Disha Complex, 1st Floor, Above Axis Bank, Rajgarh Road, Solan, Himachal Pradesh - 173212. **Solapur**: Kfin Technologies Ltd Shop No 106. Krishna Complex 477 Dakshin Kasaba Datta Chowk Solapur-413007. **Sonepat**: Shop No. 205, PP Tower, Opp Income Tax Office, Subhash Chowk Sonepat, Haryana - 131001. **Sri Ganganagar** : Address Shop No. 5, Opposite Bihani Petrol Pump, NH - 15, Near Baba Ramdev Mandir, Sri Ganganagar, Rajasthan - 335001. **Srikakulam**: D No 4-4-97 First Floor, Behind Sri Vijayaganapathi Temple, Pedda Relli Veedhi, Palakonda Road, Srikakulam, Andhra Pradesh – 532001 (Temporarily Closed). **Sultanpur**: 1st Floor, Ramashanker Market, Civil Line, Sultanpur, Uttar Pradesh - 228001. **Surat**: Kfin Technologies Ltd Ground Floor Empire State Building Near Udhna Darwaja Ring Road Surat 395002,. **Thane** : Room No. 3023rd Floor, Ganga Prasad, Near RBL Bank Ltd, Ram Maruti Cross Road Naupada Thane West, Mumbai, Maharashtra - 400602. **Tirunelveli**: 55/18 Jeney Building, 2nd Floor, S N Road, Near Aravind Eye Hospital, Tirunelveli, Tamil Nadu - 627001. **Tirupathi**: Kfin Technologies Ltd Shop No:18-1-421/F1 City Center K.T.Road Airtel Backside Office Tirupathi - 517501. **Tiruvalla**: 2Nd Floor, Erinjery Complex, Ramanchira, Opp Axis Bank, Thiruvalla, Kerala - 689107. **Trichur/Thrissur** : 4th Floor, Crown Tower, Shakthan Nagar, Opp. HeadPost Office, Thrissur, Kerala - 680001. **Trichy**: No 23C/1 E V R road, Near Vekkaliannan Kalyana Mandapam, Putthur, Trichy, Tamil Nadu - 620017. **Trivandrum** : Kfin Technologies Ltd 1St Floor Marvel Building Opp SI Electricals Uppalam Road Statue Po Trivandrum 695001. **Tuticorin**: 4 - B A34 - A37, Mangalmal Mani Nagar, Opp. Rajaji Park Palayamkottai Road, Tuticorin, Tamil Nadu - 628003. **Udaipur** : Shop No. 202, 2nd Floor Business Centre, 1C Madhuvan, Opp G P O Chetak Circle, Udaipur, Rajasthan - 313001. **Ujjain** : Heritage Shop No. 227,87 Vishvavidhyalaya Marg, Station Road, Near ICICI bank Above Vishal Megha Mart, Ujjain, Madhya Pradesh - 456001. **Valsad**: 406 Dreamland Arcade, Opp Jade Blue, Tithal Road, Valsad, Gujarat - 396001. **Vapi**: Kfin Technologies Ltd A-8 Second Floor Solitaire Business Centre Opp Dcb Bank Gidc Char Rasta Silvassa Road Vapi 396191. **Varanasi** : D-64/132 KA , 2nd Floor, Anant Complex, Sagra, Varanasi, Uttar Pradesh - 221010. **Vashi**: Vashi Plaza, Shop No. 324, C Wing, 1st Floor, Sector 17, Vashi Mumbai, Maharashtra - 400705. **Vellore** : No 2/19, 1st Floor, Vellore City Centre, Anna Salai, Vellore, Tamil Nadu - 632001. **Vijayawada** : HNO 26-23, 1st Floor, Sundaramma street, Gandhi Nagar, Krishna, Vijayawada, Andhra Pradesh - 520010. **Vile Parle** : Shop No.1 Ground Floor, Dipti Jyothi Co-operative Housing Society, Near MTNL Office P M Road, Vile Parle East, Maharashtra - 400057. **Visakhapatnam** : DNO : 48-10-40, Ground Floor, Surya Ratna Arcade, Srinagar, Opp Road to Lalitha Jeweller Showroom, Beside Taj Hotel Ladge, Visakhapatnam, Andhra Pradesh - 530016. **Warangal** : Shop No 22, Ground Floor Warangal City Center, 15-1-237, Mulugu Road Junction, Warangal, Telangana - 506002. **Yamuna Nagar** : B-V, 185/A, 2nd Floor, Jagadri Road, Near DAV Girls College, (UCO Bank Building) Pyara Chowk, Yamuna Nagar, Haryana - 135001.

MF CENTRAL AS OFFICIAL POINTS OF ACCEPTANCE (OPA) FOR TRANSACTIONS

As per SEBI circular no SEBI/HO/IMD/IMD- II DOF3/P/CIR/2021/604 dated July 26, 2021, Kfin Technologies 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.