



## Information available through weblink (JioBlackRock Nifty 8-13 yr G-Sec Index Fund)

### Liquidity / listing details

The Scheme is an open-ended scheme. Being an open-ended Scheme, the Scheme will be open for purchase / redemption on all business days at NAV-based prices. Redemption proceeds shall be transferred within 3 (three) business days from the date of redemption request. In case of delay beyond 3 (three) business days, the AMC is liable to pay interest to the investors at the rate of 15% per annum. However, in case of exceptional circumstances mentioned in para 14.1.3 of SEBI Master Circular for Mutual Funds dated June 27, 2024, redemption or repurchase proceeds will be transferred to investors within the timeframe prescribed for such exceptional circumstances.

The Scheme is not listed on any of the stock exchanges. The AMC, at its sole discretion, can undertake listing on any of the stock exchange(s) at a later date.

### NAV disclosure

#### NAV Disclosure Timings:

The AMC will calculate and disclose the NAVs on all business days. However, the AMC reserves the right to declare the NAV upto additional decimal place as it deems appropriate.

The AMC shall update the NAVs on website of the Association of Mutual Funds in India - AMFI ([www.amfiindia.com](http://www.amfiindia.com)) and on the website of AMC (<https://www.jioblackrockamc.com/nav>) before 11.00 p.m. on every Business Day. NAVs shall be available at all centres for acceptance of transactions. NAVs shall also be made available at all Investor Service Centres and the contact number of the AMC i.e. Contact Centre no.: +91 22-35207700 & +91 22-69987700 during business hours

If the NAVs are not available before the commencement of Business Hours on the following day due to any reason, the Mutual Fund shall issue a press release giving reasons for the delay and explaining when the Mutual Fund would be able to publish the NAV.

#### Computation of NAV:

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

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

$$NAV = \frac{\begin{array}{l} \text{Market or Fair Value of Scheme's Investments} + \\ \text{Current Assets including Accrued Income} - \\ \text{Current Liabilities and Provisions including Accrued Expenses} \end{array}}{\text{No. of Units Outstanding Under the Scheme}}$$

### Illustration on computation of NAV:

If the net assets of the Scheme are Rs. 10,55,55,000.00 and units outstanding are 1,00,00,000 then the NAV per unit will be computed as follows:

$$10,55,55,000.00 / 1,00,00,000 = \text{Rs. } 10.5555 \text{ per unit (up to four decimals)}$$

### Methodology of calculating the sale price:

The price or NAV an investor is charged while investing in an open-ended scheme is called sale / subscription price. Pursuant to clause 10.4.1.a of the SEBI Master Circular for Mutual Funds dated June 27, 2024, no entry load will be charged by the Scheme to the investors.

$$\text{Sale / Subscription Price} = \text{Applicable NAV}$$

### Methodology of calculating the repurchase price:

Repurchase or redemption price is the price or NAV at which an open-ended scheme purchases or redeems its units from the investors. It may include exit load, if applicable. The exit load, if any, shall be charged as a percentage of Net Asset Value (NAV); i.e., applicable load as a percentage of NAV will be deducted from the applicable NAV to calculate the repurchase price.

$$\text{Repurchase / Redemption Price} = \text{Applicable NAV} * (1 - \text{Exit Load, if any})$$

For example, if the applicable NAV of the scheme is Rs. 10 and the exit load applicable at the time of investment is 1% if redeemed before completion of 1 year from the date of allotment of units and the investor redeems units before completion of 1 year, then the repurchase / redemption price will be:

$$\text{Redemption Price} = \text{Rs. } 10 * (1 - 0.01) = \text{Rs. } 9.90$$

The repurchase price will not be lower than 97% of the NAV.

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

### **Applicable timelines**

#### Dispatch of redemption proceeds

Redemption proceeds shall be transferred within 3 business days from the date of the redemption request. In case of delay beyond 3 business days, the AMC is liable to pay interest to the investors at the rate of 15% per annum. However, in case of exceptional circumstances mentioned in para 14.1.3 of the SEBI Master Circular for Mutual Funds dated June 27, 2024, the redemption or repurchase proceeds will be transferred to investors within the timeframe prescribed for such exceptional circumstances.

#### Dispatch of IDCW

The Scheme is currently not offering IDCW option.

However, the said option may be introduced at later date.

### **Breakup of annual scheme recurring expenses**

These are the fees and expenses for operating the Scheme. These expenses include investment management and advisory fee charged by the AMC, Registrar and transfer agents' fee, marketing and selling costs etc. as given in the table below.

The AMC has estimated that up to 1% of the daily net assets of the Scheme will be charged to the Scheme as expenses on an annualized basis. For the actual current expenses being charged, the investor should refer to the following link: <https://www.jioblackrockamc.com/ter>.

Expense Head	% p.a. of Daily Net Assets (Estimated p.a.)
Investment management & advisory fee	Up to 1.00%
Audit fees / fees and expenses of trustees <sup>3</sup>	
Custodial fees	
Registrar & transfer agent's fees including cost of providing account statements / redemption cheques / warrants	
Marketing & selling expenses including Agent Commission and statutory advertisement	
Costs related to investor communications	
Costs of fund transfer from location to location	
Cost towards investor education & awareness <sup>1</sup>	
Brokerage & transaction cost on value of trades <sup>2</sup>	
Goods & Services Tax on expenses other than investment and advisory fees <sup>4</sup>	
Goods & Services Tax on brokerage and transaction cost <sup>4</sup>	
Other expenses (to be specified as per Reg 52 of SEBI (Mutual Fund) Regulations, 1996)	
<b>Maximum Total Expense Ratio (TER) permissible under Regulation 52 (6) (b)<sup>5</sup></b>	Up to 1.00%
Additional expenses under Regulations 52 (6A) (c)	Up to 0.05%*

\*As per Para 10.1.7 of SEBI Master Circular for Mutual Funds dated June 27, 2024, for schemes wherein exit load is not levied, the AMC shall not be eligible to charge the above-mentioned additional expenses for such scheme.

All scheme-related expenses, by whatever name it may be called and in whatever manner it may be paid, shall necessarily be paid from the scheme only within the regulatory limits, and not from the books of AMC, its associate, sponsor, trustees or any other entity through any route in terms of SEBI circulars, subject to the clarifications provided by SEBI to AMFI vide letter dated February 21, 2019, as amended from time to time on implementation of clause 10.1.12 of SEBI Master Circular for Mutual Funds dated June 27, 2024 on Total Expense Ratio (TER) and performance disclosure for Mutual Funds.

The total expenses charged to the Scheme shall not exceed the limits stated in Regulation 52 of the SEBI (MF) Regulations and as permitted under SEBI Circulars issued from time to time.

The Mutual Fund would update the current expense ratios on its website – <https://www.jioblackrockamc.com/ter> under the separate head 'Total Expense Ratio (TER)', at least three working days prior to the effective date of the change.

The Total Expense Ratio (TER) for last 6 months shall be made available to the investors on the website of the AMC at <https://www.jioblackrockamc.com/ter>.

The Scheme factsheet shall be made available to the investors on the website of the AMC at [www.jioblackrockamc.com/disclosure](http://www.jioblackrockamc.com/disclosure).

<sup>1</sup> *Investor education and awareness initiatives:*

As per SEBI circular SEBI/HO/IMD/PoD2/P/CIR/2024/183 dated December 31, 2024, the AMC shall set apart 5% of total TER charged to direct plans, subject to maximum of 0.5 basis points of AUM within the limits of total expenses prescribed under Regulation 52 of SEBI (Mutual Fund) Regulations for focused investor education and awareness towards promoting passive funds, distinct from AMFI's general investor education initiatives.

<sup>2</sup> *Additional expenses under Regulation 52 (6A):*

Brokerage and transaction cost incurred for the purpose of execution of trade shall be charged to the schemes as provided under Regulation 52 (6A) (a) up to 12 bps and 5 bps for cash market transactions and derivatives transactions (if permitted under the scheme) respectively. Any payment towards brokerage and transaction costs, over and above the said 12 bps and 5 bps may be charged to the Scheme within the maximum limit of Total Expense Ratio (TER) as prescribed under Regulation 52.

<sup>3</sup> *Trusteeship Fees:*

Trustee Fees will be ascertained and payable in the manner at the rate as may be decided by the Trustee Board from time to time, within the overall limits of the regulatory TER.

<sup>4</sup> *GST:*

As per clause 10.3 of the SEBI Master Circular for Mutual Funds dated June 27, 2024, GST shall be charged as follows:

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

<sup>5</sup> There shall be no internal sub-limits within the expense ratio for expense heads mentioned under Regulation 52 (2) and (4) viz. investment management and advisory fees and various sub-heads of recurring expenses respectively.

**Illustration**

*Impact of Expense Ratio on Scheme's return:* To further illustrate the above in rupees terms, for the scheme under reference, suppose an investor invested Rs. 10,000/- (after deduction of stamp duty and transaction charges, if any) the impact of expenses charged will be as under:

Particulars	Direct Plan	Regular Plan
Amount invested at the beginning of the year (INR)	10,000	10,000
Returns before expenses (INR)	1,500	1,500
Expenses other than Distribution expenses (INR)	50	50
Distribution expenses (INR)	-	50
Returns after expenses at the end of the year (INR)	1450	1400
Returns (in %)	14.50%	14.00%

*Note(s):*

- The purpose of the above illustration is purely to explain the impact of expense ratio charged under the Scheme and should not be construed as providing any kind of investment advice or guarantee of returns on investments.
- It is assumed that the expenses charged are evenly distributed throughout the year.
- The expenses of the Direct plan under the scheme will be lower to the extent of the distribution expenses / commission.
- Any tax impact has not been considered in the above example, in view of the individual nature of the tax implications. Each investor is advised to seek appropriate advice.
- JioBlackRock Nifty 8-13 yr G-Sec Index Fund offers only the Direct plan under the Scheme. The above illustration is only to disclose the impact of expense ratio on the returns of both Direct and Regular plans for understanding purposes only.

**Definitions:** [www.jioblackrockamc.com/disclosure](http://www.jioblackrockamc.com/disclosure)

## **Risk factors**

### **a) Standard Risk Factors:**

- Investment in Mutual Fund units involves investment risks such as trading volumes, settlement risk, liquidity risk, default risk including the possible loss of principal.
- As the price / value / interest rate of the securities in which the Scheme invests fluctuates, the value of your investment in the scheme can go up or down depending on various factors and forces affecting capital markets.
- Past performance of the Sponsor (s)/ AMC/ Mutual Fund does not guarantee the future performance of the Scheme.
- The name of the Scheme does not in any manner indicate its quality or its future prospects and returns.
- The Sponsor(s) are not responsible or liable for any loss resulting from the operation of the Scheme beyond the initial contribution of Rs. 1 lakh each made by it towards setting up the Fund.
- The present Scheme is not a guaranteed or assured return scheme.

Please refer SAI for details.

### **b) Scheme Specific Risk Factors:**

**Risk associated with G-Sec**

Investment in Government securities like all other debt instruments is subject to price and interest rate risk. Generally, when interest rates rise, prices of fixed income securities fall and when interest rates drop, the prices increase. The extent of fall or rise in prices is a function of the existing coupon, days to maturity and the increase or decrease in interest rates. Price-risk is not unique to Government securities but is true for all fixed income securities. Despite a high degree of liquidity in comparison with other debt instruments on occasions, there could be difficulties in transacting in the market due to extreme volatility or unusual constriction in market volumes or on occasions when an unusually large transaction has to be put through.

**Risks associated with Passive Investments:**

The Scheme is not actively managed. The Scheme may be affected by a general decline in the Indian markets relating to its Underlying Index. The Scheme invests in the securities included in its Underlying Index regardless of their investment merit. The AMC does not attempt to individually select stocks or to take defensive positions in declining markets.

**Interest Rate Risk**

As with all fixed income securities, changes in interest rates will affect the Scheme's Net Asset Value as the prices of securities generally increase as interest rates decline and generally decrease as interest rates rise. Prices of longer-term securities generally fluctuate more in response to interest rate changes than do shorter-term securities. Interest rate movements in the Indian markets can be volatile leading to the possibility of large price movements up or down in money market securities and thereby to possibly large movements in the NAV.

**Liquidity or Marketability Risk**

This refers to the ease at which a security can be sold at or near its true value. The primary measure of liquidity risk is the spread between the bid price and the offer price quoted by a dealer. Liquidity risk is characteristic of the Indian fixed income market.

**Credit Risk**

Credit risk or default risk refers to the risk which may arise due to default on the part of the issuer of the money market security (i.e. will be unable to make timely principal and interest payments on the security). While this risk is limited in money market instruments, because of stringent restrictions on issuers, it is not eliminated completely. Hence, they are sold at a yield spread above those offered on Treasury securities, which are sovereign obligations and generally considered to be free of credit risk. Normally, the value of a fixed income security will fluctuate depending upon the actual changes in the perceived level of credit risk as well as the actual event of default. Investments in GSECS (Government securities) which are denominated in local currency (INR) are not expected to carry any credit risk.

**Reinvestment Risk**

This risk refers to the interest rate levels at which cash flows received from the securities in the Scheme or from maturities in the Scheme are reinvested. The additional income from reinvestment is the "interest on interest" component. The risk refers to the fall in the rate for reinvestment of interim cashflows meaning that the risk is that the rate at which interim cash flows can be reinvested may be lower than that originally assumed.

**Tracking Error and Tracking Difference Risk**

Tracking error is defined as the annualized standard deviation of the difference in the daily returns between the NAV of the Scheme and the Underlying Index. Tracking Difference is defined as the annualized difference of returns between the NAV of the Scheme and the underlying index. Theoretically, the corpus of the Scheme has to be fully invested in the securities comprising the Underlying Index in the same proportion of weights as the securities have in the Underlying Index. However, deviations from the stated index replication may occur due to reason that the Scheme has to incur expenses, corporate actions pertaining to the Index including changes to the constituents, regulatory policies, ability of the Fund Manager to closely replicate the Underlying Index, delay in purchase or non-availability of underlying securities forming part of the index etc. Tracking Error/ Tracking Difference may arise including but not limited to the following reasons:

1. Delay in purchase or non-availability of underlying securities forming part of the index.
2. Delay in liquidation of securities which have been removed by the Index.
3. Fees and expenses of the Scheme.
4. Cash balance held by the Scheme due to interest received during subscriptions, redemption, etc.
5. Halt in trading on the stock exchange due to circuit filter rules, due to timing of transactions either on RFQ platforms or in open market
6. Corporate actions.
7. The Scheme has to invest in the securities in whole numbers and has to round off the quantity of securities.
8. Dividend payout.
9. Changes in the constituents of the underlying Index. Whenever there are any changes, the Scheme has to reallocate its investment as per the revised Index, but market conditions may not offer an opportunity to rebalance its portfolio to match the Index and such delay may affect the NAV of the Scheme.

The AMC would monitor the tracking error of the Scheme on an ongoing basis and would seek to minimize tracking error to the maximum extent possible. The annualized tracking difference averaged over one year period shall not exceed 1.25%. In case the average annualized tracking difference over one year period is higher than 1.25%, the same shall be brought to the notice of trustees with corrective actions taken by the AMC, if any.

### **Risks Associated with Debt & Money Market Instruments**

**Price-Risk or Interest-Rate Risk:** Fixed income securities such as bonds, debentures and money market instruments run price-risk or interest-rate risk. Generally, when interest rates rise, prices of existing fixed income securities fall and when interest rates drop, such prices increase. The extent of fall or rise in the prices is a function of the existing coupon, days to maturity and the increase or decrease in the level of interest rates.

**Credit Risk:** In simple terms this risk means that the issuer of a debenture/ bond or a money market instrument may default on interest payment or even in paying back the principal amount on maturity. Even where no default occurs, the price of a security may go down because the credit rating of an issuer goes down. It must, however, be noted that where the Scheme has invested in Government securities, there is no credit risk to that extent.

**Liquidity or Marketability Risk:** This refers to the ease with which a security can be sold at or near to its valuation yield-to-maturity (YTM). The primary measure of liquidity risk is the spread between the bid price and the offer price quoted by a dealer. Liquidity risk is today characteristic of the Indian fixed income market.

**Reinvestment Risk:** Investments in fixed income securities may carry reinvestment risk as interest rates prevailing on the interest or maturity due dates may differ from the original coupon of the bond. Consequently, the proceeds may get invested at a lower rate.

**Pre-payment Risk:** Certain fixed income securities give an issuer the right to call back its securities before their maturity date. The possibility of such prepayment may force the fund to reinvest the proceeds of such investments in securities offering lower yields, resulting in lower interest income for the fund.

**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.

**Concentration Risk:** The portfolio can invest up to 5% in debt and money market instrument. Investment in few securities in this segment can cause concentration risk. Concentration risk of the debt & money market portion of the portfolio will be controlled by diversification.

Different types of securities in which the scheme would invest as given in the SID carry different levels and types of risk. Accordingly, the scheme's risk may increase or decrease depending upon its investment pattern. E.g. corporate bonds carry a higher amount of risk than Government securities. Further even among corporate bonds, bonds, which are AA rated, are comparatively more risky than bonds, which are AAA rated.

#### **Risks associated with segregated portfolio**

- 1) Investor holding units of segregated portfolio may not be able to liquidate their holding till the time recovery of money from the issuer.
- 2) Security comprises of segregated portfolio may not realise any value.
- 3) Listing of units of segregated portfolio in recognised stock exchange does not necessarily guarantee their liquidity. There may not be active trading of units in the stock market. Further trading price of units on the stock market may be significantly lower than the prevailing NAV.

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

All transactions of the mutual fund in government securities and in Tri-party Repo trades are settled centrally through the infrastructure and settlement systems provided by Clearing Corporation of India (CCIL); thus, reducing the settlement and counterparty risks considerably for transactions in the said segments. The members are required to contribute an amount as communicated by CCIL from time to time to the default fund maintained by CCIL as a part of the default waterfall (a loss mitigating measure of CCIL in case of default by any member in settling transactions routed through CCIL).

As per the waterfall mechanism, after the defaulter's margins and the defaulter's contribution to the default fund have been appropriated, CCIL's contribution is used to meet the losses. Post utilization of CCIL's contribution if there is a residual loss, it is appropriated from the default fund contributions of the non-defaulting members. Thus, the Scheme is subject to risk of the initial margin and default fund contribution being invoked in the event of failure of any settlement obligations. In addition, the fund contribution is allowed to be used to meet the residual loss in case of default by the other clearing member (the defaulting member). CCIL shall maintain two separate Default Funds in respect of its Securities Segment, one with a view to meet losses arising out of any default by its members from outright and repo trades and the other for meeting losses arising out of any default by its members from Triparty Repo trades. The mutual fund is



exposed to the extent of its contribution to the default fund of CCIL, in the event that the contribution of the mutual fund is called upon to absorb settlement/default losses of another member by CCIL, as a result the scheme may lose an amount equivalent to its contribution to the default fund.

#### **Taxation Risks:**

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 reasons specified in the Scheme Information Document (SID) and Statement of Additional Information (SAI). Investors should be aware that changes in the fundamental attributes of the scheme or other factors leading to redemption by the investor may entail tax consequences. The Trustees, AMC, Fund, their directors, or their employees shall not be responsible for any tax implications arising from such actions. Furthermore, tax benefits described in the SAI and SID are based on the current taxation laws, which may change. Investors should consult their tax advisors, as the tax position prevailing at the time of investment may not endure indefinitely.

Redemption by the investor, whether due to a change in the fundamental attributes of the Scheme or for any other reason, may have tax implications. The Trustees, AMC, Fund, their directors, or employees shall not be held liable for any tax consequences that may arise from such redemptions.

#### **Risks Associated with Securities Lending**

As with other forms of credit extension, securities lending carries inherent risks, including the possibility that the counterparty, in this case the approved intermediary, may fail to fulfill the terms of the agreement with the Scheme, which is the lender of the securities. Such a failure could result in the potential loss of rights to the collateral provided by the borrower, the inability of the approved intermediary to return the securities lent by the Scheme, and the potential loss of any benefits accruing to the lender from those securities. Additionally, the Scheme may face temporary illiquidity and loss of investment opportunities if it is unable to sell the lent-out securities.

#### **Risks Associated with Investing in Other Mutual Fund Schemes**

Investing in mutual funds involves risks, including the potential impact of fluctuations in the Net Asset Value (NAV) of the underlying funds on the Scheme's performance. Changes in the investment strategies, objectives, or fundamental attributes of these funds can also affect the performance of the Scheme. Additionally, any redemptions from these funds may be subject to exit loads, which could further impact returns. Furthermore, the underlying funds may carry specific risks related to their own portfolios, such as market, credit, or liquidity risks, which may indirectly affect the Scheme's overall risk profile.

#### **Risk Associated with Restrictions on Redemptions of Units**

As the liquidity of the investments made by the Scheme could, at times, be restricted by trading volumes and settlement periods, the time taken by the Mutual Fund for redemption of Units may be significant in the event of an inordinately large number of redemption requests or restructuring of the Scheme. In view of the above, limits on redemptions (including suspending redemptions) may be invoked under certain circumstances, as described under '**Restrictions on Redemptions of Units**' under **Scheme Specific Disclosures** section. Any Redemption or suspension of Redemption of the Units in the scheme(s) of the Fund shall be implemented only after prior approval of the Board of Directors of the AMC and Trustee Company and subsequently informing the same to SEBI immediately.

### Risk mitigation strategies:

As listed out above, investments in debt and money market instruments are subject to several risks e.g. credit risk, liquidity risk, interest rate risk, market risk. The investment team shall endeavor to mitigate the risks faced by investors using several risk mitigation strategies centered around risk detection and risk control.

The AMC has established a comprehensive framework for enterprise-level risk mitigation in line with SEBI regulations. The Risk Management team operates independently within the organization. Internal limits are set following analysis by the research team and are monitored. Risk indicators across various parameters are regularly assessed. Additionally, a dedicated Risk Management Committee at the Board level ensures focused oversight. Further, there is oversight from the Trustees over the AMC to ensure internal controls are met.

The strategies for risk management to mitigate various risks are listed below:

<b>Risk</b>	<b>Risk Mitigation Strategy</b>
<b>Market/Volatility Risk:</b> Risk arising due to price fluctuations and volatility, having material impact on the overall returns of the Scheme	The Scheme replicating G-Sec Index structure, is expected to follow a Buy and Hold investment strategy in a passive manner. All investments will be in line with the underlying Index. This should help mitigate the interest rate risk.
<b>Liquidity Risk</b>	The Scheme may, however, endeavor to minimize liquidity risk by - primarily investing the debt portion of the portfolio in relatively liquid short-term debt & money market instruments, units of Mutual fund schemes.
<b>Tracking Error</b>	Over a short period, the Scheme may carry the risk of variance between portfolio composition and Benchmark. The objective of the Scheme is to closely track the performance of the Underlying Index over the same period, subject to tracking error. The Scheme would endeavor to maintain a low tracking error by actively aligning the portfolio in line with the Index.
<b>Debt and Money Market instruments</b>	<p>Below risk mitigations are applicable on Debt and Money Market portion of the index fund:</p> <ul style="list-style-type: none"><li>• Credit Risk: Management analysis will be used for identifying company specific risks. Management's past track record will also be studied. In order to assess financial risk a detailed assessment of the issuer's financial statements will be undertaken.</li><li>• Price-Risk or Interest-Rate Risk: The Scheme may primarily invest the debt portion of the portfolio in short term debt &amp; money market instruments, units of mutual fund schemes thereby mitigating the price volatility due to interest rate changes generally associated with long-term securities.</li><li>• Risk of Rating Migration: The Scheme may primarily invest the debt portion of the portfolio in short-term debt &amp; money market instruments, units of mutual fund schemes thereby mitigating the risk of rating migration generally associated with long -term securities.</li><li>• Basis Risk: The debt allocation of scheme is primarily as a cash management strategy and such strategy returns are expected to reflect the</li></ul>

Risk	Risk Mitigation Strategy
	<p>very short-term interest rate hence investment is done in short term debt and money market instruments.</p> <ul style="list-style-type: none"> <li>• Spread Risk: The Scheme may primarily invest the debt portion of the portfolio in short-term debt &amp; money market instruments, units of mutual fund schemes thereby mitigating the risk of spread expansion which is generally associated with long-term securities.</li> <li>• Reinvestment Risk: The debt allocation of scheme is primarily as a cash management strategy and such strategy returns are expected to reflect the very short-term interest rate hence investment is done in short term debt and money market instruments. Reinvestment risks will be limited to the extent of debt instruments, which will be a very small portion of the overall portfolio value.</li> <li>• Liquidity Risk: The Scheme may, however, endeavour to minimize liquidity risk by-primarily investing the debt portion of the portfolio in relatively liquid short-term debt &amp; money market instruments, units of mutual fund schemes.</li> </ul>
Concentration Risk:	Over 95% of the scheme will invest in securities in line with the Nifty 8-13 yr G-Sec Index and will thus have a similar concentration profile as the index. The concentration of the debt & money market portion of the portfolio will be controlled by diversification.

### Potential Risk Matrix and Risk-o-meter

The maximum risk that a scheme will run as per design and a measurement of that risk on a regular basis. Remedial measures also in place in case any of the design boundaries are breached.

While these measures are expected to mitigate the above risks to a large extent, there can be no assurance that these risks would be completely eliminated.

The measures mentioned above is based on current market conditions and may change from time to time based on changes in such conditions, regulatory changes and other relevant factors. Accordingly, our investment strategy, risk mitigation measures and other information contained herein may change in response to the same.

### Index methodology

Index service provider: NSE Indices Limited

### Disclosures regarding the index

Nifty 8-13 yr G-Sec is constructed using the prices of top 3 (in terms of traded value) liquid Government of India bonds with residual maturity between 8 to 13 years and have outstanding issuance exceeding Rs. 5000 crores. The individual bonds are assigned weights considering the traded value and outstanding issuance in the ratio of 40:60. The index measures the changes in the prices of the bond basket.

### Highlights

- The index has a base date of January 03, 2011, and a base value of 1000.

- The index seeks to measure the performance of the most liquid bonds with maturities between 8-13 years.
- The index is reconstituted on a monthly basis.
- The index is calculated and disseminated on real time basis.
- The index methodology considers liquidity and issue size to ensure that the Nifty 8-13 yr G-Sec Index remains investable and replicable.

#### Index Methodology

- The index measures the performance of the most liquid bonds with maturities between 8-13 years
- The index is computed using the total return methodology
- Top 3 liquid bonds based on turnover during the month shall be eligible to be part of the index.
- The outstanding amount of the bond should be more than Rs. 5,000 crores
- G-Sec should not be a special security, floating rate security, inflation linked security and Sovereign Green Bond (SGrB)
- Each bond is assigned weight based on liquidity and outstanding amount
- Liquidity of the bond has a weight of 40% and outstanding amount has weight of 60%.
- Weights of the bond are determined at end of the existing month.
- The bond valuation is sourced from the NSE Data and Analytics Limited (FIMMDA valuations prior to 01st August 2018).
- Index composition is reviewed on a monthly basis with a data cut-off of T-9 working days and effective on last working day of the existing month (T).
- Accrued interest is calculated using 30 / 360 day count convention.
- The prices are sourced from the Clearing Corporation of India Ltd. (CCIL) and NSE G-sec valuations for valuation of the bonds for calculation of real time and end of day index values respectively.

#### Framework for Identification of Benchmark Security

The index is reviewed on a monthly basis. Bonds not forming part of top 3 based on turnover shall be eligible for replacement. A new bond shall be included if it meets the replacement criteria.

- Maturity should be more than 9 years.
- Should have traded for more than 10 days during the month.
- Average daily turnover in month should be 2 times of the existing bond in the index.
- No of trades in the month should be 2 times of the existing bond in the index.
- If no bond is available for replacement, then existing bond shall continue.
- If the residual maturity of a bond forming part of the index falls below 8 yrs, then it shall be excluded from the index.

#### Index Constituents as on September 30, 2025

Sr. No.	Security Name	ISIN	Weightage%
1	6.33% Government Securities 2035	IN0020250026	51.04%
2	6.79% Government Securities 2034	IN0020240126	27.05%
3	7.10% Government Securities 2034	IN0020240019	21.91%

For additional details, please refer to index methodology on [www.nseindia.com](http://www.nseindia.com) or [www.niftyindices.com](http://www.niftyindices.com)

The methodology is in compliance with the Norms for Debt Exchange Traded Funds (ETFs)/Index Funds provided under para 3.5.2 of SEBI Master Circular for Mutual Funds dated June 27, 2024.

**List of official points of acceptance:** [www.jioblackrockamc.com/disclosure](http://www.jioblackrockamc.com/disclosure)

**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:**  
[www.jioblackrockamc.com/disclosure](http://www.jioblackrockamc.com/disclosure)

## **Investor services**

Contact details for general service requests:

- Post feedback / suggestions on our website [www.jioblackrockamc.com](http://www.jioblackrockamc.com)
- Investors may call at: +91 22-35207700 & +91 22-69987700 during business hours.
- Email: [service@jioblackrockamc.com](mailto:service@jioblackrockamc.com)

Contact details for complaint resolution:

Mr. Manish Kanchan – Investor Relations Officer

Address: Jio BlackRock Asset Management Private Limited, Unit No.: 1301, 13th Floor, Altimus Building, Plot No. 130, Worli Estate, Pandurang Budhkar Marg, Worli, Mumbai – 400018, Maharashtra, India

For any grievances with respect to transactions through NSE/BSE, the Investor should approach the investor grievance cell of the respective stock exchange.

**MFU Customer Care:** For transactions related to MFU, Investors may contact the customer care of MFU on 022-71791111 (business hours on all days except Sunday and Public Holidays) or can raise a query or lodge a complaint by selecting the 'Help & Support' option on [www.mfuindia.com](http://www.mfuindia.com).

## **Portfolio disclosure**

Portfolio shall be disclosed as on the last day of the month within 10 days from the close of each month.

Portfolio shall be disclosed on AMC website [www.jioblackrockamc.com](http://www.jioblackrockamc.com) and on AMFI website [www.amfiindia.com](http://www.amfiindia.com).

Portfolio shall be disclosed in a user-friendly and downloadable spreadsheet format. Portfolio shall also be sent by e-mail to all investors by the AMC / Mutual Fund.

## **Portfolio turnover rate (times) and policy:**

As the Scheme will follow a passive investment strategy the endeavor will be to minimize portfolio turnover subject to the exigencies and needs of the Scheme. Generally, as the scheme is open-ended, turnover will be confined to rebalancing of portfolio on account of new subscriptions, redemptions and change in the composition of the Nifty 8-13 yr G-Sec Index. Consequently, it is difficult to estimate with any reasonable measure of accuracy, the likely turnover in the portfolio.

A higher churning of the portfolio could attract high transactions of the nature of brokerage, custody charges etc.

Portfolio turnover as on September 30, 2025: 0.07 times

## Detailed comparative table of existing schemes of the AMC

For details of the scheme differentiation, please visit <https://www.jioblackrockamc.com/disclosure>.

### Scheme performance

Period	Scheme Returns %	Benchmark Returns (%) - [NIFTY 50 Index (TRI)]
1 Year returns	-	-
3 Year returns	-	-
5 Year returns	-	-
Returns since Inception (August 18, 2025)	0.36%	0.37%

Notes:

- Data is as on September 30, 2025.
- Returns for 'since inception' period are absolute as Scheme has not completed a year.
- Past performance may or may not be sustained in future and is not a guarantee of any future returns.

### Periodic disclosures such as half-yearly disclosures, half-yearly results, annual report:

#### Annual Report

Scheme wise annual report or an abridged summary thereof shall be mailed to all Investors within four months from the date of closure of the relevant financial year i.e. 31st March each year as under:

- by email to the investor whose email address is available with the Mutual Fund.
- in physical form to the investor whose email address is not available with the Fund and / or to those investors who have opted / requested for the same.

An advertisement shall also be published in all India edition of at least two daily newspapers, one each in English and Hindi, disclosing the hosting of the scheme wise annual report on the website of the AMC [www.jioblackrockamc.com/disclosure](http://www.jioblackrockamc.com/disclosure) and AMFI website [www.amfiindia.com](http://www.amfiindia.com). The physical copy of the scheme wise annual report or abridged summary shall be made available to the investors at the registered office of the AMC.

The AMC / Mutual Fund shall also provide a physical copy of abridged summary of the annual report without charging any cost, on specific request received from the investor. A copy of scheme wise annual report shall also be made available to investor on payment of nominal fees.

#### Scheme Portfolio

Portfolio shall be disclosed as on the last day of the month and half-year i.e. March 31 and September 30 within 10 days from the close of each month and half-year respectively. Portfolio shall be disclosed on AMC website [www.jioblackrockamc.com/disclosure](http://www.jioblackrockamc.com/disclosure) and on AMFI website [www.amfiindia.com](http://www.amfiindia.com). Portfolio shall be disclosed in a user-friendly and downloadable spreadsheet format. Portfolio shall also be sent by e-mail to all investors by the AMC/Mutual Fund. The AMC/ Mutual Fund shall publish an advertisement disclosing uploading of half year scheme portfolio on its website, in one English daily newspaper and in one Hindi daily newspaper having nationwide circulation. Physical copy of the scheme portfolio shall be provided to investors on receipt of specific request from the investor, without charging any cost.

#### Half Yearly Financial Results

The AMC / Mutual Fund shall within one month from the close of each half year, that is on March 31 and on September 30, host a soft copy of its unaudited financial results on the AMC website [www.jioblackrockamc.com/disclosure](http://www.jioblackrockamc.com/disclosure) and shall publish an advertisement disclosing the hosting of financial results on the AMC website, in at least one English daily newspaper having nationwide circulation and in a newspaper having wide circulation published in the language of the region where the Head Office of the mutual fund is situated. The unaudited financial results would be displayed on AMC website [www.jioblackrockamc.com/disclosure](http://www.jioblackrockamc.com/disclosure) and AMFI website [www.amfiindia.com](http://www.amfiindia.com).

### **Scheme Specific Disclosures**

**Short Term Defensive Considerations** – Portfolio to be rebalanced within 7 calendar days from the date of deviation.

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

For the detailed disclosure, please refer to the SAI.

### **Disclosure w.r.t. investments by key personnel and AMC directors including regulatory provisions**

Sr. No.	Category of Persons	Net Value		Market Value (in Rs.)
		Units	NAV per unit	
	<b>Concerned scheme's Fund Manager(s)</b>			
1.	Mr. Vikrant Mehta	Nil	NA	NA
2.	Mr. Siddharth Deb	Nil	NA	NA
3.	Mr. Arun Ramachandran	Nil	NA	NA

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

### **Investments of AMC in the Scheme**

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

The AMC is not required to invest as per Regulation 25(16A) of the SEBI (MF) Regulations, 1996, based on the risk associated with the scheme as specified in SEBI Master Circular for Mutual Funds dated June 27, 2024 read with AMFI Best Practice Guidelines Circular 135/BP/100/2022-23 dated April 26, 2022 and any other circulars issued there under, from time to time.

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

For detailed disclosure, please refer to the SAI. The investors can also refer to the investments made by the AMC in the Scheme on the website of the Company at [www.jioblackrockamc.com/disclosure](http://www.jioblackrockamc.com/disclosure).

### **Taxation**

For details on taxation, please refer to the Section 'Taxation on Investing in Mutual Funds' in the SAI.

### **Associate transactions**

For detailed disclosure, please refer to the SAI.



### **Listing and transfer of units**

The Scheme is an open-ended scheme and will not be listed on any of the stock exchanges. However, the AMC may, at its discretion, list the units under the Scheme on one or more stock exchange at a later date.

The units of the scheme in demat form can be transferred in accordance with the provisions of SEBI (Depositories and Participants) Regulations, 2018 as may be amended from time to time and as stated in para 14.4.4 of SEBI Master Circular for Mutual Funds dated June 27, 2024. Further, for the procedure of release of lien, the investors shall contact their respective Depository Participant.

Transfer of Units held in Non-Demat [Statement of Account ('SOA') Mode]:

Additions / deletion of names will not be allowed under any folio of the scheme except the following categories:

- a. If a person becomes a holder of units consequent to the operation of law or upon enforcement of a pledge, JioBlackRock Mutual Fund will, subject to production of satisfactory evidence, effect the transfer if the transferee is otherwise eligible to hold the units. Similarly, in cases of transfers taking place consequent to death, insolvency etc., the transferee's name will be recorded by JioBlackRock Mutual Fund subject to the production of satisfactory evidence.
- b. Surviving joint holder, who wants to add new joint holder(s) in the folio upon demise of one or more joint holder(s).
- c. Nominee of a deceased unitholder, who wants to transfer the units to the legal heirs of the deceased unitholder, post the transmission of units in the name of the nominee.
- d. A minor unitholder who has turned a major and has changed his/her status from minor to major, wants to add the name of their parent / guardian, sibling, spouse etc. in the folio as joint holder(s).

Redemption of the transferred units shall be subject to cooling period of 10 business days from the date of transfer. This will enable the investor to revert in case the transfer is initiated fraudulently.

For further details, please refer to the SAI.

### **Dematerialization of units**

The applicants are given an option to subscribe to / hold the units by way of an account statement or in dematerialized ('demat') form.

The applicants intending to hold units in demat mode would be required to have a beneficiary account with a Depository Participant (DP) of the NSDL / CDSL and will be required to mention in the application form the DP's name, DP ID No. and Beneficiary Account No. with the DP.

In case the investor desires to hold the units in a dematerialized / rematerialized form at a later date, the request for conversion of units held in account statement (non-demat) mode into electronic (demat) form or vice-versa should be submitted along with a Demat/Remat Request Form to their depository participant(s). Investors should ensure that the combination of names in the account statement is the same as that in the demat account.

For further details, please refer to the SAI.

### **Minimum target amount**

Not Applicable.

This is not a new fund offer. The Scheme is offered on an ongoing basis.

**Maximum amount to be raised**

Not Applicable.

This is not a new fund offer. The Scheme is offered on an ongoing basis.

**Dividend (IDCW) Policy**

The Scheme is currently not offering IDCW option.

However, the said option may be introduced at later date.

**Allotment (detailed procedure)**

All applicants whose monies towards purchase of units have been realised by the Mutual Fund on or before the allotment date will receive a full and firm allotment of units, provided also that the applications are complete in all respects and are found to be in order. Any application for subscription of units may be rejected if found invalid or incomplete.

Units will be allotted up to 3 decimals. The face value per unit of all plans / options under the scheme is INR 10/-.

On an ongoing basis, units will be allotted for purchases, switch-ins, and SIP instalments at the applicable NAV (subject to applicable cut-off timings and realization of funds).

A Consolidated Account Statement (CAS) detailing all the transactions across all mutual funds and their holding at the end of the month shall be sent to the investors in whose folios transactions have taken place during the month by email on or before the 12th day of the succeeding month and by physical means on or before the 15th day of the succeeding month.

The holding(s) of the beneficiary account holder for units held in demat mode will be shown in the statement issued by respective Depository Participants (DPs) periodically.

Investors have the option to hold units in dematerialized (demat) form. Allotment in demat form will be made within 2 working days from the date of receipt of all necessary documents and realization of funds. Investors must provide their DP ID and Client ID along with relevant supporting documents while applying under the demat mode.

Note: Allotment of units will be done after deduction of applicable stamp duty and statutory charges, if any. Applicants under the scheme will have an option to hold the units either in physical form (i.e. account statement) or in dematerialized form. Accordingly, the AMC shall allot units either in physical form (i.e. account statement) or in dematerialized form within 5 business days from the date of receipt of application form.

**Refund**

Not Applicable.

This is not a new fund offer. The scheme is offered on an ongoing basis.

**Who can invest - This is an indicative list, and investors should consult their financial advisor to ascertain whether the scheme is suitable to their risk profile**

The following persons are eligible and may apply for subscription to the units of the scheme (subject, wherever relevant, to the subscription of units of the Mutual Fund being permitted under relevant statutory regulations):

- Resident Indian adult individual either singly or jointly (not exceeding three)
- Minor through parent/lawful guardian
- Companies, Bodies Corporate, Public Sector Undertakings, association of persons or bodies of individuals and societies registered under the Societies Registration Act, 1860 (so long as the subscription of units is permitted under their respective constitutions)
- Religious and Charitable Trusts under the provisions of Section 11(5)(xii) of the Income Tax Act, 1961 read with Rule 17C of Income-tax Rules, 1962
- Trustees of private trusts authorised to invest in mutual fund schemes under their trust deeds.
- Partnership Firms
- Hindu Undivided Family (HUF) through Karta
- Proprietorship in the name of the sole proprietor
- Banks and Financial Institutions
- Non-resident Indians (NRI)/Persons of Indian Origin (PIO))/ Overseas Citizen of India (OCI) residing abroad on full repatriation basis or on non-repatriation basis
- Army, Air Force, Navy and other para-military funds
- Scientific and Industrial Research Organizations
- Other Mutual Funds registered with SEBI
- Foreign Portfolio Investor subject to the applicable regulations
- International Multilateral Agencies approved by the Government of India
- Universities and Educational Institutions
- Any other category of investor so long as wherever applicable they are in conformity with applicable SEBI Regulations/RBI, etc.

Every investor, depending on any of the above category under which he/she/it/they fall are required to provide relevant documents along with the application form as may be prescribed by AMC.

All applicants should be KYC compliant with valid PAN (except for Micro investments / PAN exempt category). For complete details on KYC and PAN requirements refer SAI.

Subject to the regulations, any application for subscription of units may be accepted or rejected if found incomplete or due to unavailability of underlying securities, etc. For example, the Trustee may reject any application for the purchase of units if the application is invalid or incomplete or if, in its opinion, increasing the size of any or all of the Scheme's unit capital is not in the general interest of the investors, or if the Trustee for any other reason does not believe that it would be in the best interest of the scheme or its investors to accept such an application.

**Who cannot invest**

The following persons are not eligible to invest in the scheme and apply for subscription to the units of the Scheme:

1. Overseas Corporate Bodies, as defined under the Foreign Exchange Management Act, 1999.
2. Investor residing in any Financial Action Task Force (FATF) designated High Risk jurisdiction.

3. A person who is resident of Canada.
4. United States Person (U.S. person\*) as defined under the extant laws of the United States of America, except the following:
  - a. NRIs/PIOs may invest/transact, in the Scheme, when physically present in India, upon submission of such documents/ undertakings, etc., as may be stipulated by AMC/Trustee from time to time and subject to compliance with all applicable laws and regulations.
  - b. FPIs may invest in the Scheme through submission of physical form in India, subject to compliance with all applicable laws and regulations and the terms, conditions, and documentation requirements stipulated by the AMC/Trustee from time to time and subject to compliance with all applicable laws and regulations.

The Trustee/AMC reserves the right to put the transaction requests received from such U.S. person on hold or reject the transaction request and redeem the units, if allotted, as the case may be, as and when identified by the Trustee / AMC that the same is not in compliance with the applicable laws and/or not fulfilled the terms and conditions stipulated by Trustee/AMC from time to time. Such redemptions will be subject to applicable taxes and exit load, if any.

The application form(s) for transactions (in non-demat mode) from such U.S. person will be accepted ONLY at the Investor Service Centres (ISCs) of Jio BlackRock Asset Management Private Limited.

\*The term “U.S. person” means any person that is a U.S. person within the meaning of Regulations under the Securities Act of 1933 of U.S. or as defined by the U.S. Commodity Futures Trading Commission or as per such further amended definitions, interpretations, legislations, rules etc., as may be in force from time to time.

The Fund reserves the right to include / exclude new / existing categories of investors who can invest in the Scheme from time to time, subject to SEBI Regulations and other prevailing statutory regulations, as applicable.

The AMC / Trustee shall not be liable for any loss or expenses incurred in respect of those transaction requests / allotted units which have been kept on hold or rejected or reversed.

**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**

Not applicable

**Restrictions, if any, on the right to freely retain or dispose of units being offered**

The units of the Scheme held in the dematerialised form will be fully and freely transferable (subject to lock-in period, if any and subject to lien, if any marked on the units) in accordance with the provisions of SEBI (Depositories and Participants) Regulations, 2018 as may be amended from time to time and as stated in.

Additions / deletion of names will not be allowed under any folio of the Scheme except for approved categories.

Please refer to the SAI and to the section ‘Listing and Transfer of Units’ above.

**Restrictions on Redemptions of Units**

The Fund shall at its sole discretion reserves the right to restrict redemption (including switch-out) of the units (including Plan / Option) of the scheme(s) of the fund on the occurrence of the below mentioned event

for a period not exceeding ten (10) business days in any ninety (90) days period. The restriction on the redemption (including switch-out) shall be applicable where the redemption (including switch-out) request is for a value above Rs. 2,00,000/- (Rupees Two Lakhs). Further, no restriction shall be applicable for the redemption / switch-out request up to Rs. 2,00,000/- (Rupees Two Lakhs). Further, in case of redemption request beyond Rs. 2,00,000/- (Rupees Two Lakhs), no restriction shall be applicable for first Rs. 2,00,000/- (Rupees Two Lakhs).

The restriction on redemption of the units of the scheme 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. A list of such circumstances are as follows:

- Liquidity issues: when market at large becomes illiquid affecting almost all securities rather than any issuer specific security.
- Market failures, exchange closures: when markets are affected by unexpected events which impact the functioning of exchanges or the regular course of transactions. Such unexpected events could also be related to political, economic, military, monetary or other emergencies.
- Operational issues: when exceptional circumstances are caused by force majeure, unpredictable operational problems and technical failures (e.g. a black out).
- If so, directed by SEBI

Since the occurrence of the abovementioned eventualities have the ability to impact the overall market and liquidity situations, the same may result in exceptionally large number of Redemption being made and in such a situation the indicative timeline mentioned by the Fund in the scheme offering documents, for processing of request of Redemption may not be applicable.

Any restriction on redemption or suspend redemption of the units in the scheme(s) of the Fund shall be made applicable only after prior approval of the Board of Directors of the AMC and Trustee Company and thereafter, immediately informing the same to SEBI.

For further details, please refer to the SAI.

**Cut off timing for subscriptions / redemptions / switches – This is the time before which your application (complete in all respects) should reach the official points of acceptance**

Cut-off timing for subscriptions / redemptions / switches:

In case of subscription / switch-in for any amount (duly time stamped), the cut-off timing is 3.00 p.m.

Valid applications received up to 3.00 p.m. and where the funds for the entire amount are available for utilization before the cut-off time i.e. credited to the bank account of the scheme / Mutual Fund before the cut-off time.	The closing NAV of the same day
Valid applications received after 3.00 p.m. and where the funds for the entire amount are credited to the bank account of the scheme / Mutual Fund either on the same day or before the cut-off time of the next business day i.e. available for utilization before the cut-off time of the next business day.	The closing NAV of the next business day
Irrespective of time of receipt of application, where the funds for the entire amount are available for utilisation before the cut-off time on any subsequent business day	The closing NAV of such subsequent business day

‘Realisation of funds’ means funds available for utilization and not the date and time of debit from investor’s account.

In case application is time stamped after cut-off timing on any day, the same will be considered as deemed to be received on the next business day.

In case funds are realised after cut-off timing on any day, the same will be considered as deemed to be realised / available for utilisation on the next business day.

In case of investments through Systematic Investment Plan (SIP), Systematic Transfer Plan (STP), other methods as may be offered by the AMC etc. the units would be allotted as per the closing NAV of the day on which the funds are available for utilization irrespective of the instalment date of the SIP, STP, etc.

Since different payment modes have different settlement cycles including electronic transactions (as per arrangements with payment aggregators / banks / exchanges etc), it may happen that the investor's account is debited, but the money is not credited within cut-off time on the same date to the scheme's / Mutual Fund's bank account, leading to a gap/delay in unit allotment. Investors are therefore urged to use the most efficient electronic payment modes to avoid delays in realization of funds and consequently in unit allotment.

#### Redemptions including switch-outs:

In respect of valid applications received up to 3.00 pm on a business day by the Mutual Fund, same day's closing NAV shall be applicable. In respect of valid applications received after the cut off time by the Mutual Fund, the closing NAV of the next business day shall be applicable.

Valid application for 'switch out' shall be treated as redemption and for 'switch in' shall be treated as purchases and the relevant NAV of 'switch in' and 'switch out' shall be applicable accordingly.

#### **Minimum balance to be maintained and consequences of non-maintenance**

There is no minimum balance requirement.

#### **Accounts statements**

The AMC shall send an allotment confirmation specifying the units allotted by way of email and / or SMS to the investor's registered email ID and / or mobile number within 5 business days of receipt of valid application / transaction and realization of funds towards purchase of units, whichever is later.

A Consolidated Account Statement (CAS) detailing all the transactions across all mutual fund schemes and their holdings at the end of the month shall be sent to the investors in whose folios transactions have taken place during the month by email on or before the 12th day of the succeeding month and by physical means on or before the 15th day of the succeeding month.

Half-yearly physical CAS shall be issued at the end of every six months (i.e. April and October) on or before the 21st day of the succeeding month. e-CAS will be issued on or before the 18th day of the succeeding month to all investors providing the prescribed details across all schemes of mutual funds and securities held in dematerialized form across demat accounts, if applicable.

The investor may request for a physical account statement without any charge by writing to / calling the AMC / ISC / RTA. The Mutual Fund / AMC shall dispatch an account statement within 5 business days from the date of the receipt of request from the investor.

For further details, please refer to the SAI.

#### **Dividend / IDCW**

Not applicable.

The AMC may introduce further Plan/s and Option/s in future, subject to SEBI (MF) Regulations.

### **Redemption**

The redemption or repurchase proceeds shall be dispatched to the Investors within 3 (three) business days from the date of redemption or repurchase.

In case of delay beyond 3 (three) business days, the AMC is liable to pay interest to the investors at the rate of 15% per annum. However, in case of exceptional circumstances mentioned in para 14.1.3 of SEBI Master Circular for Mutual Funds dated June 27, 2024, redemption or repurchase proceeds will be transferred to investors within the timeframe prescribed for such exceptional circumstances.

### **Bank Mandate**

It is mandatory for the Investors to mention their bank account details in the applications. Investors are requested to provide the full particulars of their Bank Account i.e., Name, Account Number, 11-digit IFSC, branch address in the specified fields in the application form.

The AMC reserves the right to call for any additional documents as may be required, for processing of such transactions with missing / incomplete / invalid bank account details. The AMC also reserves the right to reject such applications.

For detailed information, please refer to the SAI.

### **Delay in payment of redemption / repurchase proceeds / dividend**

Redemption shall be processed by the AMC within 3 (three) business days of the receipt of redemption request.

The AMC shall be liable to pay interest to the investors at rate (currently 15% per annum) as specified vide clause 14.2 of SEBI Master Circular for Mutual Funds dated June 27, 2024, by SEBI for the period of such delay.

Investor may note that in case of exceptional scenarios as prescribed by AMFI vide its communication no. AMFI / 35P / MEMCOR / 74 / 2022-23 dated January 16, 2023, read with clause 14.1.3 of SEBI Master Circular for Mutual Funds dated June 27, 2024 (SEBI Master Circular), the AMC may not be liable to adhere with the timelines prescribed above. For further details, please refer to the SAI.

### **Unclaimed Redemption and Income Distribution cum Capital Withdrawal Amount**

Unclaimed Redemptions are those amounts that are processed and released but not encashed by / credited to the bank account of the unitholders of the schemes of JioBlackRock Mutual Fund.

Investors have to submit request to redeem unclaimed units. Investors can either submit 'Financial Transaction Form' or simple request letter for claiming of unclaimed units at any of our OPAs. The form needs to be duly signed as per the mode of holding.

To process the claim, valid bank account details are required. Investors are requested to get the bank account updated in their folio prior submitting the claim request.

Please refer SAI for details.

**Disclosure w.r.t. investment by minors**

Payment for investment by means of cheque, or any other mode shall be accepted from the bank account of the minor, parent or legal guardian of the minor, or from a joint account of the minor with parent or legal guardian only, else the transaction is liable to get rejected. However, irrespective of the source of payment for subscription, all redemption proceeds shall be credited only in the verified bank account of the minor, i.e. the account the minor may hold with the parent / legal guardian.

For systematic transactions in a minor folio, the AMC will register standing instructions till the date of the minor attaining majority OR till the end date of the systematic plan, whichever is earlier.

Upon the minor attaining the status of major, the minor in whose name the investment was made shall be required to provide all the KYC details, updated bank account details including cancelled original cheque leaf of the new bank account. All transactions / standing instructions / systematic transactions etc. will be suspended i.e. the folio will be frozen for operation by the guardian from the date of beneficiary child completing 18 years of age till the status of the minor is changed to major. No further transactions shall be allowed till the status of the minor is changed to major.

For further details, please refer to the SAI.

**Principles of incentive structure for market makers (for ETFs)**

Not Applicable

**What are the investment restrictions?**

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

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

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

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

However, such limit shall not be applicable for investments in Government Securities, treasury bills and triparty repo on Government Securities or treasury bills.

Further the investments within such limit can be made in mortgaged backed securitised debt which are rated not below investment grade by a credit rating agency registered with SEBI.

A mutual fund scheme shall not invest more than:

- a. 10% of its NAV in debt and money market securities rated AAA; or
- b. 8% of its NAV in debt and money market securities rated AA; or
- c. 6% of its NAV in debt and money market securities rated A and below issued by a single issuer.



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

Considering the nature of the Scheme, investments in such instruments will be permitted up to 5% of its net assets of the Scheme.

**Note:**

- i. The long-term rating of issuers shall be considered for the money market instruments. However, if there is no long-term rating available for the same issuer, then based on credit rating mapping of CRAs between short term and long-term ratings, the most conservative long-term rating shall be taken for a given short-term rating.
  - ii. Exposure to government money market instruments such as TREPS on G-Sec/ T-bills shall be treated as exposure to government securities.
- Debentures, irrespective of any residual maturity period (above or below one year), shall attract the investment restrictions as applicable for debt instruments. It is further clarified that the investment limits are applicable to all debt securities, which are issued by public bodies/institutions such as electricity boards, municipal corporations, state transport corporations etc. guaranteed by either state or central government. Government securities issued by central/state government or on its behalf by the RBI are exempt from the above investment limits.
  - The Scheme may invest in another scheme under the AMC or any other mutual fund without charging any fees, provided that aggregate inter-scheme investment 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.
  - 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.
  - The Scheme shall not make any investment in any fund of funds scheme.
  - Pursuant to para 1.10.3 of the SEBI Master Circular for Mutual Funds dated June 27, 2024, the Scheme may deploy NFO proceeds in Triparty Repo on Government securities or treasury bills (TREPS) before the closure of NFO period. However, the AMC shall not charge any investment management and advisory fees on funds deployed in TREPS during the NFO period.
  - Pending deployment of funds of a Scheme in terms of investment objectives of the Scheme, a mutual fund may invest them in short term deposits of schedule commercial banks, subject to provision no. 12.16 of SEBI Master Circular on Mutual Fund dated June 27, 2024.
    - a. The term 'short term' for parking of funds shall be treated as a period not exceeding 91 days.
    - b. Such deposits shall be held in the name of each Scheme.
    - c. Each Scheme shall not park more than 15% of its net assets in the short-term deposit(s) of all the scheduled commercial banks put together. However, it may be raised to 20% with the prior approval of the Trustee. Also, parking of funds in short term deposits of associate and sponsor

scheduled commercial banks together shall not exceed 20% of total deployment by the Mutual Fund in short term deposits.

- d. Each Scheme shall not park more than 10% of its net assets in short term deposit(s) with any one scheduled commercial bank including its subsidiaries.
- e. Trustees /AMC will ensure that no funds of a scheme is parked in short term deposit of a bank which has invested in that scheme and the bank in which a scheme has short term deposit do not invest in that scheme until the scheme has short term deposit with such bank.

The above provisions do not apply to term deposits placed as margins for trading in cash and derivative market.

- The Scheme will not advance any loan for any purpose.
- The Scheme shall not borrow except to meet temporary liquidity needs of the Mutual Funds for the purpose of repurchase/ redemption of Units or payment of interest or dividend to the Investors. The Scheme shall not borrow more than 20 per cent of the net asset of the Scheme and the duration of such a borrowing shall not exceed a period of six months.
- Gross exposure of the Scheme to repo / reverse repo transactions in corporate debt securities including Commercial Papers (CPs) and Certificate of Deposits (CDs) shall not be more than 5% of the net assets of the Scheme.
- Mutual funds shall participate in repo / reverse repo transactions on following Corporate Debt securities:
  - i. Listed AA and above rated corporate debt securities and
  - ii. Commercial Papers (CPs) and
  - iii. Certificate of Deposits (CDs).
- In terms of Regulation 44 (2) mutual funds shall borrow through repo transactions only if the tenor of the transaction does not exceed a period of six months.
- Securities in which investment shall be made for the purpose of ensuring liquidity (debt and money market instruments) are those that fall within the definition of liquid assets which includes Cash, Government Securities, T-bills and Repo on Government Securities.
- No mutual fund Scheme shall make any investments in:
  - a. any unlisted security of an associate or group company of the Sponsor; or
  - b. any security issued by way of private placement by an associate or group company of the Sponsor; or
  - c. the listed securities of group companies of the Sponsor which is in excess of 25% of its net assets, except for investments by equity oriented exchange traded funds and index funds and subject to such conditions as may be specified by SEBI from time to time.

Apart from the above investment restrictions, the Scheme follows certain internal norms vis-à-vis limiting exposure to scrips, sectors etc, within the above-mentioned restrictions, and these are subject to review from time to time.

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

The Trustee may alter the above restrictions from time to time to the extent that changes in the regulations may allow. All investment restrictions shall be applicable at the time of making investment.

### **What are the investment strategies?**

The Scheme is passively managed index fund employing an investment strategy that seeks to generate returns that are commensurate with the performance of the Nifty 8-13 yr G-Sec Index, subject to tracking errors. The Scheme seeks to achieve this goal by investing in the securities constituting the Nifty 8-13 yr G-Sec Index in the same proportion as in the Index.

The Scheme will mainly invest in securities comprising the underlying index. However, due to changes in the underlying index, the scheme may temporarily hold securities not included in the index. For instance, the portfolio may contain securities not part of the underlying index due to reconstitution, addition, deletion, etc. These investments outside the underlying index will be rebalanced within 7 calendar days.

### **Risk Control**

The Scheme aims to track the Nifty 8-13 yr G-Sec Index before expenses. The index will be monitored regularly, and any changes to the constituents or their weights will be replicated in the scheme's portfolio to minimize tracking errors.

Being a passive investment, the Scheme carries less risk compared to active fund management. The portfolio will follow the index, resulting in security concentration and volatility levels similar to those of the index, subject to tracking errors. Consequently, there will be minimal additional volatility and security concentration due to fund manager decisions. The fund manager will aim to keep cash levels minimal to control tracking errors.

The Risk Mitigation strategy focuses on reducing tracking error through regular portfolio rebalancing, considering changes in the weights of securities in the underlying index and the incremental inflows into/redemptions from the Scheme.

While these strategies are expected to mitigate risk to a major extent, the AMC provides no assurance that these risks will be completely eliminated.

### **Portfolio Turnover**

As the Scheme will follow a passive investment strategy the endeavor will be to minimize portfolio turnover subject to the exigencies and needs of the scheme. Generally, as the scheme is open-ended, turnover will be confined to rebalancing of portfolio on account of new subscriptions, redemptions and change in the composition of the Nifty 8-13 yr G-Sec Index. Consequently, it is difficult to estimate with any reasonable measure of accuracy, the likely turnover in the portfolio.

A higher churning of the portfolio could attract high transactions of the nature of brokerage, custody charges etc.

### Who manages the scheme?

<b>Name of the Fund Manager &amp; Age</b>	<b>Educational Qualification</b>	<b>Brief Experience (last 10 years)</b>	<b>Other schemes under his/her management</b>
<b>Mr. Siddharth Deb</b>  Age: 41 Years  Tenure of managing the Scheme: 3 months  (Managing the Scheme since inception)	MMS Finance from University of Mumbai  B.Sc. (Zoology) from University of Kolkata	Jio BlackRock Asset Management Private Limited (Senior Fund Manager) – April 19, 2025 – Present.  Nippon Life India Asset Management Limited (Fund Manager) – November 2016 – April 2025.  Goldman Sachs Asset Management India (Fund Manager) – August 2011 – November 2016.	JioBlackRock Overnight Fund, JioBlackRock Liquid Fund and JioBlackRock Money Market Fund
<b>Mr. Arun Ramachandran</b>  Age: 42 Years  Tenure of managing the Scheme: 3 months  (Managing the Scheme since inception)	Financial Risk Management (2010)  Post Graduate Diploma in Business Administration (Mumbai Education Trust – 2006)	Jio BlackRock Asset Management Private Limited (Fund Manager – Fixed Income) – December 27, 2024 – Present.  SBI Funds Management Limited (Fund Manager – Fixed Income) – March 02, 2009 – December 26, 2024.	JioBlackRock Overnight Fund, JioBlackRock Liquid Fund and JioBlackRock Money Market Fund
<b>Mr. Vikrant Mehta</b>  Age: 54 Years  Tenure of managing the Scheme: 3 months  (Managing the Scheme since inception)	M.S. (Engineering) from Kiev Polytechnical Institute, Ukraine  Chartered Financial Analyst, Institute of Chartered Financial Analysts of India (ICFAI)	Jio BlackRock Asset Management Private Limited (Senior Fund Manager) - December 02, 2024 – Present.  ITI Asset Management Limited (Head – Fixed Income and Portfolio Manager) – January 15, 2021 – November 14, 2024.  Indiabulls Asset Management Company Limited (Head – Fixed Income and Portfolio Manager) – January 28, 2019 – May 31, 2020.  PineBridge India Private Limited (Vice President – Fixed Income) – December 04, 2006 – December 31, 2018.	JioBlackRock Overnight Fund, JioBlackRock Liquid Fund and JioBlackRock Money Market Fund

### **Where will the Scheme Invest?**

The corpus of the Scheme shall be invested in accordance with the investment objective in any (but not exclusively) of the following securities:

- a) Securities comprising Nifty 8-13 yr G-Sec Index.
- b) Securities issued by Government of India. Repos/ Reverse repos in Government Securities as may be permitted by RBI (including but not limited to coupon bearing bonds, zero coupon bonds and treasury bills).
- c) Securities guaranteed by the Central and State Governments (including but not limited to coupon bearing bonds, zero coupon bonds and treasury bills).
- d) Debt obligations of domestic Government agencies and statutory bodies, which may or may not carry a Central/State Government guarantee.
- e) Debt and Money Market Instruments, including Commercial Paper, Commercial Bills, Certificates of Deposit, Treasury Bills, Bills Rediscounting, Triparty Repo, Repo/ Reverse repo in corporate debt securities and government securities, Government securities with an unexpired maturity of less than 1 year, Call or notice money, Usance Bills, and any other short-term instruments allowed under current Regulations.
- f) Units of Mutual Funds.
- g) Short Term Deposits of Scheduled Commercial Banks.
- h) Cash and Cash equivalents.
- i) Any other instruments permitted by SEBI/ RBI from time to time, subject to requisite approvals, if any.

The fund manager reserves the right to invest in any other securities that may be permitted from time to time and that align with the Scheme's investment objectives. Any change in the asset allocation affecting the investment profile of the Scheme will be effected only in accordance with SEBI (Mutual Funds) Regulations.

Subject to the Regulations, the securities mentioned above could be listed, unlisted, privately placed, secured, unsecured and of varying maturity. The securities may be acquired through public offer, secondary market operations, private placement, rights issue or negotiated deals. Further, the Scheme intend to participate in securities lending as permitted under the Regulations.

### **Disclosure on Risk-o-meters**

In accordance with para 17.4 of SEBI Master Circular for Mutual Funds dated June 27, 2024, the risk-o-meter shall be evaluated on a monthly basis and the risk-o-meter along with portfolio disclosure shall be disclosed on the AMC website [[www.jioblackrockamc.com/disclosure](http://www.jioblackrockamc.com/disclosure)] as well as AMFI website within 10 days from the close of each month. In accordance with SEBI Circular no. SEBI/HO/IMD/PoD1/CIR/P/2024/150 dated November 5, 2024, any change in risk-o-meter of the scheme and / or its benchmark shall be communicated by way of Notice cum Addendum and by way of an e-mail or SMS to investors of that scheme in specified format.

### **Disclosure on Scheme Summary Document (SSD)**

A Scheme Summary Document (SSD) of the Scheme which contains details such as Scheme features, Fund Manager details, investment details, investment objective, expense ratio etc. will be made available on the website of the AMC [[www.jioblackrockamc.com](http://www.jioblackrockamc.com)] and AMFI [[www.amfiindia.com](http://www.amfiindia.com)].

### **Disclosure on Tracking Error**

The tracking error i.e. the annualized standard deviation of the difference in daily returns between the underlying index or goods and the NAV of the Index Fund. The Scheme shall disclose the tracking error based on past one year rolling data, on a daily basis, on the website of AMC and AMFI.

### **Disclosure of Tracking Difference**

Tracking difference i.e. the annualized difference of daily returns between the index or goods and the NAV of the Scheme will be disclosed on the website of the AMC and AMFI, on a monthly basis, for tenures 1 year, 3 years, 5 years, 10 years and since the date of allotment of units.

### **Disclosure of Debt Index Replication Factor (DIRF)**

As per SEBI circular no. SEBI/HO/IMD/PoD2/P/CIR/2024/183 dated December 31, 2024, the Scheme shall disclose the “Debt Index Replication Factor (DIRF)” of the underlying index by the portfolio along with the Tracking Error and Tracking Difference on the website of the AMC on monthly basis.

The DIRF shall also be disclosed along with the portfolio disclosure of the scheme.

### **Fundamental Attributes**

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

- (i) **Type of a scheme:** An open-ended scheme replicating/ tracking the Nifty 8-13 yr G-Sec Index. A relatively high interest rate risk and relatively low credit risk.
- (ii) **Investment Objective:** Passive investment in gilt securities replicating the composition of Nifty 8-13 yr G-Sec Index, subject to tracking errors. There is no assurance that the investment objective of the Scheme will be achieved.

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

- **Liquidity provisions such as listing, repurchase, redemption:**

Being an open-ended Scheme under which sale and repurchase of Units will be made on continuous basis by the Mutual Fund, the Units of the Scheme are generally not proposed to be listed on any stock exchange. However, the AMC / Trustees may at its sole discretion, list the Units under the Scheme on one or more stock exchanges at a later date, if deemed necessary. For details on repurchase, redemption, please refer section ‘Scheme Specific Disclosures’.

- **Aggregate fees and expenses charged to the scheme:**

For details, kindly refer SAI.

- **Any safety net or guarantee provided:**

This scheme is not a guaranteed or an assured return scheme.

In accordance with Regulation 18(15A) and 25 of the SEBI (MF) Regulations and Clause 1.14.1.4 of SEBI Master Circular for Mutual Funds dated June 27, 2024, the Trustees and AMC shall ensure that no change in the fundamental attributes of the Scheme(s) and the Plan(s) / Option(s) thereunder or the trust or fee and expenses payable or any other change which would modify the Scheme(s) and the Plan(s) / Option(s) thereunder and affect the interests of Investors is carried out unless:

- SEBI has reviewed and provided its comments on the proposal.
- A written communication about the proposed change is sent to each Investor 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 the Investors are given an option for a period of at least 30 calendar days to exit at the prevailing Net Asset Value without any exit load.