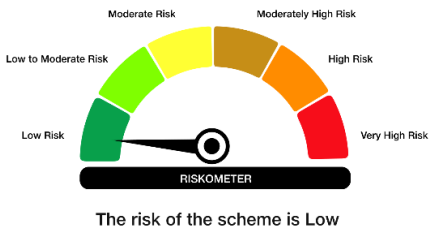
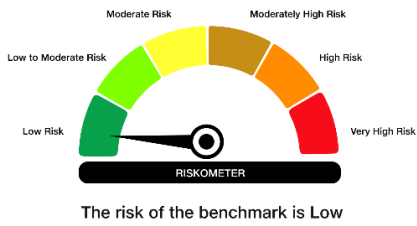


SCHEME INFORMATION DOCUMENT

SECTION I

JioBlackRock Overnight Fund

(An open ended debt scheme investing in overnight securities. A relatively low interest rate risk and relatively low credit risk)

This product is suitable for investors who are seeking*	Risk-o-meter of the Scheme	Risk-o-meter of the Benchmark: NIFTY 1D Rate Index (As per AMFI Tier I Benchmark)
<ul style="list-style-type: none"> Regular income over short term that may be in line with overnight call rates Investment in debt and money market instruments with overnight maturity 		
*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.		

Potential Risk Class Matrix			
Credit Risk → Interest Rate Risk ↓	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Relatively Low (Class I)	A-I		
Moderate (Class II)			
Relatively High (Class III)			

Continuous Offer for Units at NAV based prices

Name of Mutual Fund : Jio BlackRock Mutual Fund (referred as 'JioBlackRock Mutual Fund')
 Name of Asset Management Company : Jio BlackRock Asset Management Private Limited (referred as 'JioBlackRock AMC')
 Name of Trustee Company : Jio BlackRock Trustee Private Limited (referred as 'JioBlackRock Trustee')
 Addresses, Website of the entities : Unit No. 1301, 13th Floor, Altimus Building, Plot No. 130, Worli Estate, Pandurang Budhkar Marg, Worli, Mumbai – 400018, Maharashtra, India.

Website: www.jioblackrockamc.com

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

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

The investors are advised to refer to the Statement of Additional Information (SAI) for details of JioBlackRock Mutual Fund, standard risk factors, special considerations, tax and legal issues and general information on www.jioblackrockamc.com.

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

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

This Scheme Information Document is dated November 28, 2025.

Table Of Contents

Particulars		Page no.
Section I		
Part I	Highlights/ Summary of the Scheme	5
	Due Diligence by the Asset Management Company	11
Part II	Information about the Scheme	12
A.	How will the scheme allocate its assets?	12
B.	Where will the scheme invest?	14
C.	What are the investment strategies?	14
D.	How will the scheme benchmark its performance?	15
E.	Who manages the scheme?	16
F.	How is the scheme different from existing schemes of the mutual fund?	17
G.	How has the scheme performed?	17
H.	Additional scheme related disclosures	17
Part III	Other details	19
A.	Computation of NAV	19
B.	Annual scheme recurring expenses	20
C.	Load structure	22
Section II		
Part I	Introduction	23
A.	Definitions/ Interpretation	23
B.	Risk factors	23
C.	Risk mitigation strategies	28
Part II	Information about the Scheme	30
A.	Where will the scheme invest?	30
B.	What are the investment restrictions?	33
C.	Fundamental Attributes	37
D.	Index methodology	37
E.	Principles of incentive structure for market makers	38
F.	Floors and ceiling within a range of 5% of the intended allocation against each sub class of asset, as per clause 13.6.2 of SEBI master circular for mutual funds dated June 27, 2024	38
G.	Other Scheme Specific Disclosures	38
Part III	Other Details	51
A.	In case of Fund of Funds scheme, Details of benchmark, Investment objective, Investment strategy, TER, AUM, Year wise performance, Top 10 Holding/ link to Top 10 holding of the underlying fund should be provided	51
B.	Periodic disclosures such as Half yearly disclosures, Half yearly results, annual report:	51
C.	Transparency/ NAV Disclosure	52
D.	Transaction charges and stamp duty	52
E.	Associate Transactions	53
F.	Taxation	53
G.	Rights of Unitholders	56
H.	List of official points of acceptance	56

I.	Penalties, pending litigation or proceedings, Findings of inspections or Investigations for which action may have been taken or is in the process of being taken by any regulatory authority	57
----	--	----

PART I. HIGHLIGHTS/ SUMMARY OF THE SCHEME

Sr. No.	Title	Description
I.	Name of the Scheme	JioBlackRock Overnight Fund
II.	Category of the Scheme	Overnight Fund (Debt Scheme)
III.	Scheme type	An open ended debt scheme investing in overnight securities. A relatively low interest rate risk and relatively low credit risk.
IV.	Scheme code	JBMF/O/D /ONF/25/06/0003
V.	Investment objective	<p>The investment objective of the Scheme is to generate regular income through investment in a portfolio comprising of debt and money market instruments with overnight maturity.</p> <p>There is no assurance that the investment objective of the Scheme will be achieved.</p>
VI.	Liquidity/listing details	<p>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 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.</p> <p>The Scheme is not listed on any of the stock exchanges. The AMC, at its discretion, can undertake listing on any of the stock exchange, at a later date.</p>
VII.	Benchmark (Total Return Index)	<p>Tier I Benchmark: Nifty 1D Rate Index</p> <p>As prescribed under SEBI Master Circular for Mutual Funds dated June 27, 2024, the Nifty 1D Rate Index has been selected from amongst those notified by AMFI for the Scheme. The composition of the benchmark is in line with the intended asset allocation and investment objective of the Scheme. Hence, the benchmark Index is an appropriate benchmark for the Scheme.</p> <p>Tier II Benchmark: Not Applicable</p> <p>The Trustee reserves the right to change the benchmark for the evaluation of the performance of the Scheme from time to time, keeping in mind the investment objective of the Scheme and the appropriateness of the benchmark, subject to the compliance with Regulations/ circulars issued by SEBI and AMFI in this regard from time to time.</p>
VIII.	NAV disclosure	<p>The AMC shall update the NAVs on website of the Association of Mutual Funds in India – AMFI (www.amfiindia.com) and on the website of AMC www.jioblackrockamc.com by 11.00 p.m. on every Business Day.</p> <p>For further details, please refer Section II.</p>

Sr. No.	Title	Description
IX.	Applicable timelines	<p>Timeline for transfer of redemption proceeds:</p> <p>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.</p> <p>For further details, investors are requested to refer to Statement of Additional Information (SAI).</p>
X.	Plans and Options Plans/Options and sub options under the Scheme	<p>The Scheme shall offer only Direct Plan.</p> <p>Further, the Plan shall offer only Growth Option.</p> <p>The AMC may introduce further Plan/s and Option/s in future, subject to regulations.</p>
XI.	Load Structure	Exit Load: Nil
XII.	Minimum Application Amount/switch in	<p>Minimum Amount for Purchase (Lumpsum): Rs. 500/- and any amount thereafter.</p> <p>Minimum Amount for switch-in to the Scheme: Rs. 500/- and any amount thereafter.</p> <p>Minimum Amount for Systematic Investment Plan (SIP): Rs. 500/- and in multiples of Re. 1/- thereafter.</p>
XIII.	Minimum Additional Purchase Amount	Rs. 500/- and any amount thereafter.
XIV.	Minimum Redemption/switch out amount	<p>‘Any amount’ or ‘any number of units’ as requested by the investor.</p> <p>The Redemption would be permitted to the extent of credit balance in the Investor’s account of the Scheme (subject to</p>

Sr. No.	Title	Description
		release of pledge / lien or other encumbrances). The Redemption request can be made by specifying the rupee amount or by specifying the number of Units to be redeemed.
XV.	New Fund Offer Period This is the period during which a new scheme sells its units to the investors.	This is not a new fund offer. The Scheme is offered on an ongoing basis.
XVI.	New Fund Offer Price: This is the period during which a new scheme sells its units to the investors.	N.A.
XVII.	Segregated portfolio/side pocketing disclosure	Pursuant to clause 4.4 of SEBI Master Circular for Mutual Funds dated June 27, 2024, the AMC has the provision to create segregated portfolio of debt and money market instruments under certain circumstances. Kindly refer SAI for more details.
XVIII.	Swing pricing disclosure	Not Applicable.
XIX.	Stock lending / short selling	The Scheme will not engage in Short Selling of securities and securities lending.
XX.	How to Apply	<p>Investors can undertake transactions in the Schemes of JioBlackRock Mutual Fund either through physical, online / electronic mode or any other mode as may be prescribed from time to time.</p> <p>Physical Transactions</p> <p>For subscription / redemption / switches, application form and Key Information Memorandum may be obtained from the Official Points of Acceptance (OPAs) of the AMC (www.jioblackrockamc.com).</p> <p>Online / Electronic Transactions</p> <p>Investors can undertake transactions via electronic mode through various online facilities offered by JioBlackRock AMC / other platforms specified by AMC from time to time.</p> <p>Please refer to Section II and the SAI for further details.</p>
XXI.	Where can applications for subscription/redemption/switches be submitted	For details, please refer section XX - “How to Apply”.

Sr. No.	Title	Description									
XXII.	Investor services	<p>Contact details for general service requests:</p> <ul style="list-style-type: none"> • Post feedback/suggestions on our website www.jioblackrockamc.com • Investors may call at: +91 22-35207700 & +91 22-69987700 during business hours. • Email – service@jioblackrockamc.com <p>Contact details for complaint resolution: Mr. Manish Kanchan Investor Relations Officer JioBlackRock AMC, Unit no:1301, 13th Floor, Altimus building, Plot no.130, Worli Estate, Pandurang Budhkar Marg, Worli, Mumbai-400018, Maharashtra, India</p> <p>For any grievances with respect to transactions through NSE/BSE, the investor should approach the investor grievance cell of the respective stock exchange.</p> <p>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.</p>									
XXIII.	Specific attribute of the scheme (such as lock in, duration in case of target maturity scheme/close ended schemes)	Not Applicable									
XXIV.	Special product/facility available during the NFO and on ongoing basis	<p>The facilities/products available on ongoing basis are:</p> <p><u>Systematic Investment Plan (SIP)</u></p> <p>Investors of the Scheme/s can invest through SIP. SIP allows the investor to invest a specified sum of money at regular intervals.</p> <p>The minimum amount per SIP installment and minimum number of installments under all frequencies of SIP are as follows:</p> <table border="1"> <thead> <tr> <th>Frequency under SIP Facility</th><th>Minimum Installments</th><th>Minimum Amount and in multiples of</th></tr> </thead> <tbody> <tr> <td>Weekly</td><td>6</td><td>Rs. 500 and in multiples of Re. 1/- thereafter</td></tr> <tr> <td>Monthly</td><td>6</td><td>Rs. 500 and in multiples of Re. 1/- thereafter</td></tr> </tbody> </table>	Frequency under SIP Facility	Minimum Installments	Minimum Amount and in multiples of	Weekly	6	Rs. 500 and in multiples of Re. 1/- thereafter	Monthly	6	Rs. 500 and in multiples of Re. 1/- thereafter
Frequency under SIP Facility	Minimum Installments	Minimum Amount and in multiples of									
Weekly	6	Rs. 500 and in multiples of Re. 1/- thereafter									
Monthly	6	Rs. 500 and in multiples of Re. 1/- thereafter									

Sr. No.	Title	Description		
		Quarterly	6	Rs. 500 and in multiples of Re. 1/- thereafter
		SIP Top-Up Facility		
		Investors may avail SIP Top-up facility where they have options to increase the SIP Installment at pre-defined intervals. This will enhance the flexibility of the investor to invest higher amounts during the tenure of the SIP.		
		Investors can utilize the Top-up facility to increase their SIP installment amount by investing a minimum of Rs. 50 and in multiples of Rs. 50. Alternatively, investors can increase the SIP installment amount by 10% and in multiples of 5%. The Top-Up SIP amount will be rounded off to the nearest multiple of Re.1. The Weekly and Monthly SIP offer top-up frequency at Half-yearly and Yearly intervals. For Quarterly SIP, the top-up frequency is available on a Yearly basis.		
		SIP Pause Facility		
		SIP Pause facility allows investors to pause their existing SIP for a temporary period, without discontinuing the existing SIP and SIP would restart from the immediate next installment after completion of the pause period specified by the investor. SIP Pause can be for a minimum period of 1 month to a maximum period of 6 months.		
		<u>Systematic Transfer Plan (STP)</u>		
		STP is a facility wherein unitholders can opt to transfer a fixed amount at regular intervals to another designated open-ended scheme of JioBlackRock Mutual Fund.		
		The minimum amount per STP installment and minimum number of installments under all frequencies of STP are as follows:		
		Frequency under STP Facility	Minimum Installments	Minimum Amount and in multiples of
		Daily	6	Rs. 100 and in multiples of Re. 1/- thereafter
		Weekly	6	Rs. 100 and in multiples of Re. 1/- thereafter
		Monthly	6	Rs. 100 and in multiples of Re. 1/- thereafter

Sr. No.	Title	Description															
		<table> <tr> <td>Quarterly</td><td>6</td><td>Rs. 100 and in multiples of Re. 1/- thereafter</td></tr> </table> <p><u>Systematic Withdrawal Plan (SWP)</u></p> <p>Investors of the Scheme have the facility of enrolling themselves in a Systematic Withdrawal Plan (SWP). The SWP facility allows the investor to withdraw a specified sum of money periodically from their investments in the scheme. An SWP is ideal for investors seeking a regular inflow of funds for their needs. A fixed sum will be paid to the investor from their investments and the remaining part of the corpus will continue to earn returns.</p> <p>The minimum amount per SWP installment and minimum number of installments under all frequencies of SWP are as follows:</p> <table> <tr> <th>Frequency under SWP Facility</th><th>Minimum Installment</th><th>Minimum Amount and in multiples of</th></tr> <tr> <td>Weekly</td><td>6</td><td>Rs. 500 and in multiples of Re. 1/- thereafter</td></tr> <tr> <td>Monthly</td><td>6</td><td>Rs. 500 and in multiples of Re. 1/- thereafter</td></tr> <tr> <td>Quarterly</td><td>6</td><td>Rs. 500 and in multiples of Re. 1/- thereafter</td></tr> </table> <p>For more details on the above special products and facilities, please refer to the SAI.</p>	Quarterly	6	Rs. 100 and in multiples of Re. 1/- thereafter	Frequency under SWP Facility	Minimum Installment	Minimum Amount and in multiples of	Weekly	6	Rs. 500 and in multiples of Re. 1/- thereafter	Monthly	6	Rs. 500 and in multiples of Re. 1/- thereafter	Quarterly	6	Rs. 500 and in multiples of Re. 1/- thereafter
Quarterly	6	Rs. 100 and in multiples of Re. 1/- thereafter															
Frequency under SWP Facility	Minimum Installment	Minimum Amount and in multiples of															
Weekly	6	Rs. 500 and in multiples of Re. 1/- thereafter															
Monthly	6	Rs. 500 and in multiples of Re. 1/- thereafter															
Quarterly	6	Rs. 500 and in multiples of Re. 1/- thereafter															
XXV.	Weblink	<p>The Total Expense Ratio (TER) shall be made available to the investors on the website of the AMC at https://www.jioblackrockamc.com/ter.</p> <p>The Scheme factsheet shall be made available to the investors on the website of the AMC at www.jioblackrockamc.com/disclosure.</p>															
XXVI.	Nomination	For details on nomination, refer SAI.															

DUE DILIGENCE BY THE ASSET MANAGEMENT COMPANY

It is confirmed that:

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

Date: November 28, 2025

Place: Mumbai

Sd/-

Name: Siddharth Swaminathan
Designation: Managing Director and
Chief Executive Officer

Sd/-

Name: Garima Nahar
Designation: Chief Compliance Officer
and General Counsel

PART II. INFORMATION ABOUT THE SCHEME

A. HOW WILL THE SCHEME ALLOCATE ITS ASSETS?

The below table includes asset allocation giving the broad classification of assets and indicative exposure level in percentage terms. The Asset Allocation Pattern of the Scheme under normal circumstances would be as under:

Instruments	Indicative allocations (% of total assets)	
	Minimum	Maximum
Overnight securities or Debt & money market instruments maturing on or before next business day	0%	100%

- The Scheme retains the flexibility to invest across all the securities in the Debt and Money Market Instruments.
- The Scheme may undertake Repo/Reverse Repo transactions in Corporate Debt Securities in accordance with guidelines issued by SEBI from time to time. In addition to the instruments stated in the table above, the Scheme may enter into Repos/Reverse Repos as may be permitted by RBI. From time to time, the Scheme may hold cash. A part of the net assets may be invested in the Tri-party Repos on Government securities or treasury bills (TREPS) or in an alternative investment as may be provided by RBI to meet the liquidity requirements, subject to approval, if any.
- The Scheme may invest in the Overnight schemes of other Mutual Funds.
- The Scheme can deploy not exceeding 5% of the net assets in G-secs and/or T-bills with a residual maturity of upto 30 days for the purpose of placing the same as margin and collateral for certain transactions.
- The cumulative gross exposure through debt, money market instruments, repo in corporate debt securities and such other securities/assets as may be permitted by SEBI from time to time subject to regulatory approvals, if any should not exceed 100% of the net assets of the Scheme as per para 12.24 of SEBI Master Circular for Mutual Funds dated June 27, 2024.
- Pursuant to para 12.25.3 of SEBI Master Circular for Mutual Funds dated June 27, 2024, cash or cash equivalents with residual maturity of less than 91 days may be treated as not creating any exposure. Cash Equivalent shall consist of the following securities having residual maturity of less than 91 days: a) Government Securities; b) T-Bills; and c) Repo on Government securities.
- In line with SEBI circular no. SEBI/HO/IMD/ IMD-PoD-1/P/CIR/2025/23 dated February 27, 2025; deployment of the funds garnered in an NFO shall be made within 30 business days from the date of allotment of units. In an exceptional case, if the AMC is not able to deploy the funds in 30 business days, reasons in writing, including details of efforts taken to deploy the funds, shall be placed before the Investment Committee. The Investment Committee, after examining the root cause for delay, may extend the timeline by 30 business days. In case the funds are not deployed as per the asset allocation mentioned above and as per the aforesaid mandated plus extended timelines, the AMC shall comply with the provisions mentioned in SEBI circular no. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2025/23 dated February 27, 2025.

- Pursuant to SEBI Master Circular for Mutual Funds dated June 27, 2024, on Risk management framework for overnight funds, the Scheme shall not park its funds which are pending for deployment in short term deposits of scheduled commercial banks.

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

Sl. No.	Type of Instrument	Percentage of exposure	Circular references
1	Repo/ Reverse Repo / Tri-Party repos (TREPS) on Government Securities and Treasury Bills	Up to 100%	Clause 1 of Seventh Schedule of SEBI (Mutual Fund) Regulations, 1996
2	Repo / Reverse Repo transactions in corporate debt securities	Up to 10% of net assets	Clause 12.18.1.1 of SEBI Master Circular for Mutual Funds dated June 27, 2024
3	G-secs and T-bills with residual maturity of up to 30 days	Up to 5% of net assets (as margin and collateral for certain transactions)	Clause 2.6 of SEBI Master Circular for Mutual Funds dated June 27, 2024
4	Mutual Funds Units	The Scheme may invest in the Overnight schemes of other Mutual Funds.	Clause 4 of Seventh Schedule of SEBI (Mutual Funds) Regulations, 1996

The Scheme will not invest/engage into following instruments:

Sl. No.	Type of Instrument
1	Securities Lending
2	Credit Default Swaps
3	Derivatives
4	Overseas Securities
5	REITS and InvITS
6	Debt instruments with special features (AT1 and AT2 bonds)
7	Debt securities having structured obligations (SO rating) and/or credit enhancements (CE rating)
8	Short Selling of securities
9	Short Term Deposits of Scheduled Commercial Banks
10	Equity & Equity Related Instruments
11	Securitized Debt

Short Term Defensive Considerations:

Subject to SEBI (MF) Regulations, the asset allocation pattern indicated above may change from time to time, keeping in view market conditions, market opportunities, applicable regulations and political and economic factors. It must be clearly understood that the percentages stated above are only indicative and not absolute and that they can vary substantially depending upon the perception of the Fund Manager, the intention being at all times to seek to protect the interests of the investors. As per para 1.14.1.2.b of SEBI Master Circular for Mutual Funds dated June 27, 2024, as may be amended from time to time, such changes in the investment pattern will be for short term and for defensive consideration only.

In the event of change in the asset allocation, the fund manager will carry out portfolio rebalancing within 30 calendar days from the date of such deviation or such other timeline as may be prescribed by SEBI from time to time.

B. WHERE WILL THE SCHEME INVEST?

The Scheme shall invest in debt and money market instruments with overnight maturity. 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 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).
- b) Securities guaranteed by the Central and State Governments (including but not limited to coupon bearing bonds, zero coupon bonds and treasury bills).
- c) Debt obligations of domestic Government agencies and statutory bodies, which may or may not carry a Central/State Government guarantee.
- d) Repo/ Reverse Repo transactions in corporate debt securities.
- e) Money Market Instruments include but not limited to Commercial Paper, Commercial Bills, Certificates of Deposit, Treasury Bills, Bills Rediscounting, Triparty Repo, Repo/ Reverse repo in government securities, Call or notice money, Usance Bills, and any other short-term instruments allowed under current Regulations.
- f) Debt Instruments include but not limited to Non-convertible debentures, Bonds, Secured premium notes, Zero interest bonds, Deep discount bonds, Floating rate bond / notes
- g) Overnight schemes of other Mutual Funds.
- h) Cash & cash equivalents
- i) Any other like instruments as may be permitted by RBI/SEBI/ such other Regulatory Authority from time to time.

Note: The securities/debt instruments mentioned above could be listed or unlisted, secured or unsecured, rated or unrated and of varying maturities and other terms of issue. The securities may be acquired through Initial Public Offerings (IPOs), secondary market operations, private placement, rights offer or negotiated deals.

The inter-Scheme transfer of investments shall be in accordance with the provisions contained in Clause 12.30 of the SEBI Master Circular for Mutual Funds dated June 27, 2024, pertaining to Inter-Scheme transfer of investments.

C. WHAT ARE THE INVESTMENT STRATEGIES?

The investment objective of the Scheme is to generate returns by investing in debt and money market instruments with overnight maturity. The total assets of the Scheme will be invested in debt securities and money market instruments maturing on or before next Business Day. In case of securities with put and call options (daily or otherwise) the residual maturity (deemed or actual) shall be on or before the next Business Day.

Risk Control

Investments made from the net assets of the Scheme would be in accordance with the investment objective of the Scheme and the provisions of the SEBI (MF) Regulations. The AMC will strive to achieve the investment objective by way of a judicious portfolio mix comprising of Debt and Money

Market Instruments. Every investment opportunity in Debt and Money Market Instruments would be assessed with regard to credit risk, interest rate risk, liquidity risk and concentration risk.

Portfolio Turnover

Portfolio Turnover is a term used to measure the volume of trading that occurs in a Scheme's portfolio during a given time period. The Scheme has no specific target relating to turnover of securities, given the low liquidity in the debt market. However, the turnover is guided by sale and purchase of securities arising out of the purchase and redemption of Units. Trading opportunities may arise due to changes in system liquidity, interest rate policy announced by RBI, shifts in the yield curve, change or anticipation of change in the credit worthiness or credit rating of securities or any other factors, which may lead to increase in the turnover. The fund manager will endeavour to optimize portfolio turnover to maximize gains and minimize risks keeping in mind the cost associated with it.

D. HOW WILL THE SCHEME BENCHMARK ITS PERFORMANCE?

NIFTY 1D Rate Index

The Scheme benchmark would be Nifty 1D Rate Index.

As prescribed under SEBI Master Circular for Mutual Funds dated June 27, 2024, the Nifty 1D Rate Index has been selected from amongst those notified by AMFI for the Scheme. The composition of the benchmark is in line with the intended asset allocation and investment objective of the Scheme. Hence, the benchmark Index is an appropriate benchmark for the Scheme.

The above benchmark is in accordance with para 1.9 of SEBI Master Circular for Mutual Funds dated June 27, 2024, on 'Guiding Principles for bringing uniformity in Benchmarks of Mutual Fund Schemes' and the list published by AMFI in this regard on Tier 1 benchmark for debt schemes.

Tier II Benchmark: Not Applicable

The Trustee reserves the right to change the benchmark for the evaluation of the performance of the Scheme from time to time, keeping in mind the investment objective of the Scheme and the appropriateness of the benchmark, subject to the compliance with Regulations/ circulars issued by SEBI and AMFI in this regard from time to time.

E. WHO MANAGES THE SCHEME?

Name of the Fund Manager & Age	Educational Qualification	Brief Experience (last 10 years)	Other schemes under his/her management
<p>Mr. Vikrant Mehta</p> <p>Age: 54 Years</p> <p>Tenure of managing the scheme: 4 months</p> <p>Managing the Scheme since inception.</p>	<ul style="list-style-type: none"> • M.S. (Engineering) from Kiev Polytechnical Institute, Ukraine • Chartered Financial Analyst, Institute of Chartered Financial Analysts of India (ICFAI) 	<ul style="list-style-type: none"> • JioBlackRock AMC (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. 	<ul style="list-style-type: none"> • JioBlackRock Liquid Fund • JioBlackRock Money Market Fund • JioBlackRock Nifty 8-13 yr G-Sec Index Fund
<p>Mr. Arun Ramachandran</p> <p>Age: 42 Years</p> <p>Tenure of managing the scheme: 4 months</p> <p>Managing the Scheme since inception.</p>	<ul style="list-style-type: none"> • Financial Risk Management (2010) • Post Graduate Diploma in Business Administration (Mumbai Education Trust – 2006) 	<ul style="list-style-type: none"> • JioBlackRock AMC (Fund Manager – Fixed Income) – December 27, 2024 – Present. • SBI Funds Management Limited (Fund Manager – Fixed Income) – March 02, 2009 – December 26, 2024. 	<ul style="list-style-type: none"> • JioBlackRock Liquid Fund • JioBlackRock Money Market Fund • JioBlackRock Nifty 8-13 yr G-Sec Index Fund
<p>Mr. Siddharth Deb</p> <p>Age: 41 Years</p> <p>Tenure of managing the scheme: 4 months</p> <p>Managing the Scheme since inception.</p>	<p>MMS Finance from University of Mumbai</p> <p>B.Sc. (Zoology) from University of Kolkata</p>	<ul style="list-style-type: none"> • JioBlackRock AMC (Senior Fund Manager) – May 1, 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. 	<ul style="list-style-type: none"> • JioBlackRock Liquid Fund • JioBlackRock Money Market Fund • JioBlackRock Nifty 8-13 yr G-Sec Index Fund

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

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

G. HOW HAS THE SCHEME PERFORMED?

Period	Scheme Returns %	Benchmark Returns (%)- (NIFTY 1D Rate Index)
1 Year returns	-	-
3 Year returns	-	-
5 Year returns	-	-
Returns since Inception (July 04, 2025)	1.34%	1.30%

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.**

H. ADDITIONAL SCHEME RELATED DISCLOSURES

i. Scheme's portfolio holdings (top 10 holdings by issuer and fund allocation towards various sectors including detailed description.)

Please refer the AMC website <https://www.jioblackrockamc.com/disclosure> for said details.

ii. Disclosure of name and exposure to Top 7 issuers, stocks, groups and sectors as a percentage of NAV of the scheme in case of debt and equity ETFs/index funds including detailed description.

Not Applicable as this not an index fund / ETF.

iii. Functional website link for Portfolio Disclosure - Fortnightly / Monthly/ Half Yearly.

The Mutual Fund / AMC will disclose the portfolio (along with ISIN and other prescribed details) of the Scheme in the prescribed format, on a Fortnightly, Monthly and Half Yearly basis on its website - www.jioblackrockamc.com/disclosure

The details can be accessed using the following links:

Fortnightly portfolio	www.jioblackrockamc.com/disclosure
Monthly Portfolio	www.jioblackrockamc.com/disclosure
Half yearly portfolio	www.jioblackrockamc.com/disclosure

iv. Portfolio Turnover Rate.

Not Applicable.

v. **Aggregate investment in the Scheme by (as on September 30, 2025):**

Sr. No.	Category of Persons	Net Value		Market Value (in Rs.)
	Concerned scheme's Fund Manager(s)	Units	NAV per unit (in Rs.)	
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.

vi. **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.

The investors can refer to the investments made by the AMC in the Scheme on the website of the Company at www.jioblackrockamc.com/disclosure.

PART III. OTHER DETAILS

A. 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 (Rs.) =

Market or Fair Value of Scheme's investments + Current Assets including Accrued Income -
Current Liabilities and Provision including accrued Expenses

No. of units outstanding under the scheme on the Valuation Day

Illustration on Computation of NAV: If the net assets of the Scheme are INR 10,55,55,550.00 and units outstanding are 1,00,000 then the NAV per unit will be computed as follows:

$10,55,55,550.00 / 1,00,000 = \text{INR } 1055.5555 \text{ per unit (up to four decimals).}$

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.

Therefore, Sale / Subscription price = 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 Assets Value (NAV) i.e. applicable load as a percentage of NAV will be deducted from the "Applicable NAV" to calculate the repurchase price.

Therefore, Repurchase / Redemption Price = Applicable NAV *(1 – 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 = 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. refer to SAI.

B. ANNUAL SCHEME RECURRING EXPENSES

These are the fees and expenses for operating the Scheme. These expenses include investment management and advisory fee charged by the AMC, Registrar and Transfer Agents' fee, marketing and selling costs etc.

The AMC has estimated that up to 2% of the daily net assets of the Scheme will be charged to the Scheme as expenses. For the actual current expenses being charged, the investor should refer to the website of the AMC at www.jioblackrockamc.com

Expense Head	% p.a. of daily Net Assets (Estimated p.a.)
Investment Management & Advisory Fee	Up to 2.00%
Audit fees / fees and expenses of trustees ³	
Custodial Fees	
Registrar & Transfer Agent Fees including cost of providing account statements/ IDCW/ redemption cheques/ warrants	
Marketing & Selling Expenses including Agents Commission and statutory Advertisement	
Costs related to investor communications	
Costs of fund transfer from location to location	
Cost towards investor education & awareness ¹	
Brokerage & Transaction cost on value of trades ²	
Goods & Services Tax on expenses other than investment and advisory fees ⁴	
Goods & Services Tax on brokerage and transaction cost ⁴	
Other Expenses (to be specified as per Reg 52 of SEBI (MF) Regulations, 1996)	
Maximum Total expenses ratio (TER) permissible under Regulation 52 (6) (c)⁵	Up to 2.00%
Additional expenses under Regulations 52(6A) (c)	Up to 0.05%*

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

As per the Regulations, the maximum recurring expenses that can be charged to debt Schemes shall be subject to a percentage limit of daily net assets as in the table below:

First INR 500 Crore	Next INR 250 Crore	Next INR 1250 Crore	Next INR 3000 Crores	Next INR 5000 Crores	Next INR 40000 Crores	On balance of the assets
2.00%	1.75%	1.50%	1.35%	1.25%	Total expense ratio reduction of 0.05% for every increase of INR 5,000 crores of daily	0.80%

					net assets or part thereof	
--	--	--	--	--	----------------------------	--

¹ **Investor Education and Awareness initiatives:** As per clause 10.1.16 of SEBI Master Circular for Mutual Funds dated June 27, 2024, the AMC shall annually set apart 2 basis points p.a. (i.e. 0.02% p.a.) on daily net assets of the Plan(s) under the Scheme within the limits of total expenses prescribed under Regulation 52 of SEBI (MF) Regulations for investor education and awareness initiatives undertaken.

² **Additional Expenses under Regulation 52 (6A):**

- (i) 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.

³ **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.

All scheme related expenses by whatever name it may be called and in whatever manner it may be paid, shall necessarily 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 Fund.

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.

⁴ **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.

⁵ 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 INR 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)	-	100
Returns after expenses at the end of the year (INR)	1450	1350
Returns (in %)	14.50%	13.50%

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 Overnight Fund offers only Direct Plan under the Scheme. The above illustration is only to disclose impact of Expense Ratio on returns of both Direct Plan and Regular Plan for understanding purpose only.

C. LOAD STRUCTURE

Exit Load is an amount which is paid by the investor to redeem the units from the Scheme. Load amounts are variable and are subject to change from time to time. For the current applicable structure, please refer to the website of the AMC at www.jioblackrockamc.com or may call at Contact Center no.- +91 22-35207700 & +91 22-69987700 during business hours.

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

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

- i. The addendum detailing the changes will be attached to Scheme Information Documents and Key Information Memorandum.
- ii. Arrangements will be made to display the addendum in the Scheme Information Document in the form of a notice in all the investor service centres.
- iii. The introduction of the exit load along with the details will be stamped in the acknowledgement slip issued to the investors on submission of the application form and will also be disclosed in the statement of accounts issued after the introduction of such load.
- iv. A public notice shall be provided on the website of the AMC in respect of such changes.

The AMC reserves the right to modify the Exit Load/Fee mentioned above at any time in future on a prospective basis, subject to the limits prescribed under the SEBI Regulations.

SECTION II

I. Introduction

A. Definitions/interpretation:

The investors may refer to the website of the Company at link www.jioblackrockamc.com/disclosure for definition of terms used in this Scheme Information Document.

B. 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 and money 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

Some of the specific risk factors related to the schemes include, but are not limited to the following:

Risk factors associated with investing in Debt securities and Money Market Instruments

The Scheme will invest in short-term debt securities and money market instruments with overnight maturity, which are subject to credit risk, interest rate risk, and settlement risk. Credit risk arises from the possibility that the issuer of a security may default on its payment obligations. Interest rate risk affects the valuation of debt and money market instruments, while settlement risk may delay the realization of proceeds from the sale of these instruments.

1. **Market Risk/ Interest Rate Risk:** The Net Asset Value (NAV) of the Scheme, to the extent that it is invested in Debt and Money Market instruments, will be influenced by changes in general interest rates. A decrease in interest rates is expected to result in an increase in the NAV, while an increase in interest rates would adversely affect the NAV.
2. **Liquidity Risk:** While money market instruments are relatively liquid, they lack a well-developed secondary market, which may limit the Scheme's ability to sell these instruments and could result in losses until the securities are eventually sold.
3. **Credit Risk:** Investments in debt securities and money market instruments involve credit risk, as reflected in the short-term rating of the issuers. It is the risk of an issuer's inability to meet interest and principal payments on its obligations and market perception of the creditworthiness of the issuer.
Investments in Debt instruments are subject to varying degrees of credit risk, including the risk of default (i.e., the risk that an issuer may be unable to meet its interest or principal payments). Other factors that may adversely affect an issuer's credit quality and the value of its securities include changes in the issuer's financial condition, as well as broader economic and political changes. The Investment Manager will attempt to manage credit risk through in-house credit analysis.
4. **Prepayment Risk:** Some fixed-income securities give the issuer the right to call back the securities before their maturity date, particularly in periods of declining interest rates. This prepayment risk may force the Scheme to reinvest the proceeds at lower yields, resulting in reduced interest income.
5. **Reinvestment Risk:** This risk pertains to the interest rate levels at which cash flows received from the securities in the Scheme are reinvested. The concern is that these cash flows may need to be reinvested at a lower rate than originally anticipated, thereby reducing the "interest on interest" component of returns.
6. **Settlement Risk:** Different segments of the Indian financial markets have varying settlement periods, which may be extended due to unforeseen circumstances. Settlement delays could lead to periods where the Scheme's assets are uninvested, resulting in no returns. Additionally, the Scheme may miss certain investment opportunities if it is unable to make intended

securities purchases due to settlement issues. Similarly, the inability to sell securities held in the Scheme's portfolio due to a lack of a well-developed and liquid secondary market for debt securities could result in potential losses if the value of these securities declines.

7. **Risks associated with investment in unlisted securities:** Except for any security of an associate or group company, the scheme may invest in securities which are not listed on a stock exchange ("unlisted Securities") which in general are subject to greater price fluctuations, less liquidity and greater risk than those which are traded in the open market. Unlisted securities may lack a liquid secondary market and there can be no assurance that the Scheme will realize their investments in unlisted securities at a fair value. The AMC may choose to invest in unlisted securities that offer attractive yields, which could increase the risk of the portfolio.
8. **Price Risk:** Government securities where a fixed return is offered run price-risk like any other fixed income security. 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 the prices is a function of the existing coupon, days to maturity and the increase or decrease in the level of interest rates. The new level of interest rate is determined by the rates at which government raises new money and/or the price levels at which the market is already dealing in existing securities. The price-risk is not unique to Government Securities. It exists for all fixed income securities. However, Government Securities are unique in the sense that their local currency credit risk generally remains zero. Therefore, their prices are primarily influenced by movements in interest rates within the financial system.
9. Different types of fixed income securities in which the Scheme(s) would invest as given in the Scheme Information Document 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 level of risk than Government securities. Further even among corporate bonds, AAA rated bonds are comparatively less risky than AA rated bonds.
10. As zero-coupon securities do not provide periodic interest payments to the holder of the security, these securities are more sensitive to changes in interest rates. Therefore, the interest rate risk of zero-coupon securities is higher. The AMC may choose to invest in zero coupon securities that offer attractive yields. This may increase the risk of the portfolio.

Systematic Risk

The Scheme is exposed to systematic risks that affect the entire market, such as economic recessions, changes in interest rates, geopolitical tensions, and natural disasters. These risks cannot be mitigated through diversification, and any negative macroeconomic developments could impact the overall performance of the scheme.

Legal and Regulatory Risks

Changes in laws, regulations, or accounting standards governing the scheme's operations could have adverse implications for the scheme and its investors. Regulatory actions, legal disputes, or changes in taxation could also affect the scheme's performance, NAV, and the investors' returns.

Risk factors associated with investment in Tri-Party Repo

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.

Risk Factors associated with schemes investing in Gilt Securities

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. The default risk however, in respect of Government securities is zero. Therefore, their prices are influenced only by movement in interest rates in the financial system. On the other hand, in the case of corporate or institutional fixed income securities, such as bonds or debentures, prices are influenced by credit standing of the issuer as well as the general level of interest rates. Even though the Government securities market is more liquid compared to 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 Repo Transactions in Corporate Debt Securities

The scheme may be exposed to counterparty risk in the event that the counterparty fails to honor its obligations under a repurchase agreement (repo). This risk arises when the counterparty does not repurchase the securities at the agreed-upon price and time, potentially leading to financial losses for the scheme. However, in repo transactions, the risk is mitigated by the underlying collateral provided by the counterparty. In the event of default, the scheme can sell the collateral to recover the repo amount. A loss would only be realized if the sale price of the collateral is lower than the amount lent in the repo transaction.

Over-collateralization is a strategy that is used to further reduce the risk. The value of the collateral provided by the counterparty exceeds the amount of the repo. This cushion provides additional protection against potential declines in the collateral's value, ensuring that the scheme has adequate

security even in adverse market conditions. This approach helps safeguard the scheme's assets and mitigate the impact of any counterparty default.

In the event of the scheme being unable to pay back the money to the counterparty as contracted, the counter party may dispose of the assets (as they have sufficient margin). This risk is normally mitigated by better cash flow planning to take care of such repayments. Further, there is also a Credit Risk that the Counterparty may fail to return the security or Interest received on due date. It is endeavored to mitigate the risk by following an appropriate counterparty selection process, which include their credit profile evaluation.

Risks Associated with Investing in Overnight schemes of 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.

Risks associated with segregated portfolio

Investors should be aware that while the creation of a segregated portfolio is intended to isolate distressed or illiquid assets in exceptional situations such as credit events or issuer defaults, it comes with its own set of risks

1. **Limited Liquidity:** Units in a segregated portfolio may have limited liquidity, as they are typically not available for subscription or redemption. Investors holding such units may face difficulties in exiting their investments until the underlying assets are recovered or resolved.
2. **Valuation Uncertainty:** The valuation of assets in a segregated portfolio may fluctuate due to their illiquid or distressed nature. As a result, the NAV of the segregated portfolio may be highly volatile, and there is no assurance that the portfolio will recover its full value over time.
3. **Recovery Risk:** There is no guarantee that the segregated assets will recover their value or that any recovery will occur within a specified timeframe. In certain cases, the realization of value may take an extended period, or there may be no recovery at all, resulting in potential losses for investors.
4. **Credit and Default Risk:** Segregated portfolios are typically created in response to credit events or issuer defaults. As such, the assets in the portfolio may continue to carry a high degree of credit risk, including the possibility of further downgrades, defaults, or adverse actions affecting the underlying securities.
5. **Market and Legal Risks:** The resolution of segregated portfolio assets may be influenced by legal, regulatory, or market conditions. Unfavorable changes in the legal environment or prolonged market disruptions may further delay or reduce the recovery of the segregated assets.

Investors are strongly advised to carefully consider the associated risks before making any investment decisions related to schemes that may create segregated portfolios in the event of a credit event or other exceptional circumstances.

Other Scheme Specific Risk factors

- a) 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 **Other 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.
- b) Although, the objective of the Fund is to generate optimal returns, the objective may or may not be achieved.
- c) Credit And Rating Downgrade Risk, Prepayment and Foreclosures Risk for Senior PTC (Pass Through Certificate) Series, Prepayment and Foreclosures Risk for Senior PTC Series, Servicing Agent Risk, Co-mingling Risk, and Bankruptcy of the Seller.
- d) The AMC may, considering the overall level of risk of the portfolio, invest in lower rated / unrated securities offering higher yields as well as zero coupon securities that offer attractive yields. This may increase the absolute level of risk of the portfolio.
- e) Securities which are not quoted on the stock exchanges are inherently illiquid in nature and carry a larger amount of liquidity risk, in comparison to securities that are listed on the exchanges or offer other exit options to the investor, including a put option. The AMC may choose to invest in unlisted securities that offer attractive yields. This may increase the risk of the portfolio.
- f) Investment decisions made by the AMC may not always be profitable.
- g) The tax benefits available under the scheme are as available under the present taxation laws and are available only to certain specified categories of investors and that is subject to fulfillment of the relevant conditions. The information given is included for general purposes only and is based on advice that the AMC has received regarding the law and the practice that is currently in force in India and the investors, and the investors should be aware that the relevant fiscal rules and 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 investment in the Scheme will endure indefinitely. In view of the individual nature of tax consequences, each Investor is advised to consult his/her own professional tax advisor.

C. 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:

Risk	Risk Mitigation Strategy
Interest Rate Risk Security price volatility due to movements in interest rate.	Changes in interest rates affect the prices of bonds. If interest rates rise the prices of bonds fall and vice versa. A well-diversified portfolio may help to mitigate this risk.
Credit Risk Risk that the issuer may default on interest and/or principal payment obligations	Investment universe is carefully defined to include issuers with high credit quality, critical evaluation of credit profile of issuers on an on-going basis.
Liquidity Risk Risk associated with saleability of portfolio securities	Liquidity risk is managed at the portfolio construction stage by strategically allocating investments in securities that have high liquidity.
Volatility Risk Risk that the market value of the debt securities may fluctuate due to changes in interest rates, credit spreads, or liquidity conditions	The scheme will endeavor to reduce volatility risk by diversifying investments to reduce the chance of fluctuation in any security's price affecting the fund's NAV substantially.

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.

II. Information about the scheme:

A. 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 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).

Repo

As per Section 45U (c) of RBI Act, 1934, “repo” means an instrument for borrowing funds by selling securities with an agreement to repurchase the securities on a mutually agreed future date at an agreed price which includes interest for the funds borrowed.

Reverse repo

As per Section 45U (c) of RBI Act, 1934, “reverse repo” means an instrument for lending funds by purchasing securities with an agreement to resell the securities on a mutually agreed future date at an agreed price which includes interest for the funds lent.

Triparty Repo

According to Repurchase Transactions (Repo) (Reserve Bank) Directions, 2018, triparty repo means a repo contract where a third entity (apart from the borrower and lender), called a Triparty 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.

- b) Securities guaranteed by the Central and State Governments (including but not limited to coupon bearing bonds, zero coupon bonds and treasury bills).

A Government Security (G-Sec) is a tradeable instrument issued by the Central Government or the State Governments of India. It acknowledges the Government’s debt obligation. They are generally long term with maturity of one year or more. In India, the Central Government issues both, treasury bills and bonds or dated securities while the State Governments issue only bonds or dated securities, which are called the State Development Loans (SDLs). G-Secs carry practically no risk of default and, hence, are called risk-free gilt-edged instruments. Repos / Reverse Repos enables collateralized short-term borrowing and lending through sale/purchase operations in the such government securities.

- c) Debt obligations of domestic Government agencies and statutory bodies, which may or may not carry a Central/State Government guarantee.
- d) Repo transactions in Corporate Debt Securities

- e) Cash and cash equivalents
- f) Money Market Instruments include but not limited to Commercial Paper, Commercial Bills, Certificates of Deposit, Treasury Bills, Bills Rediscounting, Triparty Repo, Repo/ Reverse repo in government securities, Government securities with an unexpired maturity upto 1 year, Call or notice money, Usance Bills, and any other short-term instruments allowed under current Regulations.

Certificate of Deposits (CDs)

A CD is a negotiable money market instrument issued by scheduled commercial banks and select all-India Financial Institutions that have been permitted by the RBI to raise short term resources. The maturity period of CDs issued by the Banks is between 7 days to one year, whereas, in case of FIs, maturity is between one year to 3 years from the date of issue. CDs may be issued at a discount to face value.

A Commercial Bill is a short-term, negotiable instrument (also known as a bill of exchange) used by firms to finance their working capital, typically arising from sales on credit.

Commercial Paper (CPs)

A CP is an unsecured negotiable money market instrument issued in the form of a promissory note, generally issued by the corporates, primary dealers and all India Financial Institutions as an alternative source of short-term borrowings. They are issued at a discount to the face value as may be determined by the issuer. CP is traded in secondary market and can be freely bought and sold before maturity.

Bills Re-discounting is an instrument where a financial institution discounts the bills of exchange that it has discounted previously with another financial institution.

A Usance bill is a financial instrument where payment is not due immediately, but rather at a predetermined future date.

- g) Debt Instruments include but not limited to Non-convertible debentures, Bonds, Secured premium notes, Zero interest bonds, Deep discount bonds, Floating rate bond / notes. These are financial instruments issued by companies (both public and private) to raise long-term funds through public issues. They are generally rated by credit rating agencies.
- h) Overnight schemes of other Mutual Funds.
- i) Any other like instruments as may be permitted by RBI/SEBI/ such other Regulatory Authority from time to time

Note: The securities/instruments mentioned above could be listed or unlisted, secured or unsecured, rated or unrated and of varying maturities and other terms of issue. The securities may be acquired through Initial Public Offerings (IPOs), secondary market operations, private placement, rights offer or negotiated deals.

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 (MF) Regulations.

Debt Markets in India:

What is a Debt Instrument?

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

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

List of Features (list is indicative)

- Face Value: Stated value of the paper /principal amount
- Coupon: Zero, fixed or floating
- Frequency: Semi-annual; annual, sometimes quarterly or monthly
- Maturity: Bullet, staggered
- Redemption: Face Value; premium or discount
- Options: Call/Put Issue Price: Par (Face Value) or premium or discount.

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

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

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

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

The following table gives approximate yields prevailing during the 30-day period ending October 31, 2025, on some of the instruments. These yields are indicative and do not indicate yields that may be obtained in future as interest rates keep changing consequent to changes in macro-economic conditions and RBI policy Issuer:

Instrument	Yield Range (% per annum)
Interbank Call Money	5.39% - 5.69%
91 Day Treasury Bill	5.38% - 5.48%
364 Day Treasury Bill	5.48% - 5.58%
A1 + Commercial Paper 90 Days	6.1% - 6.48%
5 Year Government of India Security	6.11% - 6.2%
10 Year Government of India Security	6.48% - 6.57%
15 Year Government of India Security	6.77% - 6.92%
1 Year Corporate Bond - AAA Rated	6.55% - 6.73%
3 Year Corporate Bond - AAA Rated	6.7% - 6.86%
5 Year Corporate Bond - AAA Rated	6.89% - 6.98%

Source: Bloomberg

These yields are indicative and do not indicate yields that may be obtained in future as interest rates keep changing consequent to changes in macro-economic conditions and RBI policy. The price and yield on various debt instruments fluctuate from time to time depending upon the macro-economic situation, inflation rate, overall liquidity position, foreign exchange scenario etc.

B. 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 Fund shall ensure that total exposure of the Scheme, in a particular sector (excluding investments in Bank CDs, triparty repo, G-Secs, T-Bills and AAA rated securities issued by Public Financial Institutions and Public Sector Banks) shall not exceed 20% of the net assets of the scheme;

Provided that an additional exposure to financial services sector (over and above the limit of 20%) not exceeding 10% of the net assets of the scheme shall be allowed only by way of increase in exposure to Housing Finance Companies (HFCs); Further, an additional exposure of 5% of the net assets of the scheme has been allowed for investments in securitized debt instruments based on retail housing loan portfolio and/or affordable housing loan portfolio.

Provided further that the additional exposure to such securities issued by HFCs are rated AA and above and these HFCs are registered with National Housing Bank (NHB) and the total investment/ exposure in HFCs shall not exceed 20% of the net assets of the scheme.
- The Fund shall ensure that total exposure of debt schemes of mutual funds in a group (excluding investments in securities issued by Public Sector Units, Public Financial Institutions and Public Sector Banks) shall not exceed 20% of the net assets of the scheme. Such investment limit may be extended to 25% of the net assets of the Scheme with the prior approval of the Board of Trustees. The investments by debt mutual fund schemes in debt and money market instruments of group companies of both the sponsor and the asset management company shall not exceed 10% of the net assets of the Scheme. Such investment limit may be extended to 15% of the net assets of the scheme with the prior approval of the Board of Trustees. For this purpose, a group means a group as defined under regulation 2 (mm) of SEBI (Mutual Funds) Regulations, 1996 (Regulations) and shall include an entity, its subsidiaries, fellow subsidiaries, its holding company and its associates.

- 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.

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.

Provided further that investment within such limit can be made in mortgaged backed securitized debts which are rated not below investment grade by a credit rating agency registered with SEBI.

- A mutual fund scheme shall not invest in unlisted debt instruments including commercial papers, except Government Securities and other money market instruments. However, the Scheme may invest in unlisted non-convertible debentures up to a maximum of 10% of the debt portfolio of the Scheme subject to such conditions as may be specified by SEBI from time to time.

Additionally, the norms for investments by the Scheme in unrated debt instruments shall be specified by SEBI from time to time.

Note:

- a) Provision no. 12.1 of SEBI Master Circular on Mutual Funds dated June 27, 2024, has issued following guidelines w.r.t. investment in unlisted debt & unrated money market instruments.
- b) The Scheme may invest in unlisted non-convertible debentures (NCDs) that have a simple structure (i.e. with fixed and uniform coupon, fixed maturity period, without any options, fully

paid up upfront, without any credit enhancements or structured obligations) and are rated and secured with coupon payment frequency on monthly basis.

Investment restrictions as given below: -

- a) Maximum investment in unlisted NCDs will be 10 % of the debt portfolio of the Scheme
 - b) Investment in unrated debt and money market instruments, other than government securities, treasury bills, derivative products such as Interest Rate Swaps (IRS), Interest Rate Futures (IRF), etc. by mutual fund schemes shall be subject to the following:
 - I. Investments should only be made in such instruments, including bills re-discounting, usance bills, etc., that are generally not rated and for which separate investment norms or limits are not provided in SEBI (Mutual Fund) Regulations, 1996 and various circulars issued thereunder.
 - II. Exposure of mutual fund schemes in such instruments, shall not exceed 5% of the net assets of the schemes.
 - III. All such investments shall be made with the prior approval of the Board of AMC and the Board of trustees.
- 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 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. Additionally, the sale of government security already contracted for purchase shall be permitted in accordance with the guidelines issued by RBI in this regard.
 - 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 borrow except to meet temporary liquidity needs of the Fund for the purpose of repurchase/ redemption of units or payment of interest to the unit holders. Such borrowings shall not exceed more than 20% of the net assets of the individual scheme and the duration of the borrowing shall not exceed a period of 6 months.
 - The Scheme shall not make any investment in,— (a) any unlisted security of an associate or group company of the sponsor; or (b) any security issued by way of private placement by an associate or group company of the sponsor; or (c) the listed securities of group companies of the sponsor which is in excess of 25% of the net assets subject to such conditions as may be specified by SEBI.
 - 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. 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.

The AMC shall comply with the guidelines issued under SEBI Master Circular for Mutual Funds dated June 27, 2024, and such other guidelines as may be notified from time to time.

- The Scheme shall not make any investment in any fund of funds scheme.
- The Scheme shall not invest in unlisted debt instruments including commercial papers, except Government Securities and other money market instruments:
Provided that the Scheme may invest in unlisted non-convertible debentures up to a maximum of 10% of the debt portfolio of the scheme subject to such conditions as may be specified by the Board from time to time
Provided further that the Scheme shall comply with the norms under this clause within the time and in the manner as may be specified by SEBI from time to time
- The Scheme will not advance any loan for any purpose.
- The Scheme shall not park funds pending deployment in short term deposits of scheduled commercial banks.
- In accordance with Para 12.18 of SEBI Master Circular for Mutual Funds dated June 27, 2024, and any other circulars issued by SEBI/ RBI from time to time, the Scheme shall participate in repo transactions on corporate debt securities including Commercial Papers (CPs) and Certificate of Deposits (CDs) in accordance with directions issued by RBI and SEBI from time to time. Currently the applicable guidelines are as under:

The gross exposure of any mutual fund scheme to repo transactions in corporate debt securities including Commercial Papers (CPs) and Certificate of Deposits (CDs) shall not be more than 10 % of the net assets of the concerned scheme. • The cumulative gross exposure through repo transactions in corporate debt securities including Commercial Papers (CPs) and Certificate of Deposits (CDs) along with debt and other permitted securities/assets and such other securities/assets as may be permitted by the Board from time to time shall not exceed 100% of the net assets of the concerned scheme. • Mutual funds shall participate in repo transactions on following Corporate Debt securities; 1) listed AA and above rated corporate debt securities and 2) Commercial Papers (CPs) and 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. • Mutual funds shall ensure compliance with the Seventh Schedule of the Mutual Funds Regulations about restrictions on investments, wherever applicable, with respect to repo transactions in corporate debt securities including Commercial Papers(CPs) and Certificate of Deposits(CDs). However, for transactions where settlement is guaranteed by a Clearing Corporation, the exposure shall not be considered for the purpose of determination of investment limits for single issuer, group issuer and sector level limits.

Apart from the investment restrictions prescribed under SEBI (Mutual Fund) Regulations, the fund follows certain internal norms vis-à-vis limiting exposure to a particular scrip, issuer or sector, etc. within the 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.

C. 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:** Please refer to point no. III of 'Part I. Highlights/Summary of the Scheme'.
- (ii) **Investment Objective:** Please refer to point no. V of 'Part I. Highlights/Summary of the Scheme' and point no. A of 'Part II. Information about the Scheme'.
- (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 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 'Other Scheme Specific Disclosures'.

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

The provisions in respect of fees and expenses are as indicated in this SID. Please refer to section "Part III - Other Details".

- **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.

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

Not applicable.

E. Principles of incentive structure for market makers (for ETFs)

Not applicable.

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

Not applicable.

G. Other Scheme Specific Disclosures:

Listing and transfer of units	<p>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.</p> <p>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 Clause 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.</p> <p><u>Transfer of Units held in Non-Demat [Statement of Account ('SOA') Mode:</u></p> <p>Additions / deletion of names will not be allowed under any folio of the Scheme except the following categories:</p> <ol style="list-style-type: none">If a person becomes a holder of the Units consequent to operation of law or upon enforcement of a pledge, the 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 the Mutual Fund subject to production of satisfactory evidence.surviving joint holder, who wants to add new joint holder (s) in the folio upon demise of one or more joint unitholder (s).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;a minor unitholder who has turned a major and has changed his/her status from minor to major, wants to add the name of the parent / guardian, sibling, spouse etc. in the folio as joint holder(s). <p>Redemption of the transferred units shall be subject to cooling period of 10 business days from the date of transfer.</p>
--------------------------------------	---

	<p>This will enable the investor to revert in case the transfer is initiated fraudulently.</p> <p>Please refer SAI for further details.</p>
Dematerialization of units	<p>The applicants are given an Option to subscribe to/hold the units by way of an Account Statement or in Dematerialized ('Demat') form.</p> <p>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 DP's Name, DP ID No. and Beneficiary Account No. with the DP.</p> <p>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 alongwith 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.</p> <p>For further details, please refer SAI.</p>
Minimum Target amount (This is the minimum amount required to operate the scheme and if this is not collected during the NFO period, then all the investors would be refunded the amount invested without any return.)	<p>Not Applicable.</p> <p>This is not a new fund offer. The Scheme is offered on an ongoing basis.</p>
Maximum Amount to be raised (if any)	Not Applicable
Dividend (IDCW) Policy	<p>The Scheme is currently not offering IDCW option.</p> <p>However, the said option may be introduced at later date.</p>
Allotment (Detailed procedure)	<p>All Applicants whose monies towards purchase of Units have been realised by the Fund on or before the allotment date, will receive a full and firm allotment of Units, provided also 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.</p> <p>Units will be allotted up to 3 decimals. Face Value per Unit of all Plans/ Options under the Scheme is INR 1000/-.</p> <p>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).</p>

	<p>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.</p> <p>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.</p> <p>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.</p> <p>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.</p>
Refund	<p>Not Applicable.</p> <p>This is not a new fund offer. The scheme is offered on an ongoing basis.</p>
<p>Who can invest</p> <p>This is an indicative list and investors shall consult their financial advisor to ascertain whether the scheme is suitable to their risk profile.</p>	<p>The following persons are eligible and may apply for subscription to the Units of the Scheme (subject, wherever relevant, to subscription of Units of Mutual Fund being permitted under relevant statutory regulations):</p> <ul style="list-style-type: none"> • Resident 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

	<ul style="list-style-type: none"> • 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. <p>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.</p> <p>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.</p> <p>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.</p>
Who cannot invest	<p>The following persons are not eligible to invest in the scheme and apply for subscription to the units of the Scheme:</p> <ol style="list-style-type: none"> 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: <ol style="list-style-type: none"> 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.

	<p>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.</p> <p>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.</p> <p>The application form(s) for transactions (in non-demat mode) from such U.S. person will be accepted ONLY at the Investor Service Centers (ISCs) of JioBlackRock Asset Management Private Limited.</p> <p>*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.</p> <p>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.</p> <p>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.</p>
How to Apply (details)	<p>Investors can undertake transactions in the Schemes of JioBlackRock Mutual Fund either through physical, online / electronic mode or any other mode as may be prescribed from time to time.</p> <p>Physical Transactions</p> <p>For subscription / redemption / switches, application form and Key Information Memorandum may be obtained from the Official Points of Acceptance (OPAs) of AMC / RTA or downloaded from the website of AMC (www.jioblackrockamc.com/disclosure).</p>

	<p>Online / Electronic Transactions</p> <p>Investors can undertake transactions via electronic mode through various online facilities offered by the AMC / other platforms specified by the JioBlackRock AMC from time to time.</p> <p>Refer back cover page for contact details of Registrar and Transfer Agent (CAMS), brief details of various official points of acceptance, etc. The list of the ISCs/ OPAs, of JioBlackRock Asset Management Private Limited is provided on the website of the AMC. i.e. www.jioblackrockamc.com/disclosure.</p> <p>Please refer to the SAI and Application form for the instructions.</p>
<p>Where can you submit the filled-up application</p>	<p>Investors can submit the duly filled application forms at any Official Points of Acceptance (OPAs) of JioBlackRock AMC. The list of OPAs is available on AMC website (www.jioblackrockamc.com).</p> <p>AMC and RTA branches</p> <p>Investors may submit their applications at any branches of JioBlackRock AMC. The updated list of AMC branches is available on AMC website (www.jioblackrockamc.com).</p> <p>Investors can also submit their applications at the Registrar's - Computer Age Management Services Limited (CAMS) branches. The updated list of CAMS branches is available on CAMS website (www.camsonline.com).</p> <p>JioBlackRock AMC Website and Mobile App</p> <p>Investor can also subscribe to the Units of the Scheme through our website (www.jioblackrockamc.com) or our mobile app by downloading from the google play store or apple store.</p> <p>CAMS (RTA) Website and Mobile App</p> <p>Investor can also subscribe to the Units of the Scheme through the website of CAMS (www.camsonline.com) or through their mobile app (myCAMS) by downloading from the google play store or apple store. https://www.camsonline.com/contactus</p> <p>(Visit CAMS website for contact details)</p> <p>Stock Exchanges</p> <p>Investors can also subscribe to the Units of the Scheme on BSE StAR MF Platform, MFSS and NSE NMF II.</p>

	<p>MF Utilities (MFU) Investors may purchase units of the Plan(s) under the Scheme through MFU. All financial and non-financial transactions pertaining to Schemes of JioBlackRock Mutual Fund can also be submitted through MFU either electronically or physically through the authorized Points of Service (“POS”) of MFU. The list of POS of MFU is published on the website of MFU at www.mfuindia.com and may be updated from time to time.</p> <p>MFCentral Investor can also submit their applications through MFCentral, a unified platform for mutual fund transactions and services.</p> <p>The servers including email servers (maintained at various locations) of AMC, CAMS, and the servers of any other service provider/transaction platform with whom the AMC has tied up for this purpose will be the official point of acceptance for all online / electronic transactions mentioned above. For the purpose of determining the applicability of NAV, the time when the request for purchase / sale / switch of units is received in the servers of AMC/ RTA or such other service provider/ transaction platform, shall be considered.</p> <p>Channel Partners / Execution Only Platforms (EOP): In addition to the existing Official Point of Acceptance of transactions, the server(s) of CAMS, shall be an OPA for electronic transactions received from the Channel Partners / EOP with whom the AMC has entered or may enter specific arrangements for all financial transactions relating to the units of mutual fund schemes.</p> <p>For more details, please refer to SAI</p>
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
<p>Restrictions, if any, on the right to freely retain or dispose of units being offered</p> <p>This is the time before which your application (complete in all respects) should reach the official points of acceptance</p>	<p>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.</p> <p>Additions/ deletion of names will not be allowed under any folio of the Scheme except for approved categories.</p>

	<p>Refer section of Listing and transfer of units.</p> <p>Restrictions on Redemptions of Units</p> <p>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 upto 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).</p> <p>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:</p> <ul style="list-style-type: none"> • 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 <p>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.</p> <p>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.</p> <p>Refer SAI for further details.</p>
--	---

Cut off timing for subscriptions/redemptions/switches

This is the time before which your application (complete in all respects) should submit the official points of acceptance.

Subscriptions/Purchases including Switch - ins:

- where the application is received upto 1.30 p.m. on a day and funds are available for utilization before the cut-off time without availing any credit facility, whether, intra-day or otherwise – the closing NAV of the day immediately preceding the day of receipt of application;
- where the application is received after 1.30 p.m. on a day and funds are available for utilization on the same day without availing any credit facility, whether, intra-day or otherwise – the closing NAV of the day immediately preceding the next business day; and
- irrespective of the time of receipt of application, where the funds are not available for utilization before the cut-off time without availing any credit facility, whether, intra-day or otherwise – the closing NAV of the day immediately preceding the day on which the funds are available for utilization.

For allotment of units in respect of purchase in to the Scheme, it shall be ensured that:

- Application is received before the applicable cut-off time.
- Funds for the entire amount of subscription/purchase as per the application are credited to the bank account of the Scheme/Mutual Fund before the cut-off time.
- The funds are available for utilization before the cut-off time without availing any credit facility whether intra-day or otherwise, by the Scheme/Mutual Fund.

For allotment of units in respect of switch-in to the Scheme from other schemes, it shall be ensured that:

- Application for switch-in is received before the applicable cut-off time.
- Funds for the entire amount of subscription/purchase as per the switch-in request are credited to the bank account of the Scheme before the cut-off time.
- The funds are available for utilization before the cut-off time without availing any credit facility whether intra-day or otherwise, by the respective switch-in schemes.
- The aforesaid provisions shall also be applicable to systematic transactions like Systematic Investment Plan, Systematic Transfer Plan, etc offered by scheme.

Redemptions including Switch – outs

	<ul style="list-style-type: none"> • In respect of valid applications received in physical mode upto 3.00 p.m. and online mode upto 7 p.m.– the closing NAV of the day immediately preceding the next Business Day; and • In respect of valid applications received after the above mentioned cut-off time, the closing NAV of the next Business Day shall be applicable.
Where can the applications for purchase/redemption switches be submitted?	<p>Please refer the AMC website www.jioblackrockamc.com for the list of official points of acceptance.</p> <p>For further details, kindly refer section Other Scheme Specific Disclosures - “How to apply” and / or SAI</p> <p>It is mandatory for applicants to mention their bank account numbers in their applications for subscription or redemption of Units of the Scheme. If the investor fails to provide the bank mandate, the request for redemption would be considered as not valid and the Scheme retains the right to withhold the redemption until a proper bank mandate is furnished. Any provision with respect to penal interest in such cases will not be applicable.</p>
Minimum amount for purchase/redemption/swiches	<ul style="list-style-type: none"> • Minimum amount for Purchase (lumpsum): Rs. 500/- and any amount thereafter. • The minimum redemption amount shall be ‘any amount’ or ‘any number of units’ as requested by the investor at the time of redemption. • Redemption would be permitted to the extent of credit balance in the Investor’s account of the Scheme (subject to release of pledge / lien or other encumbrances). The Redemption request can be made by specifying the rupee amount or by specifying the number of Units to be redeemed. • Minimum amount for Switch-in to the Scheme: Rs. 500/- and any amount thereafter. • Minimum amount for Systematic Investment Plan (SIP): Rs. 500/- and in multiples of Re.1 thereafter. • Minimum amount for Systematic Transfer Plan (STP): Rs. 100/- and in multiples of Re. 1/- thereafter • Minimum amount for Systematic Withdrawal Plan (SWP): Rs. 500/- and in multiples of Re. 1/- thereafter
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

	<p>and realization of funds towards purchase of units, whichever is later.</p> <p>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 folio(s) 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.</p> <p>Half-yearly physical CAS shall be issued at the end of every six months (i.e. April and October) on or before 21st day of succeeding month. e-CAS will be issued on or before 18th day of succeeding month to all investors providing the prescribed details across all schemes of mutual funds and securities held in dematerialized form across demat accounts, if applicable.</p> <p>The investor may request for a physical account statement without any charges 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.</p> <p>For further details, please refer to the SAI.</p>
Dividend/ IDCW	<p>Not Applicable.</p> <p>The AMC / Trustee at its discretion may introduce IDCW Option in future.</p>
Redemption	<p>The redemption or repurchase proceeds shall be dispatched to the investors within 3 (three) Business Days from the date of redemption or repurchase.</p> <p>For list of exceptional circumstances refer para 14.1.3 of SEBI Master Circular for Mutual Funds dated June 27, 2024.</p>
Bank Mandate	<p>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.</p> <p>For detailed information, please refer SAI.</p> <p>The AMC reserves the right to call for any additional documents as may be required, for processing of such transactions with missing / incomplete / invalid bank account details. The AMC also reserves the right to reject such applications.</p>
Delay in payment of redemption / repurchase proceeds / dividend	<p>Redemption shall be processed by the AMC within 3 (three) Business Days of the receipt of redemption request.</p>

	<p>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.</p> <p>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.</p> <p>Please refer SAI for details.</p>
Unclaimed Redemption and Income Distribution cum Capital Withdrawal Amount	<p>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.</p> <p>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.</p> <p>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.</p> <p>Please refer to SAI for details.</p>
Disclosure w.r.t investment by minors	<p>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.</p> <p>For systematic transactions in a minor folio, the AMC would register standing instructions till the date of the minor attaining majority OR till the end date of the systematic plan, whichever is earlier.</p> <p>Upon 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, incase of change. All transactions / standing instructions / systematic transactions etc. will be suspended i.e. the Folio</p>

	<p>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.</p> <p>For more details, please refer to SAI.</p>
Potential Risk Class Matrix	<p>Pursuant to the provisions of Clause 17.5 of SEBI Master Circular for Mutual Funds dated June 27, 2024, all debt schemes are required to be classified in terms of a Potential Risk Class matrix consisting of parameters based on maximum interest rate risk (measured by Macaulay Duration (MD) of the scheme) and maximum credit risk (measured by Credit Risk Value (CRV) of the scheme). Mutual Funds are required to disclose the PRC matrix (i.e. maximum risk that a fund manager can take in a Scheme) along with the mark for the cell in which the Scheme resides on the front page of initial offering application form, SID, KIM, common application form and scheme advertisements in the manner as prescribed in the said circular. The scheme would have the flexibility to take interest rate risk and credit risk below the maximum risk as stated in the PRC matrix. Subsequently, once a PRC cell selection is done by the Scheme, any change in the positioning of the Scheme into a cell resulting in a risk (in terms of credit risk or duration risk) which is higher than the maximum risk specified for the chosen PRC cell, shall be considered as a fundamental attribute change of the Scheme in terms of Regulation 18(15A) of SEBI (Mutual Fund) Regulations, 1996.</p>

III. Other Details

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

Not Applicable.

B. Periodic Disclosures such as Half yearly disclosures, half yearly results, annual report:

i. Scheme Portfolio

Portfolio shall be disclosed (i) on a fortnightly basis (i.e. as on 15th and as on the last day of the month), within 5 days from end of the fortnight and (ii) as on the last day of the month 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 and on AMFI website www.amfiindia.com. Portfolio shall be disclosed in a user-friendly and downloadable spreadsheet format. Portfolio shall also be sent by e-mail to all 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 investors, without charging any cost.

ii. 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 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 and AMFI website www.amfiindia.com.

iii. 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 investor 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 and AMFI website www.amfiindia.com. The physical copy of the scheme wise annual report or abridged summary shall be made available to the investors at the registered office of the AMC.

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.

iv. Disclosure on Risk-o-meters

In accordance with Clause 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] 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.

v. 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] and AMFI [<https://www.amfiindia.com>].

C. Transparency/NAV Disclosure (Details with reference to information given in Section I):

The AMC will calculate and disclose the NAVs up to four decimal places on all Business Days.

The AMC shall update the NAVs on website of the Association of Mutual Funds in India - AMFI (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 on 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 Center 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.

D. Transaction charges and stamp duty:

No transaction charges will be levied on the investor.

Pursuant to Notification No. S.O. 1226(E) and G.S.R. 226(E) dated March 30, 2020 issued by Department of Revenue, Ministry of Finance, Government of India, read with Part I of Chapter IV of Notification dated February 21, 2019 issued by Legislative Department, Ministry of Law and Justice, Government of India on the Finance Act, 2019, a stamp duty at the rate of 0.005% of the transaction value would be levied on applicable mutual fund investment transactions such as purchases (including switch-in) with effect from July 1, 2020. Accordingly, pursuant to levy of stamp duty, the number of units allotted on purchases, switch-ins, Systematic Investment Plan (SIP) installments, Systematic Transfer Plan (STP-ins) installments etc. to the unit holders would be reduced to that extent.

For further details, refer SAI.

E. Associate Transactions:

Please refer to Statement of Additional Information (SAI) for this information.

F. Taxation:

Particulars	Tax rates applicable for Resident Investors	Tax rates applicable for Non-Resident Investors	Tax rates applicable for Mutual Fund (other than Equity Oriented Fund and Infrastructure Debt Fund)
1) Dividend income			
Withholding tax rate	10% on income (in excess of INR 10,000)	20% ⁴ + applicable surcharge + 4% cess ⁵	Nil
Tax rates	<p>Individual / HUF – Income tax rate applicable to the Unit holders as per their income slabs⁶</p> <p>Domestic Company - 30% + surcharge as applicable + 4% cess⁵</p> <p>25%⁷ + surcharge as applicable + 4% cess⁵</p> <p>22%⁸ + 10% surcharge + 4% cess⁵</p> <p>15%⁸ + 10% surcharge + 4% cess⁵</p>	20% + applicable surcharge + 4% cess ⁵	Nil
2) Long Term Capital Gains on sale of listed and unlisted units	NA	NA	Nil
3) Deemed Short Term Capital Gains	<p>Individual / HUF – Income tax rate applicable to the Unit holders as per their income slabs⁶</p> <p>Domestic Company - 30% + surcharge as applicable + 4% cess⁵</p>	<p>Non-resident (other than Foreign Company) – Income tax rate applicable to the Unit holders as per their income slabs⁴</p> <p>Foreign Company - 35% + Surcharge as applicable + 4% cess⁵</p>	Nil

	25% ⁷ + surcharge as applicable + 4% cess ⁵		
	22% ⁸ + 10% surcharge + 4% cess ⁵		
	15% ⁸ + 10% surcharge + 4% cess ⁵		

Notes:

1. Under the terms of the Scheme Information Document, the scheme is classified as “Overnight Fund”.
2. As per section 50AA of the Act, “specified mutual fund” means (a) a Mutual Fund by whatever name called, which invests more than sixty-five per cent of its total proceeds in debt and money market instruments; or (b) a fund which invests sixty-five per cent or more of its total proceeds in units of a fund referred to in sub-clause (a).”

Provided that the percentage of investment in debt and money market instruments or in units of a fund, as the case may be, in respect of the Specified Mutual Fund, shall be computed with reference to the annual average of the daily closing figures.

Provided further that for the purposes of this clause, “debt and money market instruments” shall include any securities, by whatever name called, classified or regulated as debt and money market instruments by the Securities and Exchange Board of India.’

The above definition of “specified mutual fund” will be effective from 01 April 2025.

3. Income of the Mutual Fund is exempt from income tax in accordance with the provisions of Section 10(23D) of the Income-tax Act, 1961 (Act).
4. The withholding tax would be lower of 20% (plus applicable surcharge and cess) or the rate provided under the relevant tax treaty, whichever is lower, subject to eligibility and compliance with applicable conditions.

Under Section 196D of the Act, a 20% withholding tax rate (plus applicable surcharge and cess) applies to income from securities referred to in section 115AD(1)(a) paid to Foreign Institutional Investors (FII)^[1]. However, tax treaty benefits can be claimed at the time of withholding tax on income with respect to securities, if the FII provides a tax residency certificate and other necessary documents required to claim treaty benefits. Additionally, no withholding is required for capital gains from the transfer of securities as specified under Section 115AD of the Act.

^[1] As per Notification No. 9/2014 dated 22 January 2014, the Central Government has specified Foreign Portfolio Investors registered under the Securities and Exchange Board of India (Foreign Portfolio Investors) Regulations, 2014, as ‘Foreign Institutional Investor’ for the purposes of clause (a) of the Explanation to section 115AD of the Act.

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

6. The Finance (No. 2) Act 2024 has amended the provisions of Section 115BAC to make new tax regime the default tax regime. The slab rates as prescribed under section 115BAC(1A) of the ITA [as amended by Finance Act, 2025 and effective from FY 2025-26] are as under:

Total Income	Tax rates (excluding surcharge and cess)
Up to INR 4,00,000	Nil
From INR 4,00,001 to INR 8,00,000	5%
From INR 8,00,001 to INR 12,00,000	10%
From INR 12,00,001 to INR 16,00,000	15%
From INR 16,00,001 to INR 20,00,000	20%
From INR 20,00,001 to INR 24,00,000	25%
Above INR 24,00,000	30%

However, the taxpayers have the option to opt out of new tax regime and choose to be taxed under old tax regime. The slab rates as per the old tax regime are as under:

Total Income	Tax rates (excluding surcharge and cess)
Up to INR 2,50,000**	Nil
From INR 2,50,001 to INR 5,00,000	5%
From INR 5,00,001 to INR 10,00,000	20%
INR 10,00,001 and above	30%

** In case of a resident individual of the age of 60 years or more but less than 80 years, the basic exemption limit is INR 3,00,000. In case of a resident individual of the age of 80 years or more, the basic exemption limit is INR 5,00,000.

7. A tax rate of 25% (plus applicable surcharge and health and education cess) is applicable for the financial year 2025-26 in the case of domestic companies having total turnover or gross receipts not exceeding Rs. 400 crores in the financial year 2023-24.
8. Domestic companies may opt for a lower tax rate of 22% (plus fixed surcharge at the rate of 10% and health and education cess) (as per section 115BAA of the Act), subject to fulfilment of prescribed conditions. Further, new domestic manufacturing companies may opt for a lower tax rate of 15% (plus fixed surcharge at the rate of 10% and health and education cess) (as per section 115BAB of the Act), subject to fulfilment of prescribed conditions.
9. Short term/ long term capital gain tax will be deducted at the time of redemption of units in case of non-resident investors only. However, as per section 196A of the Act, withholding tax would be lower of 20% (plus applicable surcharge and cess) or the rate provided under the relevant tax treaty

subject to fulfilment of certain conditions for being able to avail benefits under the tax treaty viz. obtain a valid tax residency certificate (TRC) and electronically file Form 10F.

10. If the total income of a resident investor (being individual or HUF) [without considering such Long Term Capital Gains / Short Term Capital Gains] is less than the basic exemption limit, then such Long-term capital gains/short-term capital gains should be first adjusted towards basic exemption limit and only excess should be chargeable to tax.
11. Non-resident investors may be subject to a separate of tax regime / eligible to benefits under Tax Treaties, depending upon the facts of the case. The same has not been captured above.
12. In case of resident individuals opting out from section 115BAC rebate of up to Rs. 12,500 is available if total income does not exceed Rs. 500,000.
13. The Finance Act, 2025 amended Section 87A of the Act to provide that where an Individual apply for lower slab rates provided under section 115BAC(1A) and the total income:
 - i. does not exceed 12,00,000, a rebate shall be provided on tax to the extent of an amount equal to 100% of such income-tax or an amount of INR 60,000 (whichever is less);
 - ii. exceeds INR 12,00,000 and the income-tax payable on such total income exceeds the amount by which the total income is in excess of 12,00,000, a rebate shall be provided on tax of an amount equal to the amount by which the tax payable is in excess of the amount by which the total income exceeds 12,00,000

Further, such rebate of income-tax will not be available on tax on incomes chargeable to tax at special rates (for e.g.: capital gains u/s 111A, 112 etc.)

For further details on taxation please refer to the Section 'Taxation On Investing In Mutual Funds' in Statement of Additional Information ('SAI')

G. Rights of Unitholders:

Please refer to SAI for details.

H. List of official points of acceptance:

The details pertaining to official points of acceptance of AMC and RTA are available on the website of the AMC at www.jioblackrockamc.com/disclosure.

Details of the Registrar and Transfer Agent:

Name	Computer Age Management Services Limited (CAMS)
Address	Rayala Towers, 158, Anna Salai, Chennai – 600 002.
Website Address	www.camsonline.com
Email id	service@jioblackrockamc.com

Contact no.	18004192267
-------------	---

I. Penalties, Pending Litigation or Proceedings, Findings of Inspections or Investigations for which action may have been taken or is in the process of being taken by any regulatory authority:

There have been no penalties or pending litigation on the AMC since its incorporation.

The investors may refer to the details on the website of the Company at link: www.jioblackrockamc.com/disclosure.

Notes:

The Scheme under this Scheme Information Document was approved by the Trustees on May 4, 2025.

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

**For and on behalf of the Board of
Directors of JioBlackRock AMC**

**Sd/-
Siddharth Swaminathan
Managing Director and Chief Executive Officer**

**Place: Mumbai
Date: November 28, 2025**