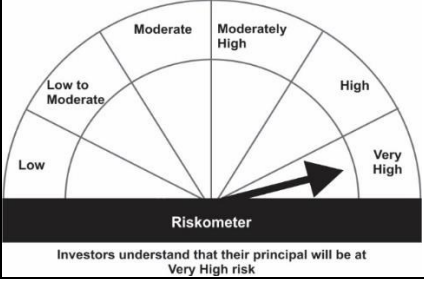
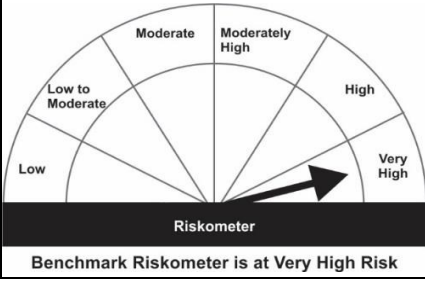


**SCHEME INFORMATION DOCUMENT**
**OLD BRIDGE FOCUSED EQUITY FUND**

(An Open-ended Equity Scheme investing in maximum 30 stocks) (Multi Cap)

This product is suitable for investors who are seeking*:	#Risk-o-meter	
	Scheme	Benchmark (S&P BSE 500 TRI)
<ul style="list-style-type: none"> <li>Capital appreciation over long-term</li> <li>Investing in a concentrated portfolio of equity and equity related instruments of upto 30 companies</li> </ul>	 <p><b>Riskometer</b> Investors understand that their principal will be at Very High risk</p>	 <p><b>Riskometer</b> Benchmark Riskometer is at Very High Risk</p>

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

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

Offer of units of ₹ 10/- each (subject to applicable load) during the new fund offer and continuous offer or units at NAV based prices

New Fund Offer opening date	January 17, 2024
New Fund Offer closing date	January 19, 2024
Scheme re-opening date	Within five business days of allotment date

NFO shall remain open for subscription for a minimum period of three working days.

<b>Name of Mutual Fund</b>	<b>Old Bridge Mutual Fund</b>
<b>Name of Asset Management Company</b>	<b>Old Bridge Asset Management Private Limited</b>
<b>Name of Trustee Company</b>	<b>Old Bridge Mutual Fund Trustee Private Limited</b>
<b>Address of the Entities</b>	<b>1705, ONE BKC, C - Wing, G - Block, Bandra Kurla Complex, Bandra East, Mumbai -400 051.</b>
<b>Website</b>	<b><a href="http://www.oldbridgemma.com">www.oldbridgemma.com</a></b>

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 or the Regulations) as amended till date, and filed with SEBI, along with a Due Diligence Certificate from the Asset Management Company (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 Centers / Website / Distributors or Brokers.

The investors are advised to refer to the Statement of Additional Information (SAI) for details of Old Bridge Mutual Fund, Tax and Legal issues and general information on [www.oldbridgemma.com](http://www.oldbridgemma.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 Center or log on to our website.
The Scheme Information Document should be read in conjunction with the SAI and not in isolation.

This Scheme Information Document is dated December 26, 2023.

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**HIGHLIGHTS/SUMMARY OF THE SCHEME(S)**

<b>Scheme Code</b>	OLDB/O/E/MCF/23/11/0001
<b>Name of the Scheme</b>	Old Bridge Focused Equity Fund
<b>Scheme type</b>	An Open-ended Equity Scheme investing in maximum 30 stocks (multi cap)
<b>Category of the Scheme</b>	Focused Fund
<b>Investment Objective</b>	To generate long-term capital appreciation by investing in equity and equity related instruments of up to 30 companies across market capitalization (i.e. Mid cap, Small cap, Large cap). <u>Disclaimer:</u> There is no assurance or guarantee that the objectives of the scheme will be realized.
<b>Liquidity</b>	Units of the Scheme will be available for Subscription and/or Redemption at NAV related prices on every Business Day commencing not later than 5 Business Days from the date of allotment of Units post the NFO Period. In line with the Para 14.1 on Transfer of Redemption or Repurchase Proceeds and Para 14.2 on Payment of interest for delay in dispatch of redemption and/or repurchase proceeds and/or dividend of SEBI Master Circular on Mutual Funds dated May 19, 2023, the AMC shall dispatch the redemption proceeds to the unitholders within 3 working days or such other timeline as may be specified by SEBI / AMFI from time to time from the receipt of valid redemption request at the Official Points of Acceptance/ ISCs of Old Bridge Mutual Fund. A penal interest of 15% per annum or such other rate as may be prescribed by SEBI from time to time, will be paid in case the redemption proceeds are not transferred within the specified timelines.
<b>Benchmark</b>	S&P BSE 500 TRI
<b>Face Value</b>	Rs. 10/- per unit
<b>Transparency/NAV disclosure</b>	<p><b>NAV Disclosure:</b> The AMC will calculate and disclose the first NAV of the Scheme within 5 Business Days from the date of allotment. Subsequently, the AMC will calculate and disclose the NAVs on all the Business Days. The AMC shall update the NAVs on its website <a href="http://www.oldbridgemf.com">www.oldbridgemf.com</a> and of the Association of Mutual Funds in India - AMFI (<a href="http://www.amfiindia.com">www.amfiindia.com</a>) before 11.00 p.m. on every Business Day. Further, AMC shall extend the facility of sending latest available NAVs to unitholders through SMS, upon receiving a specific request in this regard.</p> <p>In case of any delay, the reasons for such delay would be explained to AMFI in writing. 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 and explaining when the Mutual Fund would be able to publish the NAV.</p> <p><b>Portfolio Disclosure:</b> The AMC shall disclose portfolio of the Scheme (along with ISIN) as on the last day of the month/ half year on the website <a href="http://www.oldbridgemf.com">www.oldbridgemf.com</a> and of the Association of Mutual Funds in India - AMFI (<a href="http://www.amfiindia.com">www.amfiindia.com</a>) within 10 days from the close of each month/ half year (i.e. 31st March and 30th September) respectively in a user-friendly and downloadable spreadsheet format. In case of unitholders whose email addresses are registered, AMC will send via email both the monthly and half yearly portfolio. Further, AMC shall publish an advertisement, in an all India edition of one national English daily newspaper and in one Hindi newspaper, every half year disclosing the hosting of the half-yearly statement of its scheme's portfolio on the website of the Mutual Fund and AMFI. AMC will provide a physical copy of the statement of its Scheme's portfolio without charging any cost, on specific request received from a unitholder.</p> <p><b>Unaudited financial results:</b> Within one month from the end of each half year, the AMC shall upload scheme unaudited financial results. The AMC shall also publish an advertisement stating that</p>

	<p>unaudited financial results have been uploaded on its website in one English daily newspaper having nationwide circulation and in one regional newspaper having circulation in the region where the head office of the AMC/Mutual Fund is situated. The AMC will make available the Annual Report of the Scheme within four months of the end of the financial year in the manner specified by the SEBI.</p>
<b>Load Structure</b>	<p><b>Entry load:</b> Nil          In terms of Para 10.4 of the Master Circular, no entry load will be charged to the investors.</p> <p><b>Exit load:</b></p> <ul style="list-style-type: none"> <li>• If redeemed/switched out within 365 days from the date of allotment: 1%</li> <li>• If redeemed/switched out after 365 days from the date of allotment – Nil</li> </ul> <p>The above Exit Load is applicable for all subscriptions / switch in / redemptions/ switch out transactions including Systematic Withdrawal Plan (SWP) and Systematic Transfer Plan (STP) under Regular Plan and Direct Plan.</p> <p>No exit load will be chargeable in case of switches made between different options of the scheme.</p> <p>The AMC/Trustee reserves the right to change / modify the Load structure of the Scheme, subject to maximum limits as prescribed under the Regulations.</p> <p>Any change in load structure shall be only on a prospective basis i.e. any such changes would be chargeable only for Redemptions from prospective purchases (applying first in first out basis).</p>
<b>Minimum Application Amount</b>	<p><b><u>During New Fund Offer Period:</u></b></p> <p><b>Lumpsum:</b> Minimum of Rs. 5000/- and in multiple of Rs. 1/-</p> <p><b>Systematic Investment Plan (SIP):</b> Minimum Rs. 2500/- and in multiples of Rs.1 thereafter.</p> <p>Minimum instalments: 6</p> <p><b><u>During Ongoing Offer period:</u></b></p> <p><b>Fresh Purchase (Incl. Switch-in):</b> Minimum of Rs. 5000/- and in multiple of Rs. 1/-</p> <p><b>Additional application amount (Incl. Switch-in):</b> Minimum of Rs. 1000/- and in multiple of Rs. 1/- thereafter.</p> <p><b>Systematic Investment Plan (SIP):</b> Minimum Rs. 2500/- and in multiple of Rs. 1/- thereafter</p> <p>Minimum instalments: 6</p>
<b>Minimum Redemption / switch-out amount</b>	Rs.1000/- and in multiples of Re 0.01/- or account balance, whichever is lower.
<b>Non-applicability of Minimum Application Amount</b>	<p>Para 6.10 of SEBI Master Circular on Mutual Funds dated May 19, 2023 on Alignment of interest of Designated Employees of Asset Management Companies (AMCs) with the Unitholders of the Mutual Fund Schemes, has, inter alia mandated that a minimum of 20% of gross annual CTC net of income tax and any statutory contributions of the Designated Employees of the AMCs shall be invested in units of the scheme(s) of the Fund in which they have a role/oversight. In accordance with the regulatory requirement, the minimum application amount and in multiples of Rs. 1/- thereafter wherever specified in the concerned SID / KIM will not be applicable for investment made in schemes of Old Bridge Mutual Fund in compliance with the aforesaid circular(s).</p>

<b>Plan and Options</b>	<p>The Schemes have two Plans - Regular Plan &amp; Direct Plan, with a common portfolio and separate NAVs.</p> <p>Regular Plan is for investors who wish to route their investment through any distributor. Direct Plan is for investors who wish to invest directly without routing the investment through any distributor.</p> <p>Each of the Plans offer the following options:</p> <ol style="list-style-type: none"> <li>Growth Option</li> <li>Income Distribution cum capital withdrawal (IDCW) Option</li> </ol> <p><b><u>Growth Option</u></b>  The income attributable to units under this Option will continue to remain invested and will be reflected in their Net Asset Value. IDCW will not be declared under this Option.</p> <p><b><u>Income Distribution cum Capital Withdrawal (IDCW) Option</u></b>  This Option provides for distributions subject to availability of distributable surplus, computed in accordance with SEBI (MF) Regulations. Investors should note that distributions can be made out of Equalization Reserves (representing accumulated realized gains), which is part of sale price paid by them.</p> <p><b><u>IDCW Option offers following Sub-Options / facilities</u></b></p> <ol style="list-style-type: none"> <li>Pay-out of Income Distribution cum capital withdrawal (IDCW) option / facility</li> <li>Reinvestment of Income Distribution cum capital withdrawal (IDCW) option facility</li> </ol>																																				
<b>Default Plan /Option / Sub-option</b>	<p><b><u>Default Plan would be as mentioned below</u></b>  Investors should indicate the Plan viz. Regular/ Direct for which the subscription is made by indicating the choice in the appropriate box provided for this purpose in the application form. In case of valid applications received without indicating any choice of Plan, the application will be processed for the Plan as under:</p> <table border="1" data-bbox="422 1209 1340 1579"> <thead> <tr> <th>Scenario</th> <th>ARN Code mentioned by investor</th> <th>Plan mentioned by investor</th> <th>Default Plan</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>Not mentioned</td> <td>Not mentioned</td> <td>Direct Plan</td> </tr> <tr> <td>2</td> <td>Not mentioned</td> <td>Direct Plan</td> <td>Direct Plan</td> </tr> <tr> <td>3</td> <td>Not mentioned</td> <td>Regular Plan</td> <td>Direct Plan</td> </tr> <tr> <td>4</td> <td>Mentioned</td> <td>Direct Plan</td> <td>Direct Plan</td> </tr> <tr> <td>5</td> <td>Direct</td> <td>Not mentioned</td> <td>Direct Plan</td> </tr> <tr> <td>6</td> <td>Direct</td> <td>Regular Plan</td> <td>Direct Plan</td> </tr> <tr> <td>7</td> <td>Mentioned</td> <td>Regular Plan</td> <td>Regular Plan</td> </tr> <tr> <td>8</td> <td>Mentioned</td> <td>Not mentioned</td> <td>Regular Plan</td> </tr> </tbody> </table> <p>In cases of wrong/ invalid/ incomplete ARN codes mentioned on the application form, the application shall be processed under Regular Plan. The AMC shall endeavour on best efforts basis to obtain the correct ARN code within 30 calendar days of the receipt of the application form from the investor/ distributor. In case the correct code is not received within 30 calendar days, the AMC shall reprocess the transaction under Direct Plan from the date of application without any exit load.</p> <p>The financial transactions# of an investor where his distributor's AMFI Registration Number (ARN) has been suspended temporarily or terminated permanently received during the suspension period shall be processed under "Direct Plan" and continue to be processed under "Direct Plan" perpetually unless after suspension of ARN is revoked, unitholder makes a written request to process the future installments / investments under "Regular Plan". Any financial transactions requests received</p>	Scenario	ARN Code mentioned by investor	Plan mentioned by investor	Default Plan	1	Not mentioned	Not mentioned	Direct Plan	2	Not mentioned	Direct Plan	Direct Plan	3	Not mentioned	Regular Plan	Direct Plan	4	Mentioned	Direct Plan	Direct Plan	5	Direct	Not mentioned	Direct Plan	6	Direct	Regular Plan	Direct Plan	7	Mentioned	Regular Plan	Regular Plan	8	Mentioned	Not mentioned	Regular Plan
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8	Mentioned	Not mentioned	Regular Plan																																		

	<p>through the stock exchange platform, from any distributor whose ARN has been suspended, shall be rejected.</p> <p>#Financial Transactions shall include all Purchase / Switch requests (including under fresh registrations of Systematic Investment Plan ("SIP") / Systematic Transfer Plan ("STP") or under SIPs/ STPs registered prior to the suspension period).</p> <p><b>Default Option</b> Growth Option in case Growth Option or Income Distribution cum Capital Withdrawal (IDCW) Option is not indicated. Payout Option / facility in case Payout of IDCW Option / facility or Reinvestment of IDCW Option / facility is not indicated.</p>
<b>Dematerialization (Demat)</b>	<p>Unit holders will have an Option to hold the units by way of an Account Statement or in Dematerialized ('Demat') form. Unit holders opting to hold the units in Demat form must provide their Demat Account details in the specified section of the application form. The Applicant intending to hold the units in Demat form are required to have a beneficiary account with a Depository Participant (DP) registered with NSDL / CDSL and will be required to indicate in the application the DP's name, DP ID Number and the Beneficiary Account Number of the applicant held with the DP at the time of purchasing Units. Further, the unitholders who wish to trade in units would be required to have a demat account. Unitholders are requested to note that request for conversion of units held in Account Statement (non-demat) form into Demat (electronic) form or vice versa should be submitted to their Depository Participants. In case Unit holders do not provide their Demat account details or the Demat details provided in the application form are incomplete / incorrect or do not match with the details with the Depository records, the Units will be allotted in account statement mode provided the application is otherwise complete in all respect and accordingly an account statement shall be sent to them.</p>
<b>Transaction Charges</b>	<p>In accordance with Para 10.5 of SEBI Master Circular on Mutual Funds dated May 19, 2023 on Transaction Charges, the AMC will deduct Transaction Charges on purchase/subscription of Rs.10,000/- and above made through a valid ARN Holder i.e. AMFI registered distributors/ intermediaries, provided such distributor has opted to receive the Transaction Charges. Further, distributors have an option either to opt in or opt out of levying transaction charge based on type of the product. Such Transaction Charges collected by the AMC will be paid to the ARN Holder through whom the investment has been made. However, no Transaction Charges will be imposed for investments made directly with the Fund. For more details on Transaction Charges, please refer the Section on "Transaction Charges" in this Document.</p>
<b>Applicability of Stamp Duty on Mutual Fund Transactions</b>	<p>Unit holders are requested to note that, 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 Transactions of Chapter IV of Notification dated February 21, 2019, issued by Legislative Department, Ministry of Law and Justice, Government of India on the Finance Act, 2019, a stamp duty @0.005% of the transaction value would be levied on applicable mutual fund transactions, with effect from July 1, 2020. Accordingly, pursuant to levy of stamp duty, the number of units allotted on purchase/switch in transactions (including Reinvestment of Income Distribution cum capital withdrawal option) to the Unit holders would be reduced to that extent.</p>
<b>Disclosure of Risk-o-Meter</b>	<p>The product labelling assigned during the NFO is based on internal assessment of the Scheme characteristics or model portfolio and the same may vary post NFO when the actual investments are made. The AMC will evaluate the Risk-o-Meter on a monthly basis and shall disclose the same along with the portfolio disclosure.</p>
<p>Subject to the provisions of SEBI (Mutual Funds) Regulations, 1996 as amended from time to time, the AMC reserves the right to change/modify existing facilities (such as SIP, STP, SWP, Plans and Options, minimum subscription amount, etc.) offered under the Scheme or may introduce additional such features. However, such changes shall be applicable on a prospective basis.</p>	

## I. INTRODUCTION

### A. RISK FACTORS

#### Standard Risk Factors:

- Investment in Mutual Fund Units involves investment risks such as trading volumes, settlement risk, liquidity risk, default risk including the possible loss of principal.
- As the price / value / interest rates of the securities in which the scheme invests fluctuates, the value of your investment in the scheme may go up or down depending on the various factors and forces affecting the capital markets and money markets.
- Past performance of the Sponsor /AMC/Mutual Fund does not guarantee future performance of the scheme.
- The name of the scheme does not in any manner indicate either the quality of the scheme or its future prospects and returns.
- The sponsor is not responsible or liable for any loss resulting from the operation of the Scheme beyond the initial contribution of Rs.100000/- made by it towards setting up the Fund.
- The present scheme is the first scheme being launched under its management.
- The present Scheme are not guaranteed or assured return Scheme.

#### Scheme Specific Risk Factors:

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

#### i. Concentration Risk:

The Scheme seeks to generate long term capital appreciation/ income by investing in equity & equity related instruments of up to 30 companies. This concentrated nature of the portfolio may result in higher levels of volatility vis-à-vis other diversified equity-oriented schemes. Since the scheme will invest in not more than 30 stocks, it is also expected to have higher market liquidity risk compared to a regular diversified equity scheme.

#### ii. Risk associated with schemes investing in equities:

- The scheme proposes to invest in equity and equity related instruments. Equity instruments by nature are volatile and prone to price fluctuations on a daily basis due to both micro and macro factors. The value of Equity and Equity related instruments may fluctuate due to factors affecting securities market such as volume and volatility in equity markets, interest rates, currency exchange rates, changes in law/policies of the Government, taxation laws, political, economic or other developments, general decline in the Indian Markets which may have an adverse impact on individual securities, a specific sector or all sectors. Consequently, the NAVs of the Units issued under the Scheme may be adversely affected.
- Investments in equity shares and equity related instruments involve a degree of risk and investors should not invest in the Scheme unless they can afford to take the risks.
- Investors may note that AMC/Fund Manager's investment decisions may not be always profitable. Although it is intended to generate capital appreciation and maximize the returns by actively investing in equity/ equity related securities and utilising debt and money market instruments as a defensive investment strategy.
- While securities that are listed on the stock exchange carry lower liquidity risk, the ability to sell these investments is limited by the overall trading volume on the stock exchanges. and may lead to the Scheme incurring losses till the security is finally sold.
- Trading volumes, settlement periods and transfer procedures may restrict the liquidity of the investments made by the Scheme. Different segments of the Indian financial markets have different settlement periods and such periods may be extended significantly by unforeseen circumstances leading to delays in receipt of proceeds from sale of securities. The NAV of the Scheme can go up and down because of various factors that affect the capital markets in general.
- 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

- Further, the volatility of medium / small - capitalization stocks may be higher in comparison to liquid large capitalization stocks.

iii. **Risk Associated with Investing in Fixed Income / Money Market Instruments:**

- **Interest-Rate Risk:** Fixed income securities and money market instruments run price-risk or interest-rate risk. Generally, when interest rates rise, prices of existing fixed income securities fall and when interest rates drop, such prices increase. The extent of fall or rise in the prices is a function of the existing coupon, days to maturity and the increase or decrease in the level of interest, credit quality, demand and supply. However, in case of Government securities credit risk remains zero, their prices are influenced by the movement in interest rates in the financial system.  
In case of floating rate instruments, an additional risk could arise because of changes in spreads of floating rate instruments. With increase in spread of floating rate instruments, the price can fall and with decrease in spread of floating rate instruments, the prices can rise. Moreover, the floating rate instruments having a periodical interest rate reset carry lower interest rate risk compared to a fixed rate debt security. However, in the falling interest rate scenario, the returns on floating rate debt instruments may not be better than those on fixed rate debt instruments.
- **Credit Risk:** This risk means that the issuer of a debenture/bond or a money market instrument may default on interest payment or even in paying back the principal amount on maturity. Even where no default occurs, the price of a security may go down because the credit rating of an issuer/instrument goes down. Different types of 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 amount of risk than Government securities. Further even among corporate bonds, bonds which are AAA rated are comparatively less risky than bonds which are AA rated.
- **Re-investment Risk:** This refers to the interest rate risk at which the intermediate cash flows received from the securities in the Scheme including maturity proceeds are reinvested. Investments in fixed income securities may carry re-investment risk as interest rates prevailing on the interest or maturity due dates may differ from the original coupon of the debt security. Consequently, the proceeds may get invested at a lower rate.
- **Basis Risk:** During the life of a floating rate security or a swap, the underlying benchmark index may become less active and may not capture the actual movement in interest rates or at times the benchmark may cease to exist. These types of events may result in loss of value in the portfolio.
- **Spread Risk:** In a floating rate security the coupon is expressed in terms of a spread or mark up over the benchmark rate. In the life of the security this spread may move adversely leading to loss in value of the portfolio. The yield of the underlying benchmark might not change, but the spread of the security over the underlying benchmark might increase leading to loss in value of the security.
- **Liquidity Risk:** The liquidity of a bond may change, depending on market conditions leading to changes in the liquidity premium attached to the price of the bond. At the time of selling the security, the security can become illiquid, leading to loss in value of the portfolio.
- **Liquidity Risk on account of unlisted securities:** The liquidity and valuation of the Scheme investments due to their holdings of unlisted securities may be affected if they have to be sold prior to their target date of divestment. The unlisted security can go down in value before the divestment date and selling of these securities before the divestment date can lead to losses in the portfolio.
- **Settlement Risk:** Fixed income securities run the risk of settlement which can adversely affect the ability of the fund house to swiftly execute trading strategies which can lead to adverse movements in NAV.
- **Other Risk:** In case of downward movement of interest rates, floating rate debt instruments will give a lower return than fixed rate debt instruments.



iv. **Risk factors with investing in Derivatives:**

Derivative products are leveraged instruments and can provide disproportionate gains as well as disproportionate losses to the investor. Execution of such strategies depends upon the ability of the fund manager to identify such opportunities. Identification and execution of the strategies to be pursued by the fund manager involve uncertainty and decision of fund manager may not always be profitable. No assurance can be given that the fund manager will be able to identify or execute such strategies. The risks associated with the use of derivatives are different from or possibly greater than, the risks associated with investing directly in securities and other traditional investments. As and when the Scheme trade in the derivatives market there are risk factors and issues concerning the use of derivatives that investors should understand.

Derivative products are specialized instruments that require investment techniques and risk analyses different from those associated with stocks and bonds. The use of a derivative requires an understanding not only of the underlying instrument but of the derivative itself. Derivatives require the maintenance of adequate controls to monitor the transactions entered into, the ability to assess the risk that a derivative adds to the portfolio and the ability to forecast price or interest rate movements correctly. There is the possibility that a loss may be sustained by the portfolio as a result of the failure of another party (usually referred to as the “counter party”) to comply with the terms of the derivatives contract.

**The specific risk factors arising out of a derivative strategy used by the Fund Manager may be as below:**

- Lack of opportunity available in the market;
- The risk of mispricing or improper valuation and the inability of derivatives to correlate perfectly with underlying assets, rates and indices.

Other risks in using derivatives include the risk of mispricing or improper valuation of derivatives and the inability of derivatives to correlate perfectly with underlying assets, rates and indices.

- **Risks associated with Covered Call Strategy:**

The risk associated with covered calls is the loss of upside, i.e. if the shares are assigned (called away), the option seller forgoes any share price appreciation above the option strike price.

The Scheme may write covered call option only in case it has adequate number of underlying equity shares as per regulatory requirement. This would lead to setting aside a portion of investment in underlying equity shares. If covered call options are sold to the maximum extent allowed by regulatory authority, the scheme may not be able to sell the underlying equity shares immediately if the view changes to sell and exit the stock. The covered call options need to be unwound before the stock positions can be liquidated. This may lead to a loss of opportunity or can cause exit issues if the strike price at which the call option contracts have been written become illiquid. Hence, the scheme may not be able to sell the underlying equity shares, which can lead to temporary illiquidity of the underlying equity shares and result in loss of opportunity.

The writing of covered call option would lead to loss of opportunity due to appreciation in value of the underlying equity shares. Hence, when the appreciation in equity share price is more than the option premium received the scheme would be at a loss.

v. **Risk associated with investing in foreign securities**

- Subject to necessary approvals and within the investment objectives of the Scheme, the Scheme may invest in overseas markets which carry risks related to fluctuations in the foreign exchange rates, the nature of the securities market of the country, repatriation of capital due to exchange controls and political circumstances.
- Since the Scheme would invest only partially in foreign securities, there may not be readily available and widely accepted benchmarks to measure performance of such Scheme. To manage risks associated with foreign currency and interest rate exposure, the Fund may use derivatives for efficient portfolio

management and hedging and portfolio rebalancing and in accordance with conditions as may be stipulated under the Regulations and by RBI from time to time.

- Investment in Foreign Securities involves a currency risk. To the extent that the assets of the Scheme will be invested in securities denominated in foreign currencies, the Indian Rupee equivalent of the net assets, distributions and income may be adversely affected by changes in the value of certain foreign currencies relative to the Indian Rupee. The repatriation of capital to India may also be hampered by changes in regulations concerning exchange controls or political circumstances as well as the application to it of other restrictions on investment.
- Keeping in mind the investment limit in foreign securities currently applicable to Mutual Fund, In terms of Para 12.19 of SEBI Master Circular on Mutual Funds dated May 19, 2023, if overall limit for the Mutual Fund in overseas securities reaches USD 1 billion or the overall limit for Mutual Fund Industry in overseas securities reaches USD 7 billion, then Mutual Fund will not be able to invest in overseas securities / will not be able to do incremental overseas investment, unless such limit is increased or further directions is received from SEBI or RBI in this regard. It may be noted that the cap of USD 1 billion will be monitored and enforced at the Mutual Fund level and not at the individual scheme level.

#### vi. Risk Factors Associated with Securities Lending

As with other modes of extensions of credit, there are risks inherent to securities lending. During the period the security is lent, the Scheme may not be able to sell such security and in turn cannot protect from the falling market price of the said security Under the current securities lending and borrowing mechanism, the Scheme can call back the securities lent any time before the maturity date of securities lending contract. However, this will be again the function of liquidity in the market and if there are no lenders in the specified security, the Scheme may not be able to call back the security and in the process, the Scheme will be exposed to price volatility. Moreover, the fees paid for calling back the security may be more than the lending fees earned by Scheme at the time of lending the said security and this could result in loss to the Scheme. Also, during the period the security is lent, the Fund will not be able to exercise the voting rights attached to the security as the security will not be registered in the name of the Scheme in the records of the Depository/issuer.

#### vii. Risk associated with Investments in REITs and InvITs

- Price-Risk or Interest-Rate Risk: REITs & InvITs run price-risk or interest-rate risk. Generally, when interest rates rise, prices of existing securities fall and when interest rates drop, such prices increase. The extent of fall or rise in the prices is a function of the existing coupon, days to maturity and the increase or decrease in the level of interest rates.
- Credit Risk: In simple terms this risk means that the issuer of a debenture/ bond or a money market instrument may default on interest payment or even in paying back the principal amount on maturity. REITs & InvITs are likely to have volatile cash flows as the repayment dates would not necessarily be pre-scheduled.
- Liquidity or Marketability Risk: This refers to the ease with which a security can be sold at or near to its valuation yield-to-maturity (YTM). The primary measure of liquidity risk is the spread between the bid price and the offer price quoted by a dealer. As these products are new to the market they are likely to be exposed to liquidity risk.
- Reinvestment Risk: Investments in REITs & InvITs may carry reinvestment risk as interest rates prevailing on the interest or maturity due dates may differ from the original coupon of the bond. Consequently, the proceeds may get invested at a lower rate.
- Risk of lower than expected distributions: The distributions by the REIT or InvIT will be based on the net cash flows available for distribution. The amount of cash available for distribution principally depends upon the amount of cash that the REIT/ InvITs receives as dividends or the interest and principal payments from portfolio assets.

The above are some of the common risks associated with investments in REITs & InvITs. There can be no assurance that investment objectives will be achieved, or that there will be no loss of capital. Investment results may vary substantially on a monthly, quarterly or annual basis.

**viii. Risks associated with segregated portfolio**

- Liquidity risk – A segregated portfolio is created when a credit event / default occurs at an issuer level in the scheme. This may reduce the liquidity of the security issued by the said issuer, as demand for this security may reduce. This is also further accentuated by the lack of secondary market liquidity for corporate papers in India. As per SEBI norms, the scheme is to be closed for redemption and subscriptions until the segregated portfolio is created, running the risk of investors being unable to redeem their investments. However, it may be noted that, the proposed segregated portfolio is required to be formed within one day from the occurrence of the credit event.
- Investors may note that no redemption and subscription shall be allowed in the segregated portfolio. However, in order to facilitate exit to unit holders in segregated portfolio, AMC shall list the units of the segregated portfolio on a recognized stock exchange within 10 working days of creation of segregated portfolio and also enable transfer of such units on receipt of transfer requests. For the units listed on the exchange, it is possible that the market price at which the units are traded may be at a discount to the NAV of such Units. There is no assurance that an active secondary market will develop for units of segregated portfolio listed on the stock exchange. This could limit the ability of the investors to resell them. There may be possibility that the security comprising the segregated portfolio may not realize any value.
- Valuation risk - The valuation of the securities in the segregated portfolio is required to be carried out in line with the applicable SEBI guidelines. However, it may be difficult to ascertain the fair value of the securities due to absence of an active secondary market and difficulty to price in qualitative factors.

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

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

**x. Performance Risk:**

Performance risk refers to the risk of a scheme being unable to generate returns matching / above the returns of the scheme's benchmark. It would also mean the scheme underperforming against its peer set of other mutual fund schemes having similar portfolios, scheme classification, objective, benchmark and asset allocation. These risks could arise due to a variety of market and economic activities, government policies, global economic changes, currency fluctuations, tax policies, political changes, corporate actions and investors' behaviour.

**xi. Risks associated with ‘Restriction on Redemption in Mutual Funds’**

Subject to the approval of Board of Directors of the AMC and Trustee Company and immediate intimation to SEBI, a restriction on redemptions may be imposed by the Scheme under certain exceptional circumstances, which the AMC / Trustee believe that may lead to a systemic crisis or event that constrict liquidity of most securities or the efficient functioning of markets. Please refer to the paragraph “Restrictions, if any, on the right to freely retain or dispose of Units being offered” for further details including the procedure to be followed while imposing restriction on redemptions.

**xii. Risks Factors associated with transaction in Units through stock exchange(s)**

In respect of transaction in units of the Scheme through stock exchange platform(s), allotment and redemption of Units on any Business Day will depend upon the order processing / settlement by the stock exchange(s) and their respective clearing corporations on which the Fund has no control.

**xiii. Risks associated with investments in mutual fund units:**

To the extent of the investments made by the scheme in mutual funds units, the risks associated with investing in such funds like market risk, credit & default risk, liquidity risk, redemption risk including the possible loss of principal; etc. will exist.

**RISK CONTROL/ RISK MANAGEMENT STRATEGY**

Risk is an important part of the investment functions. Effective Risk Management is critical to Fund Management for achieving financial goals. Investments made by the Scheme shall be made in accordance with Investment Objective of the Scheme and provisions of SEBI (Mutual Funds) Regulations.

The Fund has identified following Risk and designed Risk Management Strategies, which is the part of the Investment Process to manage such risks.

**Risk Associated with Equity & Equity Related Instruments**

Type of Risk	Risk Mitigation Measures
Volatility	By monitoring sector / company exposure at portfolio level.
Concentration	By diversifying across stocks / sectors, concentration risk can be reduced. The fund manager will endeavour to build well diversified portfolio within the overall fund specific investment strategy which will help in controlling concentration risk.
Liquidity	The fund manager will control the liquidity at portfolio construction level.
Derivatives Risk	The fund has provision for using derivative instruments for portfolio balancing and hedging purposes. Investments in derivative instruments will be used as per regulatory guidelines. The fund will endeavour to maintain adequate controls to monitor the derivatives transactions entered into.

## Risk Associated with Debt & Money Market Instruments

Type of Risk	Risk Mitigation Measures
Interest Rate Risk	In a rising interest rates scenario, the Fund Manager will endeavour to increase investment in money market securities whereas if the interest rates are expected to fall, the allocation to debt securities with longer maturity will be increased thereby mitigating risk to that extent.
Liquidity or Marketability Risk	The schemes are envisaged to be actively managed portfolios. The liquidity and volatility of a security are an important criterion in security selection process. This ensures that liquidity risk is managed.
Credit and Default Risk	The Scheme shall invest a major portion of its debt investments in Government Securities thus lowering the overall credit risk in the portfolio.
Reinvestment Risk	Reinvestment risk is an inherent feature of the portfolio management process. It may be managed, to a certain extent, by seeking to invest in securities with relatively low intermittent cash flows.

### B. REQUIREMENT OF MINIMUM INVESTORS IN THE SCHEME

The Scheme shall have a minimum of 20 investors and no single investor shall account for more than 25% of the corpus of the Scheme. However, if such limit is breached during the NFO of the Scheme, the Fund will endeavour to ensure that within a period of three months or the end of the succeeding calendar quarter from the close of the NFO of the Scheme, whichever is earlier, the Scheme complies with these two conditions. In case the Scheme does not have a minimum of 20 investors in the stipulated period, the provisions of Regulation 39(2)(c) of the SEBI (MF) Regulations would become applicable automatically without any reference from SEBI and accordingly the Scheme shall be wound up and the units would be redeemed at applicable NAV. The two conditions mentioned above shall also be complied within each subsequent calendar quarter thereafter, on an average basis, as specified by SEBI. If there is a breach of the 25% limit by any investor over the quarter, a rebalancing period of one month would be allowed and thereafter the investor who is in breach of the rule shall be given 15 days notice to redeem his exposure over the 25 % limit. Failure on the part of the said investor to redeem his exposure over the 25 % limit within the aforesaid 15 days would lead to automatic redemption by the Mutual Fund on the applicable Net Asset Value on the 15th day of the notice period. The Fund shall adhere to the requirements prescribed by SEBI from time to time in this regard.

### C. SPECIAL CONSIDERATIONS

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

Investors are advised to rely upon only such information and/or representations as contained in this SID. Any subscription or redemption made by any person on the basis of statements or representations which are not contained in this SID or which are inconsistent with the information contained herein shall be solely at the risk of the Investor. The Investor is required to confirm the credentials of the individual/firm he/she is entrusting his/her application form along with payment instructions for any transaction in this Scheme. The Mutual Fund/ Trustee/AMC shall not be responsible for any acts done by the intermediaries representing or purportedly representing such Investor.

The AMC may either through itself or through its subsidiaries may undertake other Business Activities such as acting as the investment manager of various Alternative Investment Funds (AIFs), providing portfolio management services, investment advisory services, separately managed accounts; etc. as permitted under Regulation 24(b) of the SEBI (Mutual Funds) Regulations, 1996, as amended from time to time (“the Regulations”) and subject to such conditions as may be specified by SEBI from time to time. Any potential conflicts between these activities and the Mutual Fund will be adequately addressed by compliance with the requirements under Regulation 24(b) of the Regulations.

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

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

Subject to the approval of Board of Directors of the AMC and Trustee Company and immediate intimation to SEBI, a restriction on redemptions may be imposed by the Scheme under certain exceptional circumstances, which the AMC / Trustee believe that may lead to a systemic crisis or event that constrict liquidity of most securities or the efficient functioning of markets. Please refer to the paragraph “Restrictions, if any, on the right to freely retain or dispose of Units being offered ” for further details.

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

The tax benefits described in this Scheme Information Document and Statement of Additional Information are as available under the present taxation laws and are available subject to relevant conditions. The Unitholders/ investors should be aware that the relevant fiscal rules or their interpretation may change. As is the case with any investment, there can be no guarantee that the tax position or the proposed tax position prevailing at the time of an investment in the Scheme will endure indefinitely. In view of the individual nature of tax consequences, each Unitholder / investor is advised to consult his / her own professional tax advisor.

In the event of substantial investments made by the AMC or the Sponsor or its Shareholders or their affiliates/associates or group companies, either directly or indirectly in the Scheme, Redemption of units by these entities may have an adverse impact on the performance of the Scheme. This may also affect the ability of the other Unitholders/ investors to redeem their units.

Pursuant to the provisions of Prevention of Money Laundering Act, 2002, if after due diligence, the AMC believes that any transaction is suspicious in nature as regards money laundering, on failure to provide required documentation, information, etc. by the Unitholder/ investor, the AMC shall have absolute discretion to report such suspicious transactions to FIU-IND and / or to freeze the folios of the Unitholder/ investor(s), reject any application(s) / redemptions / allotment of units and effect mandatory redemption of unit holdings of the investor(s) at the applicable NAV subject to payment of exit load, if any.

The Mutual Fund may disclose details of the investor’s/ Unitholder’s account and transactions there under to those intermediaries whose stamp appears on the application form or who have been designated as such by the investor. In addition, the Mutual Fund may disclose such details to the bankers, as may be necessary for the purpose of effecting payments to the Unitholder. The Fund may also disclose such details to regulatory and statutory authorities/bodies as may be required or necessary.

Statements in this SID are, except where otherwise stated, based on the law practiced currently in India, and are subject to changes therein.

### Foreign Account Tax Compliance Act and Common Reporting Standards requirements

As a part of various ongoing tax and regulatory developments around the globe [e.g. information exchange laws such as Foreign Account Tax Compliance Act ('FATCA') and Common Reporting Standard ('CRS')], financial institutions like Old Bridge Mutual Fund ('Old Bridge MF' or 'the Fund') are being cast with additional investor and counterparty account related due diligence requirements.

The Central Board of Direct Taxes (CBDT) has notified Rules 114F to 114H, as part of the Income-tax Rules, 1962, which Rules require Indian financial institutions such as the Banks, Mutual Funds, etc. to seek additional personal, tax and beneficial owner information and certain certifications and documentation from all our investors and counterparties. According to the FATCA-CRS Rules, financial institutions in India are required to report tax information about account holders that are tax resident of U.S. and other foreign countries, to the CBDT/ Indian Government which will, in turn, relay that information to the US Internal Revenue Service (IRS) and governments of other foreign countries.

These developments have resulted in compliance and reporting obligations on Financial Institutions like Old Bridge MF. In relevant cases, information will have to be reported to tax authorities/appointed agencies. In this respect, Old Bridge MF would rely on the relevant information provided by its Registrar and would also use its discretion. Towards compliance, the Fund may also be required to provide information to any institutions such as withholding agents for the purpose of ensuring appropriate withholding from the account or any proceeds in relation thereto. Old Bridge MF may also have to comply with other similar laws as and when applicable.

Prospective investors and Unit holders will therefore be required to comply with the request of the Fund to furnish such information / documentation / declarations as and when deemed necessary by the Investment Manager in accordance with Applicable Laws. In case prospective investor / Unit holder fails to furnish the relevant information / documentation / declarations in accordance with Applicable Laws, the Fund reserves the right to reject the application or redeem the Units held directly or beneficially and may also require reporting of such accounts and/or levy of withholding tax on payments made to the Unit holders / investor and/or take any other action/s in accordance with Applicable Laws. FATCA-CRS provisions are relevant not only at on-boarding stage of Unit holders but also throughout the life cycle of investment with the Fund. Unit holders therefore should intimate to the Fund/the Investment Manager, any change in their status with respect to any FATCA-CRS related information / documentation / declarations provided by them previously, including but not limited to any declarations provided in respect of residency of the Unit holders for tax purposes promptly, i.e. within 30 days. Further, if the Fund and/or the Investment Manager is required by Applicable Laws, to provide information regarding the Fund and/or the unit holders / investors to any regulatory authority and/or the Fund Investments and/or income therefrom, and the Fund and/or the Investment Manager complies with such request in good faith, whether or not it was in fact enforceable, they shall not be liable to the Unit holders / investors or to any other party as a result of such compliance or in connection with such compliance.

Prospective investors / Unit holders should consult their own advisors to understand the implications of FATCA-CRS provisions/requirements. Please note that Old Bridge MF will be unable to provide advice to any investor or counterparty about their tax status or FATCA/CRS classification relevant to their account. It is the responsibility of the investor or counterparty to ensure that they record their correct tax status / FATCA/ CRS classification. Investor/ counterparty may seek advice from their tax advisor in this regard. The onus to provide accurate, adequate and timely inputs in this regard would be that of the investor or counterparty. Any changes in earlier information provided must be intimated within 30 days of such change.

Investors are requested to provide all the necessary information / declarations to facilitate compliance, considering India's commitment to implement CRS and FATCA under the relevant international treaties.

#### D. DEFINITIONS AND ABBREVIATIONS

"ADRs and GDRs	American Depository Receipts (ADR) is negotiable certificates issued to represent a specified number of shares (or one share) in a foreign stock that is traded on a U.S. exchange. ADRs are denominated in U.S. dollars. Global Depository Receipts (GDR) is negotiable certificates held in the bank of one country representing a specific number of shares of a stock traded on an exchange of another country.
Asset Management Company (AMC)	Old Bridge Asset Management Private Limited, incorporated under the provisions of the Companies Act, 2013 and approved by Securities and

	Exchange Board of India to act as the Asset Management Company for the scheme(s) of Old Bridge Mutual Fund.
Applicable NAV	The NAV applicable for purchase or redemption or switching of Units based on the time of the Business Day on which the application is time stamped.
ARN Code	Distributor Code issued by AMFI
Business Day	<p>A day other than:</p> <ul style="list-style-type: none"> <li>• Saturday and Sunday;</li> <li>• A day on which the banks in Mumbai and/or RBI are closed for business /clearing;</li> <li>• A day on which the National Stock Exchange of India Ltd. and / or BSE Ltd., Mumbai are closed;</li> <li>• A day which is a public and /or bank Holiday at an Investor Service Center/Official Point of Acceptance where the application is received;</li> <li>• A day on which Sale / Redemption / Switching of Units is suspended by the AMC;</li> <li>• A day on which money markets and/ debt markets are closed / not accessible;</li> <li>• A day on which normal business cannot be transacted due to storms, floods, bandhs, strikes or such other events as the AMC may specify from time to time.</li> </ul> <p>The AMC reserves the right to declare any day as a Business Day or otherwise at any or all Investor Service Centers/Official Points of Acceptance.</p>
Business Hours	Presently 9.30 a.m. to 5.30 p.m. on any Business Day or such other time as may be applicable from time to time.
Cash Equivalent	Shall consist of the following securities having residual maturity of less than 91 days (a)Govt. Securities, (b)T-Bills and (c) Repo on Govt. Securities
Continuous Offer	Offer of units when the scheme becomes available for subscription, after the closure of the New Fund Offer.
Custodian	A person who has been granted a certificate of registration to carry on the business of custodian of securities under the Securities and Exchange Board of India (Custodian) Regulations 1996, which for the time being is Deutsche Bank AG.
Cut-off time	Timing stated in the SID before which an investor can submit application for subscription along with investment amount which is realised before cut-off time, redemption request to receive the NAV for that business day.
Depository	Depository as defined in the Depositories Act, 1996 (22 of 1996).
Distributor	Such persons/firms/ companies/ corporates who fulfil the criteria laid down by SEBI/AMFI from time to time and as may be appointed by the AMC to distribute/sell/market the Schemes of the Fund.
Equity Related Instruments	Includes convertible bonds and debentures, convertible preference shares, warrants carrying the right to obtain equity shares, equity derivatives and such other instrument as may be specified by the SEBI from time to time.
Exit Load	A charge that may be levied as a percentage of NAV at the time of exiting the scheme.
Floating Rate Debt Instruments	Floating rate debt instruments are debt securities issued by Central and / or State Government, corporates or PSUs with interest rates that are reset periodically. The periodicity of the interest reset could be daily, monthly, quarterly, half-yearly, annually or any other periodicity that may be mutually agreed with the issuer and the Fund. The interest on the instruments could also be in the nature of fixed basis points over the benchmark gilt yields.
Foreign Portfolio Investors/FPI	FPI means a person who satisfies the eligibility criteria prescribed under Regulation 4 and has been registered under Chapter II of Securities and Exchange Board of India (Foreign Portfolio Investor) Regulations, 2019.
Foreign Securities	ADRs / GDRs/ equity / debt securities of overseas companies listed on the recognized stock exchanges overseas or other securities as may be specified and permitted by SEBI and/or RBI from time to time.



Government Securities	Securities created and issued by the Central Government and/or a State Government (including Treasury Bills) or Government Securities as defined in the Government Securities Act, 2006, as amended or re- enacted from time to time.
GOI	Government of India
Investment Management Agreement/IMA	The agreement dated March 31, 2023 entered into between Old Bridge Mutual Fund Trustee Private Limited and Old Bridge Asset Management Private Limited, as amended from time to time.
Infrastructure Investment Trust (InvIT)	InvIT shall have the meaning assigned in clause (za) of sub-regulation (1) of regulation 2 of the Securities and Exchange Board of India (Infrastructure Investment Trusts) Regulations, 2014.
Investor Service Centers (ISCs)	Offices of Old Bridge Asset Management Private Limited or such other Centers / offices as may be designated by the AMC from time to time.
Load	In the case of Redemption / Switch out of a Unit, the sum of money deducted from the Applicable NAV on the Redemption / Switch out (Exit Load) and in the case of Sale / Switch in of a Unit, a sum of money to be paid by the prospective investor on the Sale / Switch in of a Unit (Entry Load) in addition to the Applicable NAV. Presently, entry load cannot be charged by mutual fund schemes.
Market Capitalization	<p>Market Capitalization" means Market value of the listed company, which is calculated by multiplying its current market price by number of its shares outstanding. The investment universe of "Large Cap" "Mid Cap" and "Small Cap" shall comprise companies as defined by SEBI from time to time. In terms of Para 2.7.1 of SEBI Master Circular on Mutual Funds dated May 19, 2023, the same are as follows:</p> <ul style="list-style-type: none"> <li>• Large Cap: 1<sup>st</sup> -100<sup>th</sup> company in terms of full market capitalization</li> <li>• Mid Cap: 101<sup>st</sup> -250<sup>th</sup> company in terms of full market capitalization</li> <li>• Small Cap: 251<sup>st</sup> company onwards in terms of full market capitalization</li> </ul> <p>If a stock is listed on more than one recognized stock exchange, an average of full market capitalization of the stock on all such stock exchanges, will be computed. In case a stock is listed on only one of the recognized stock exchanges, the full market capitalization of that stock on such an exchange will be considered. While preparing the single consolidated list of stocks, average full market capitalization of the previous six month of the stocks shall be considered. Mutual Funds would be required to adopt the list of stocks prepared by AMFI, which would be updated every six months (based on the data as on the end of June and December of each year) within 5 calendar days from the end of the 6 months period. Subsequent to any updation in the list, Mutual Funds would have to rebalance their portfolios (if required) in line with updated list, within a period of one month.</p>
Money Market Instruments	Includes commercial papers, commercial bills, treasury bills, Government securities having an unexpired maturity upto one year, call or notice money, certificate of deposit, usance bills and any other like instruments as specified by the Reserve Bank of India from time to time.
Mutual Fund (MF)	Old Bridge Mutual Fund, a trust set up under the provisions of the Indian Trusts Act, 1882.
Net Asset Value (NAV)	Net Asset Value per Unit of the Scheme, calculated in the manner described in this Scheme Information Document or as may be prescribed by the SEBI (MF) Regulations from time to time.
New Fund Offer	Offer of the units of scheme Old Bridge Focused Equity Fund during the New Fund Offer Period
New Fund Offer Period	The period during which the initial subscription to units of Old Bridge Focused Equity Fund can be made. New Fund Offer Period for the scheme will be announced at the time of the launch subject to the earlier closure, if any; such offer period shall be open for subscription for minimum period of three (3) working days but not more than fifteen (15) calendar days.
NRI	A Non-Resident Indian or a Person of Indian Origin residing outside India.

Official Points of Acceptance	Places, as specified by AMC from time to time where application for Subscription / Redemption / Switch will be accepted on ongoing basis.
Rating	Rating means an opinion regarding securities, expressed in the form of standard symbols or in any other standardized manner, assigned by a credit rating agency and used by the issuer of such securities, to comply with any requirement of the SEBI (Credit Rating Agencies) Regulations, 1999 as may be amended from time to time.
RBI	Reserve Bank of India, established under the Reserve Bank of India Act, 1934, (2 of 1934)
Real Estate Investment Trust (REIT)	REIT shall have the meaning assigned in clause (zm) of sub-regulation 1 of regulation 2 of the Securities and Exchange Board of India (Real Estate Investment Trusts) Regulations, 2014.
Registrar and Transfer Agent (RTA)	K-Fin Technologies Limited, Hyderabad, currently acting as registrar to the Scheme, or any other Registrar appointed by the AMC from time to time.
Redemption	Redemption of Units of the Scheme as permitted.
Regulatory Agency	GOI, SEBI, RBI or any other authority or agency entitled to issue or give any directions, instructions or guidelines to the Mutual Fund
Repo	Sale/Purchase of Securities with simultaneous agreement to repurchase / resell them at a later date.
Reverse Repo	Purchase of Securities with a simultaneous agreement to sell them at a later date.
Scheme of Additional Information (SAI)	The document issued by Old Bridge Mutual Fund containing details of Old Bridge Mutual Fund, its constitution, and certain tax, legal and general information. SAI is legally a part of the Scheme Information Document.
Subscription	Sale or allotment of Units to the Unit holder upon subscription by the Investor / applicant under the Scheme.
Scheme	Old Bridge Focused Equity Fund
Scheme Information Document (SID)	This document issued by Old Bridge Mutual Fund, offering for Subscription of Units of Old Bridge Focused Equity Fund (including Options there under)
SEBI	Securities and Exchange Board of India, established under the Securities and Exchange Board of India Act, 1992.
SEBI (MF) Regulations	Securities and Exchange Board of India (Mutual Funds) Regulations, 1996, as amended from time to time.
Sponsor	Old Bridge Capital Management Private Limited
Switch	Redemption of a Unit in any Scheme (including the Plans / options therein) of the Mutual Fund against purchase of a Unit in another Scheme (including the Plans /options therein) of the Mutual Fund, subject to completion of Lock-in Period, if any.
Stock Lending	Lending of securities to another person or entity for a fixed period of time, at a negotiated compensation in order to enhance returns of the portfolio.
Systematic Investment Plan/SIP	A plan enabling investors to save and invest in the Scheme on a periodic basis submitting post-dated cheques / payment instructions.
Systematic Transfer Plan/STP	Facility given to the Unit holders to transfer sums on periodic basis from one scheme to another scheme launched by the Mutual Fund from time to time by giving a single instruction.
Systematic withdrawal Plan/SWP	Facility given to the Unit holders to withdraw a specified sum of money on periodic basis by a single instruction from his investment in the Scheme.
Trust Deed/TD	The Trust Deed dated February 21, 2023 made by and between Old Bridge Capital management Services Private Limited and Old Bridge Mutual Fund Trustee Private Limited thereby establishing an irrevocable trust, called Old Bridge Mutual Fund.
Trustee/Trustee Company	Old Bridge Mutual Fund Trustee Private Limited incorporated under the provisions of the Companies Act, 2013 and approved by SEBI to act as the trustee to the Scheme(s) of the Old Bridge Mutual Fund.
Unit	The interest of the Unit holder which consists of each Unit representing one undivided share in the assets of the Scheme.
Unit holder	A person holding Units in the Scheme.

## INTERPRETATION

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

- all references to the masculine shall include the feminine and all references, to the singular shall include the plural and vice-versa.
- all references to "dollars" or "\$" refer to United States Dollars and "Rs" refer to Indian Rupees. A "crore" means "ten million" and a "lakh" means a "hundred thousand".
- all references to timings relate to Indian Standard Time (IST).
- references to a day are to a calendar day including a non-Business Day.

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**E. DUE DILIGENCE BY THE ASSET MANAGEMENT COMPANY**

It is confirmed that:

- i. The Scheme Information Document forwarded to SEBI is in accordance with the SEBI (Mutual Funds) Regulations, 1996 and the guidelines and directives issued by SEBI from time to time.
- ii. All legal requirements connected with the launching of the Scheme as also the guidelines, instructions, etc., issued by the Government and any other competent authority in this behalf, have been duly complied with.
- iii. The disclosures made in the Scheme Information Document are true, fair and adequate to enable the investors to make a well-informed decision regarding investment in the Scheme.
- iv. KFin Technologies Limited - Registrar & Transfer Agent and Deutsche Bank AG - Custodian 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. There are no deviations from the SEBI (Mutual Funds) Regulations or no subjective interpretations have been applied to the provisions of the regulations.
- vii. Old Bridge Asset Management Private Limited has complied with the set of checklist applicable for Scheme Information Documents.

**For Old Bridge Asset Management Private Limited**

**(Investment Manager to Old Bridge Mutual Fund)**

**Mumbai  
November 1, 2023**

**Sd/-  
Mayuresh Sonavane  
Compliance Officer**

**Note: The Due Diligence Certificate dated November 01, 2023, as stated above was submitted to SEBI.**

## II. INFORMATION ABOUT THE SCHEME

### A. TYPE OF THE SCHEME

An Open-ended Equity Scheme investing in maximum 30 stocks (Multi-Cap)

### B. WHAT IS THE INVESTMENT OBJECTIVE OF THE SCHEME?

To generate long-term capital appreciation by investing in equity and equity related instruments of up to 30 companies across market capitalization (i.e. Mid cap, Small cap, Large cap).

There is no assurance or guarantee that the objectives of the scheme will be realized.

### C. HOW WILL THE SCHEME ALLOCATE ITS ASSETS?

Under normal circumstances, the asset allocation pattern will be:

Instruments	Indicative allocations (% of total assets)		Risk Profile
	Minimum	Maximum	
Equity and Equity Related Instruments*	65	100	Very High
Debt and Money Market Instruments	0	35	Low to Medium
Units issued by REITs & InvITs	0	10	Very High

\* Subject to overall limit of 30 stocks.

The maximum exposure to equity derivatives for non-hedging purposes shall not exceed 50% of net assets of equity component of the scheme.

The Scheme may enter into repos/reverse repos as may be permitted by RBI/SEBI. 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 repo or in an alternative investment as may be provided by RBI to meet the liquidity requirements, subject to regulatory approval, if any.

The Scheme will not Invest in Unrated Debt Instruments, Credit Default Swaps, Securitized Debt / Structured Obligations, Credit Enhanced Debt, Repo / Reverse Repo of Corporate Debt Securities, Debt Instruments having special features (AT1 and AT2 Bonds).

Subject to the SEBI (MF) Regulations and in accordance with Securities Lending Scheme, 1997, Para 12.11 of SEBI Master Circular on Mutual Funds dated May 19, 2023 and framework for borrowing and lending of securities notified by SEBI vide circular No MRD/DoP/SE/Dep/Cir-14/2007 dated December 20, 2007, as may be amended from time to time, the Scheme seeks to engage in Securities Lending.

The AMC shall adhere to the following limits should it engage in Stock Lending.

- Not more than 20% of the net assets of the Scheme can generally be deployed in Securities lending.
- Not more than 5% of the net assets of the Scheme can generally be deployed in Securities Lending to any single approved intermediary
- The Mutual Fund may not be able to sell such lent-out securities, and this can lead to temporary illiquidity.

The Scheme may invest in units of Infrastructure Investment Trusts (InvITs) and Real Estate Investment Trusts (REITs). Not more than 10% of the net assets of the Scheme will be invested in InvITs and REITs and not more than 5% of the net assets of the Scheme will be invested in InvITs and REITs of any single issuer.

In terms of Para 12.24 of SEBI Master Circular on Mutual Funds dated May 19, 2023, the cumulative gross exposure through equity, debt & Money Market Instruments, equity derivative positions, REITs/INvTs, repo transactions and such other securities/assets as may be permitted by the Board from time to time, subject to regulatory approvals, if any, shall not exceed 100% of the net assets of the scheme.

Cash and cash equivalents as per SEBI letter no. SEBI/HO/ IMD-II/DOF3/ OW/P/ 2021/ 31487 / 1 dated November 03, 2021 which includes T-bills, Government Securities and Repo on Government Securities having

residual maturity of less than 91 Days, shall not be considered for the purpose of calculating gross exposure limit. Subject to guidelines specified by SEBI, derivatives exposure due to hedging positions may not be included in the aforesaid limit.

Pending deployment of funds in securities in terms of investment objective of the Scheme, the AMC may park the funds of the Scheme in short term deposits of Scheduled Commercial Banks, subject to the guidelines issued by SEBI vide Para 12.16 of SEBI Master Circular on Mutual Funds dated May 19, 2023, as may be amended from time to time.

The Scheme may invest in other schemes managed by the AMC or in the schemes of any other mutual funds in conformity with the investment objective of the Scheme and in terms of the prevailing SEBI (MF) Regulations. The Scheme may invest in Foreign Securities including ADRs / GDRs/ upto 35% of its total assets subject to investment restriction specified by SEBI/RBI from time to time.

According to paragraph 12.19 of SEBI Master Circular on Mutual Funds dated May 19, 2023, mutual funds can invest in ADRs/GDRs/ other specified foreign securities.

As per paragraph 12.19.1 of SEBI Master Circular for Mutual Funds dated May 19, 2023, such investments are subject to an overall limit of US\$ 7 billion for all mutual funds put together. The Scheme may, with the approval of SEBI/ RBI invest in foreign securities as specified by SEBI.

The Scheme intends to invest upto USD 100 million in overseas securities, subject to maximum limits as specified in paragraph 12.19.1 of SEBI Master Circular for Mutual Funds dated May 19, 2023. The said limit shall be valid for a period of six months from the date of closure of NFO. Thereafter the unutilized limit, if any, will not be available to the Scheme for investment in overseas securities and will be available towards the unutilized industry wide limits. Further investments in overseas securities will follow the norms for ongoing schemes. On an ongoing basis, the AMC is allowed to invest in overseas securities upto 20% of the average Asset Under Management ('AUM') in overseas securities of the previous three calendar months subject to maximum limit of USD 1 billion per Mutual Fund. The above limits shall be considered as soft limits for the purpose of reporting only by Mutual Funds on monthly basis as per paragraph 12.19.1.3(d) of SEBI Master Circular for Mutual Funds dated May 19, 2023. Investment in overseas securities shall be made in accordance with the requirements stipulated by SEBI and RBI from time to time. Further investment in Overseas Securities by the Scheme will be made only dedicated fund manager is appointed.

The overseas limits mentioned in Para 12.19 of SEBI Master Circular on Mutual Funds dated May 19, 2023, are soft limits.

Please refer to "Specific Risk Factors" for details on the risk factors associated with Overseas Investment.

The Mutual Fund may, where necessary appoint intermediaries as sub-managers, sub-custodians, etc. for managing and administering such investments. The appointment of such intermediaries shall be in accordance with the applicable requirements of SEBI and within the permissible ceilings of expenses.

As per the regulatory requirement, the Scheme may deploy NFO proceeds in Tri Party repo before the closure of NFO period. However, the AMC shall not charge any investment management and advisory fees on funds deployed in Tri Party repo on Government securities or treasury bills during the NFO period.

**Rebalancing due to Short Term Defensive Consideration:**

Due to market conditions, the AMC may invest beyond the range set out in the asset allocation. Such deviations shall normally be for a short term and defensive considerations as per Para 1.14.1.2.b of SEBI Master Circular on Mutual Funds dated May 19, 2023, and the fund manager will rebalance the portfolio within 30 calendar days from the date of deviation.

### **Rebalancing due to Passive Breaches:**

Further, as per Para 2.9 of SEBI Master Circular on Mutual Funds dated May 19, 2023, as may be amended from time to time, in the event of deviation from mandated asset allocation due to passive breaches (occurrence of instances not arising out of omission and commission of the AMC), the fund manager shall rebalance the portfolio of the Scheme within 30 Business Days. In case the portfolio of the Scheme is not rebalanced within the period of 30 Business Days, justification in writing, including details of efforts taken to rebalance the portfolio shall be placed before the Investment Committee of the AMC. The Investment Committee, if it so desires, can extend the timeline for rebalancing up to sixty (60) Business Days from the date of completion of mandated rebalancing period. Further, in case the portfolio is not rebalanced within the aforementioned mandated plus extended timelines the AMC shall comply with the prescribed restrictions, the reporting and disclosure requirements as specified in Para 2.9 of the Master Circular.

### **D. WHERE WILL THE SCHEME INVEST?**

1. Equity and equity related instruments including Indian Depository Receipts (IDRs) and warrants carrying the right to obtain equity shares.
2. Securities created and issued by the Central and State Governments and/or repos/reverse repos in such Government Securities as may be permitted by RBI (including but not limited to coupon bearing bonds, zero coupon bonds and treasury bills).
3. Securities guaranteed by the Central, State and local Governments (including but not limited to coupon bearing bonds, zero coupon bonds and treasury bills).
4. Debt securities issued by domestic Government agencies and statutory bodies, which may or may not carry a Central/State Government guarantee.
5. Corporate debt securities (only public sector undertakings no private sector)
6. Securities issued by banks (both public and private sector) including term deposit with the banks as permitted by SEBI/RBI from time to time, subject to approval from SEBI / RBI as required and development financial institutions.
7. Money market instruments, as permitted by SEBI/ RBI.
8. The non-convertible part of convertible securities.
9. Equity Derivative instruments like Stock Futures, Stock Options, and such other derivative instruments permitted by SEBI.
10. Foreign Securities as permitted by Reserve Bank of India and Securities and Exchange Board of India.
11. Units of Mutual Fund Schemes.
12. Cash & cash equivalents.
13. Preference shares.
14. Units of REITs & InvITs.
15. Any other Securities / asset class / instruments as permitted under SEBI Regulations in line with the investment objective of the scheme subject to regulatory approval, if any required.

### **E. WHAT ARE THE INVESTMENT STRATEGIES?**

The Scheme seeks to generate long term capital appreciation by investing in equity & equity related instruments of up to 30 companies.

To achieve the investment objective, the Fund will endeavour to align to the segments of the economy that are emerging and companies that have characteristics which make them the dominant participants in their industry across market capitalization. This is a buy and hold strategy. Low debt and high capital efficient businesses are some of the financial parameters that form the key selection criteria of companies in this portfolio. The investment strategy of the scheme will be to primarily invest in equity or equity linked securities of listed/to be listed Indian companies. The Scheme may invest in equity derivatives, amongst other things for purposes of hedging and portfolio balancing, as may be permitted under the Regulations from time to time. Investment in debt and money market securities will be done for liquidity purpose.

The Scheme may also invest in the hybrid securities viz. Units of REITs and InvITs for diversification and subject to necessary stipulations by SEBI from time to time.

## DERIVATIVES STRATEGY

The Scheme may invest in various derivative instruments which are permissible under the applicable regulations. Such investments shall be subject to the investment objective and strategy of the Scheme and the internal limits if any, as laid down from time to time. These include but are not limited to stock futures and stock options. The fund has provision for using derivative instruments for portfolio balancing and hedging purposes. Investments in derivative instruments will be used as per regulatory guidelines. The fund will endeavour to maintain adequate controls to monitor the derivatives transactions entered into.

Derivatives are financial contracts of pre-determined fixed duration, like stock futures/options and index futures and options, whose values are derived from the value of an underlying primary financial instrument such as: interest rates, exchange rates, commodities, and equities.

The objectives of the various strategies include earning option premium/ hedge stock / portfolio against market gyrations.

The risks associated with derivatives are similar to those associated with underlying investments. The additional risks of using derivative strategies could be on account of:

- Illiquidity;
- Potential mis - pricing of the Futures/Options;
- Lack of opportunity;
- Inability of derivatives to correlate perfectly with the underlying (Indices, Assets, Exchange Rates);
- Cost of hedge can be higher than adverse impact of market movements;
- An exposure to derivatives in excess of the hedging requirements can lead to losses;
- An exposure to derivatives can also limit the profits from a genuine investment transaction;
- The prices which are seen on the screen need not be the same at which execution will take place.

For detailed risks associated with use of derivatives, please refer paragraph "Scheme Specific Risk Factors". Exchange traded derivatives Contracts in stocks and indices in India are currently cash settled at the time of maturity.

Derivatives allowed for mutual funds are only exchange traded and not OTC.

Concepts and Examples of derivatives which may be used by the fund manager:

### Futures

Futures (Index & Stocks) are forward contracts traded on the exchanges & have been introduced both by BSE and NSE. Generally, futures of 1 month (near month), 2 months (next month) and 3 months (far month) are presently traded on these exchanges. These futures expire on the last working Thursday of the respective months.

Some strategies that employ stock futures and their objectives:

#### (a) Arbitrage

1. Selling spot and buying future: In case the Scheme holds the stock of a company "A" at say Rs. 100 while in the futures market it trades at a discount to the spot price say at Rs. 98, then the Scheme may sell the stock and buy the futures.

On the date of expiry of the stock future, the Scheme may reverse the transactions (i.e. buying at spot & selling futures) and earn a risk-free Rs. 2 (2% absolute) on its holdings without any dilution of the view of the fund manager on the underlying stock.

Further, the Scheme can still benefit from any movement of the price in the upward direction, i.e. if on the date of expiry of the futures, the stock trades at Rs. 110 which would be the price of the futures too, the Scheme will have a benefit of Rs 10 whereby the Scheme gets the 10% upside movement together with the 2% benefit on the arbitrage and thus getting a total return of 12%. The corresponding return in case of holding the stock would have been 10%.

2. Buying spot and selling future: Where the stock of a company "A" is trading in the spot market at Rs. 100 while it trades at Rs. 102 in the futures market, then the Scheme may buy the stock at spot and sell in the futures market thereby earning Rs. 2.

Buying the stock in cash market and selling the futures results into a hedge where the Scheme has locked in a spread and is not affected by the price movement of cash market and futures market. The arbitrage position



can be continued till expiry of the future contracts when there is a convergence between the cash market and the futures market. This convergence enables the Scheme to generate the arbitrage return locked in earlier.

Risk: On the date of expiry, when the arbitrage is to be unwound, it is not necessary for the stock price and its future contract to coincide. There could be a discrepancy in their prices even a minute before the market closes. Thus, there is a possibility that the arbitrage strategy gets unwound at different prices.

**(b) Buying/ Selling Stock future:**

When the Scheme wants to initiate a long position in a stock whose spot price is at say, Rs.100 and futures is at 98, then the Scheme may just buy the futures contract instead of the spot thereby benefiting from a lower cost.

In case the Scheme has a bearish view on a stock which is trading in the spot market at Rs.98 and the futures market at say Rs. 100, the Scheme may subject to regulations, initiate a short position in the futures contract. In case the prices align with the view and the price depreciates to say Rs. 90, the Scheme can square up the short position thereby earning a profit of Rs.10 vis- a-vis a fall in stock price of Rs. 8.

Risk: There is risk of not being able to correctly forecast future market trends or the value of assets, indices or other financial or economic factors in establishing derivative positions for the Scheme. The risks associated with the use of derivatives are different from or possibly greater than, the risks associated with investing directly in securities and other traditional investments. The risk of loss in trading futures contracts can be substantial, because of the low margin deposits required, the extremely high degree of leverage involved in futures pricing and the potential high volatility of the futures markets. The extent of loss is the same as in the underlying stocks.

**(c) Hedging:**

The Scheme may use exchange-traded derivatives to hedge the equity portfolio. Stock futures and options may be used to hedge the stocks in the portfolio.

Risk: This may involve a basis risk where the instrument used as a hedge does not match the movement in the instrument/underlying asset being hedged. The risk may be inter-related also e.g. interest rate movements can affect equity prices, which could influence specific issuer/industry assets.

**Option Contracts (Stock)**

An Option gives the buyer the right, but not the obligation, to buy (call) or sell (put) a stock at an agreed-upon price during a certain period of time or on a specific date.

Options are used to manage risk or as an investment to generate income. The price at which underlying security is contracted to be purchased or sold is called the Strike Price. Options that can be exercised on or before the expiration date are called American Options while, Options that can be exercised only on the expiration date are called European Options.

**Options Risk/Return Pay-off Table**

	<b>Stock Options</b>	<b>Buy Call</b>	<b>Sell Call</b>	<b>Buy Put</b>	<b>Sell Put</b>
1	View on underlying	Positive	Negative	Negative	Positive
2	Premium	Pay	Receive	Pay	Receive
3	Risk Potential	Limited to premium paid	Unlimited	Limited to premium paid	Unlimited
4	Return Potential	Unlimited	Premium Received	Unlimited	Premium Received

Note: The above table is for the purpose of explaining concept of options contract. As per the current Regulations, the Scheme(s) cannot write option or purchase instrument with embedded write option except for the covered call strategy.

**Option contracts are of following two types - Call and Put:**

**Call Option:**

A call option gives the buyer, the right to buy specified quantity of the underlying asset at the set strike price on or before expiration date and the seller (writer) of call option however, has the obligation to sell the underlying asset if the buyer of the call option decides to exercise the option to buy.

**Put Option:**

A put option gives the buyer the right to sell specified quantity of the underlying asset at the set strike price on or before expiration date and the seller (writer) of put option however, has the obligation to buy the underlying asset if the buyer of the put option decides to exercise his option to sell.

**Risk:**

The options buyer's risk is limited to the premium paid. However the gains of an options writer are limited to the premiums earned. The exchange may impose restrictions on exercise of options and may also restrict the exercise of options at certain times in specified circumstances and this could impact the value of the portfolio. The writer of a call option bears a risk of loss if the value of the underlying asset increases above the exercise price. The Scheme bears a risk that it may not be able to correctly forecast future market trends or the value of assets, indices or other financial or economic factors in establishing derivative positions for the Scheme.

**Stock Options:**

Stock options are termed to be an efficient way of buying / selling a stock compared to buying / selling a portfolio of physical shares representing an index for ease of execution and settlement. The participation can be done by buying / selling a call/put option.

The risk are also different when stock futures are bought/sold visa- a- vis stocks options as in case of a stock future there is a mark to market variation and the risk is much higher as compared to buying an option, where the risk is limited to the extent of premium paid.

The illustration below explains how one can gain using stock call / put option.

**Call Option**

Suppose an investor buys a Call option on 1 lot of "Stock A" (Lot Size: 50 units)

- "Stock A" 1 Lot Size: 50 units
- Spot Price (S): 17,500
- Strike Price (x): 17,600 (Out-of-Money Call Option)
- Premium: 100

Total Amount paid by the investor as premium  $[50 \times 100] = 5,000$

There are two possibilities i.e. either the stock moves up over the strike price or remains below the strike price.

Case 1- The stock goes up

- An investor sells the Stock Option described above before expiry:

Suppose "Stock A" moves up to 17,600 in the spot market and the premium has moved to Rs 200 and there are 15 days more left for the expiry. The investor decides to reverse his position in the market by selling his 1 "Stock A" call option as the option now is In the Money.

His gains are as follows:

- "Stock A" Spot: 17,600
- Current Premium: Rs.200
- Premium paid: Rs.100
- Net Gain:  $Rs.200 - Rs.100 = Rs.100$  per unit
- Total gain on 1 lot of "Stock A" (50 units) =  $Rs. 5,000 (50 \times 100)$

In this case the premium of Rs.200 has an intrinsic value of Rs.100 per unit and the remaining Rs.100 is the time value of the option.

- An investor exercises the "Stock A" Option at expiry

Suppose "Stock A" moves up to 17,700 in the spot market on the expiry day and the investor decides to reverse his position in the market by exercising the "Stock A" call option as the option now is 'in The Money'.

His gains are as follows:

- "Stock A" Spot: 17,700
- Premium paid: Rs.100

- Exercise Price: 17,550
- Receivable on exercise:  $17,700 - 17,550 = 150$  • Total Gain: Rs. 2,500  $\{(150 - 100) * 50\}$

In this case the realised gain is only the intrinsic value, which is Rs.50, and there is no time value.

Case 2 - "Stock A" moves to any level below 17,550

Then the investor does not gain anything but on the other hand his loss is limited to the premium paid:

Net Loss is Rs. 5,000 (Loss is capped to the extent of Premium Paid)

(Rs 100 Premium paid \* Lot Size: 50 units).

### Put Option

Suppose an investor buys a Put option on 1 lot of "Stock A". • "Stock A" Lot Size: 50 units

- Spot Price (S): 17,500
- Strike Price (x): 17,450 (Out-of-Money Put Option)
- Premium: 30
- Total Amount paid by the investor as premium  $[50 * 30] = \text{Rs. } 1,500$

There are two possibilities i.e. either "Stock A" moves over the strike price or moves below the strike price.

Let us analyze these scenarios.

Case 1 - "Stock A" goes down

- An investor sells "Stock A" Option before expiry:

Suppose "Stock A" moves down to 17,400 in the spot market and the premium has moved to Rs. 80 and there are 15 days more left for the expiry. The investor decides to reverse his position in the market by selling his 1 "Stock A" Put Option as the option now is In The Money.

His gains are as follows:

- "Stock A" Spot: 17,400
- Premium paid: Rs.30
- Net Gain:  $\text{Rs. } 80 - \text{Rs. } 30 = \text{Rs. } 50$  per unit
- Total gain on 1 lot of "Stock A" (50 units) = Rs. 2,500  $(50 * 50)$

In this case the premium of Rs.80 has an intrinsic value of Rs.50 per unit and the remaining Rs.30 is the time value of the option.

An investor exercises "Stock A" Option at expiry (It is an European Option)

Suppose "Stock A" moves down to 17,400 in the spot market on the expiry day and the investor decides to reverse his position in the market by exercising "Stock A" Put Option as the option now is In The Money.

His gains are as follows:

- "Stock A" Spot: 17,400
- Premium paid: Rs.30
- Exercise Price: 17,450
- Gain on exercise:  $17,450 - 17,400 = 50$
- Total Gain: Rs. 1,000  $\{(50 - 30) * 50\}$

In this case the realised amount is only the intrinsic value, which is Rs.50, and there is no time value in this case.

Case 2 - If "Stock A" stays over the strike price which is 17,450, in the spot market then the investor does not gain anything but on the other hand his loss is limited to the premium paid.

- "Stock A" Spot:  $> 17,450$
- Net Loss Rs.1,500 (Loss is capped to the extent of Premium Paid) (Rs 30 Premium paid \* Lot Size: 50 units).

Covered Call Strategy

The covered call strategy is a strategy where a fund manager writes call options against an equivalent long position in an underlying stock thereby giving up a part of the upside from the long position. The strategy allows the fund manager to earn premium income from the option writing in addition being able to capture the remaining part of the upside.

Illustration – Covered Call strategy using stock call options:

Suppose a fund manager buys equity stock of ABC Ltd. For Rs. 1000 and simultaneously sells a call option on the same stock at a strike price of Rs. 1100. The scheme earns a premium of say, Rs. 50. Here, the fund manager does not think that the stock price will exceed Rs. 1100.

Scenario 1: Stock price exceeds Rs. 1100

The call option will get exercised and the fund manager will sell the stock to settle his obligation on the call at Rs. 1100 (earning a return of 10% on the stock purchase price). Also, the scheme has earned a premium of Rs. 50.

Net Gain –

$\text{Rs. } 1100$  (strike price) –  $\text{Rs. } 1000$  (stock purchase price) +  $\text{Rs. } 50$  (premium earned) =  $\text{Rs. } 150$

Scenario 2: Stock prices stays below Rs. 1100

The call option will not get exercised and will expire worthless. The premium earned on call option will generate alpha for the scheme.

Net Gain – Rs. 50 (premium earned).

#### **Benefits of using Covered Call Strategy in Mutual Funds:**

The covered call strategy can be followed by the Fund Manager in order to hedge risk thereby resulting in better risk adjusted returns of the Scheme. The strategy offers the following benefits:

a) Hedge against market risk - Since the fund manager sells a call option on a stock already owned by the mutual fund scheme, the downside from fall in the stock price would be lower to the extent of the premium earned from the call option.

b) Generating additional returns in the form of option premium in a range bound market. Thus, a covered call strategy involves gains for unit holders in case the strategy plays out in the right direction.

#### **Risk associated with covered calls:**

The risk associated with covered calls is the loss of upside, i.e. if the shares are assigned (called away), the option seller forgoes any share price appreciation above the option strike price. Please refer risk factors section on detail derivatives risk factors.

For details of risk factors relating to use of Derivatives, the investors are advised to refer to Scheme Specific Risk Factors:

#### **Portfolio Turnover:**

The Scheme is an open-ended scheme. It is expected that there would be a number of subscriptions and redemptions on a daily basis. Consequently, it is difficult to estimate with any reasonable measure of accuracy, the likely turnover in the portfolio.

Portfolio turnover in the scheme(s) will be a function of market opportunities. It is difficult to estimate with any reasonable measure of accuracy, the likely turnover in the portfolio. The AMC will endeavour to optimize portfolio turnover to optimize risk adjusted return keeping in mind the cost associated with it. A high portfolio turnover rate is not necessarily a drag on portfolio performance and may be representative of investment opportunities that exist in the market.

#### **Risk Control:**

Risk is an inherent part of the investment function. Effective Risk Management is critical to Fund Management for achieving financial soundness. Investments by the Scheme shall be made as per the investment objectives of the Scheme and provisions of the Regulations.

Risk control would include managing risk in order to keep it in line with the investment objective of the Scheme. The AMC has incorporated adequate safeguards to manage risk in the portfolio construction process. The risk control process involves identifying & measuring the risk through various Risk Measurement Tools. Further, the AMC has implemented the Bloomberg Portfolio Management System as Front Office System (FOS) for managing risk. The system has inbuilt features which enables the Fund Manager calculate various risk ratios and analyse the same.

The AMC has experienced investment professionals to help limit investment universe to carefully selected high quality businesses.

#### **Investments by the AMC in the Scheme**

The AMC may invest in the Scheme at any time during the NFO and continuous offer period subject to the SEBI Regulations & circulars issued by SEBI and to the extent permitted by its Board of Directors from time to time. As per the existing SEBI Regulations, the AMC will not charge investment management and advisory fee on the investment made by it in the Scheme.

Further, the AMC shall base on the risk value assigned to the scheme, shall invest minimum amount as a percentage of assets under management of the scheme, Pursuant to para-No. 6.9.2 of SEBI Master Circular No. SEBI /HO/IMD/ IMD-PoD-1 / P/ CIR / 2023/74 dated May 19,2023.

During the NFO period, AMC's investment shall be made during the allotment of units and shall be calculated as a percentage of the final allotment value excluding AMC's investment.

## **F. FUNDAMENTAL ATTRIBUTES**

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

**i. Type of a Scheme:**

An Open-ended Equity Scheme investing in maximum 30 stocks across market capitalisation - Mid Cap, Small Cap, Large Cap (i.e. Multi-Cap).

**ii. Investment Objective:**

To generate long-term capital appreciation by investing in equity and equity related instruments of up to 30 companies across market capitalization (i.e. Mid cap, Small cap, Large cap). There is no assurance or guarantee that the investment objective of the scheme will be achieved.

**iii. Investment Pattern:**

Please refer to sub - section C - 'How will the Scheme Allocate its Assets?' under the section II - 'INFORMATION ABOUT THE SCHEME'.

### **Terms of Issue:**

- Liquidity provisions such as listing, Repurchase, Redemption. Refer Section III, Point no. A – New Fund Offer.
- Aggregate fees and expenses charged to the Scheme (please refer to section IV "FEES and EXPENSES").
- Any safety or guarantee net provided. – This is not a guaranteed or an assured return scheme.

In accordance with Regulation 18(15A) of the SEBI (MF) Regulations read with Para 1.14 of SEBI Master Circular on Mutual Funds dated May 19, 2023, the Trustee shall ensure that no change in the fundamental attributes of the Scheme and the Plan(s) / Option(s) thereunder or the trust or fee and expenses payable or any other change which would modify the Scheme and the Plan(s) / Option(s) thereunder and affect the interests of Unit holders is carried out unless:

An application has been made with SEBI and comments of SEBI have been received before carrying out any fundamental attribute changes;

A written communication about the proposed change is sent to each Unit holder and an advertisement is given in one English daily newspaper having nationwide circulation as well as in a newspaper published in the language of the region where the Head Office of the Mutual Fund is situated; and

The Unit holders are given an option for a period of 30 days to exit at the prevailing Net Asset Value without any Exit Load.

## **G. HOW WILL THE SCHEME BENCHMARK ITS PERFORMANCE**

As required under Para 1.9 of SEBI Master Circular on Mutual Funds dated May 19, 2023, the benchmark has been selected from amongst those notified by AMFI as the first-tier benchmark to be adopted by mutual funds and which are reflective of the category of the scheme.

The Scheme shall be benchmarked to S&P BSE 500 TRI

The S&P BSE 500 index is designed to be a broad representation of the Indian market. Consisting of the top 500 companies listed at BSE Ltd., the index covers all major industries in the Indian economy.

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

The Trustee/AMC 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 Regulations and other prevalent guidelines.

#### H. WHO MANGES THE SCHEME

Name of Fund Manager	Age/Qualification	Brief Experience
Mr. Tarang Agrawal	B. Com, CFA Age: 32	Mr. Tarang Agrawal has a formal experience of over 4 years in the capital markets. Prior to joining Old Bridge Asset Management, Tarang worked as an Investment Analyst at Old Bridge Capital Management Private Ltd. In his role he has covered multiple industries and has a keen interest in state and central finances.
Mr. Kenneth Joseph Andrade	B. Com, Post Graduate Diploma in Financial Management Age: 53	Mr. Kenneth Andrade has over 30 years of experience in Indian Capital Markets, portfolio management and investment research. Kenneth is the Founder of Old Bridge Capital Management Private Ltd (OBCMPL). and was Chief Investment Officer of OBCMPL where he was managing the investment process and leads investment ideation. He has a 15-year track record managing equity funds. In his previous assignments Kenneth has worked with IDFC Asset Management Company Limited as Chief Investment Officer. He has also worked as a fund manager with Kotak Mahindra Asset Management Company Limited.

Other Schemes managed/co-managed by Mr. Kenneth Joseph Andrade and Mr. Tarang Agrawal - Nil

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

#### I. WHAT ARE THE INVESTMENT RESTRICTIONS

Pursuant to Regulations, specifically the Seventh Schedule and amendments thereto, the following investment restrictions are currently applicable to the Scheme:

1. The Scheme shall not invest more than 10 per cent of its NAV in the equity shares or equity related instruments of any company.
2. All investments by the Scheme in equity shares and equity related instruments shall only be made provided such securities are listed or to be listed
3. The Mutual Fund under all its Scheme(s) shall not own more than ten per cent of any company's paid up capital carrying voting rights.

Provided that investment in asset management company or the trustee company of a mutual fund shall be governed by clause (a) sub-regulation (1) of regulation 7B of the Regulations, i.e. Sponsor, associate or group companies of Sponsor including Asset Management Company, through schemes of the Mutual Fund or otherwise, individually or collectively, directly or indirectly, shall not own 10% or more of the shareholding or voting rights in the asset management company or trustee company of any other mutual fund.

4. 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 authorized to carry out such activity under the SEBI Act, 1992. Such investment limit may be extended to 12% of the NAV of the Scheme with the prior approval of the Trustee and the Board of Directors of AMC.

**Further, the 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 specified in clause 1 of Seventh Schedule of MF Regulation

Provided that such limit shall not be applicable for investment in Government Securities, treasury bills and triparty repo on Government securities or treasury bills.

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

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

5. The Scheme shall not invest in unlisted debt instruments including commercial papers, except Government Securities, 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 the Board.

Provided further that the norms for investments by the Scheme in unrated debt instruments shall be specified by the Board from time to time.

Further the investments by the Scheme shall be in compliance with Para 12.1 of SEBI Master Circular on Mutual Funds dated May 19, 2023 and as amended by SEBI from time to time.

6. The Scheme may invest in other schemes of the Mutual Fund or any other mutual fund without charging any fees, provided the aggregate inter-scheme investment made by all the 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 Fund.

7. 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.

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

9. Transfer of investments from one scheme to another scheme in the same Mutual Fund is permitted provided:

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

Further, inter scheme transfers shall be in accordance with the guidelines issued by Para 12.30 of SEBI Master Circular Mutual Funds dated May 19, 2023 as amended from time to time.

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

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

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

11. The Scheme shall not make any investment in any fund of funds scheme.
12. The Scheme will comply with the following restrictions for trading in exchange traded derivatives, as specified by SEBI vide its circular no. DNPD/Cir-29/2005 dated September 14, 2005, circular no. DNPD/Cir-31/2006 dated September 22, 2006, circular no. SEBI/HO/MRD/DP/CIR/P/ 2016/143 dated December 27, 2016, and Para 7.5 of SEBI Master Circular on Mutual Funds dated May 19, 2023 as issued from time to time.:
- i. Position limit for the Mutual Fund in equity index options contracts:
    - a. The Mutual Fund position limit in all index options contracts on a particular underlying index shall be Rs. 500 crores or 15% of the total open interest of the market in index options, whichever is higher, per stock exchange.
    - b. This limit would be applicable on open positions in all options contracts on a particular underlying index.
  - ii. Position limit for the Mutual Fund in equity index futures contracts:
    - a. The Mutual Fund position limit in all index futures contracts on a particular underlying index shall be Rs.500 crores or 15% of the total open interest of the market in index futures, whichever is higher, per stock exchange.
    - b. This limit would be applicable on open positions in all futures contracts on a particular underlying index.
  - iii. Additional position limit for hedging  
In addition to the position limits at point (i) and (ii) above, the Mutual Fund may take exposure in equity index derivatives subject to the following limits:
    - a. Short positions in index derivatives (short futures, short calls and long puts) shall not exceed (in notional value) the Mutual Fund's holding of stocks.
    - b. Long positions in index derivatives (long futures, long calls and short puts) shall not exceed (in notional value) the Mutual Fund's holding of cash, government securities, Treasury Bills and similar instruments.
  - iv. Position limit for Mutual Fund for stock based derivative contracts  
The combined futures and options position limit shall be 20% of the applicable Market Wide Position Limit (MWPL).
  - v. Position limit for each scheme of a Mutual Fund:  
The scheme-wise position limit / disclosure requirements shall be:
    - a. For stock option and stock futures contracts, the gross open position across all derivative contracts on a particular underlying stock of a scheme of a Mutual Fund shall not exceed the higher of 1% of the free float market capitalization (in terms of number of shares) or 5% of the open interest in the derivative contract on a particular underlying stock (in terms of number of contracts).
    - b. This position limits shall be applicable on the combined position in all derivative contracts on an underlying stock at a Stock Exchange.
    - c. For index-based contracts, Mutual Funds shall disclose the total open interest held by its scheme or all schemes put together in a particular underlying index, if such open interest equals to or exceeds 15% of the open interest of all derivative contracts on that underlying index.



13. Pending deployment of the funds of the Scheme in securities in terms of the investment objective of the Scheme, the AMC may park the funds of the Scheme in short term deposits of scheduled commercial banks, subject to the guidelines issued by SEBI.

The Scheme will comply with the following guidelines/restrictions for parking of funds in short term deposits:

- a. "Short Term" for such parking of funds by the Scheme shall be treated as a period not exceeding 91 days. Such short-term deposits shall be held in the name of the Scheme.
- b. The Scheme shall not park more than 15% of the net assets in short term deposit(s) of all the scheduled commercial banks put together. However, such limit may be raised to 20% with prior approval of the Trustee.
- c. Parking of funds in short term deposits of associate and sponsor scheduled commercial banks together shall not exceed 20% of total deployment by the Mutual Fund in short term deposits.
- d. The Scheme shall not park more than 10% of the net assets in short term deposit(s), with any one scheduled commercial bank including its subsidiaries.
- e. The Scheme shall not park funds in short term deposit of a bank which has invested in that Scheme. Further, Trustees/ AMCs shall also ensure that the bank in which the Scheme has STD do not invest in the said scheme until the Scheme has STD with such bank.
- f. The AMC will not charge any investment management and advisory fees for funds parked in short term deposits of scheduled commercial banks.

However, the above provisions will not apply to term deposits placed as margins for trading in cash and derivatives market.

14. The Scheme shall not advance any loans.
15. The Scheme shall not borrow except to meet temporary liquidity needs of the Scheme for the purpose of repurchase/redemption of Units or payment of interest and/or IDCW to the Unit holders.

Provided that the Scheme shall not borrow 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.

16. SEBI, vide Para 12.25 of SEBI Master Circular on Mutual Funds dated May 19, 2023 has prescribed the following investment restrictions w.r.t. investment in derivatives:

- a. The cumulative gross exposure through equity, debt, equity derivative positions, repo transactions, Real Estate Investment Trusts (REITs), Infrastructure Investment Trusts (InvITs), other permitted securities/assets and such other securities/assets as may be permitted by the Board from time to time should not exceed 100% of the net assets of the Scheme. Cash or cash equivalents with residual maturity of less than 91 days shall be treated as not creating any exposure.
- b. The total exposure related to option premium paid must not exceed 20% of the net assets of the Scheme.
- c. Cash or cash equivalents with residual maturity of less than 91 days may be treated as not creating any exposure.
- d. Mutual Fund shall not write options or purchase instruments with embedded written options.
- e. Exposure due to hedging positions may not be included in the above-mentioned limits subject to the following:
  - Hedging positions are the derivative positions that reduce possible losses on an existing position in securities and till the existing position remains.
  - Hedging positions cannot be taken for existing derivative positions. Exposure due to such positions shall have to be added and treated under limits mentioned in Point 17(a).
  - Any derivative instrument used to hedge has the same underlying security as the existing position being hedged.
  - The quantity of underlying associated with the derivative position taken for hedging purposes does not exceed the quantity of the existing position against which hedge has been taken.

- Exposure due to derivative positions taken for hedging purposes in excess of the underlying position against which the hedging position has been taken, shall be treated under the limits mentioned in point 17(a).

Each position taken in derivatives shall have an associated exposure as defined under. Exposure is the maximum possible loss that may occur on a position. However, certain derivative positions may theoretically have unlimited possible loss. Exposure in derivative positions shall be computed as follows:

Position	Exposure
Long Future	Futures Price * Lot Size * Number of Contracts
Short Future	Futures Price * Lot Size * Number of Contracts
Option bought	Option Premium Paid * Lot Size * Number of Contracts.

17. The Scheme may write call options subject to the following:

- The total notional value (taking into account strike price as well as premium value) of call options written by a scheme shall not exceed 15% of the total market value of equity shares held in that scheme.
- The total number of shares underlying the call options written shall not exceed 30% of the unencumbered shares of a particular company held in the scheme. The unencumbered shares in a scheme shall mean shares that are not part of Securities Lending and Borrowing Mechanism (SLBM), margin or any other kind of encumbrances.
- At all points of time the Mutual Fund scheme shall comply with the provisions at paragraph (i) and (ii) above. In case of any passive breach of the requirement at paragraph (i), the respective scheme shall have 7 trading days to rebalance the portfolio. During the rebalancing period, no additional call options can be written in the said scheme.
- In case the Scheme needs to sell securities on which a call option is written under a covered call strategy, it must ensure compliance with paragraphs (i) and (ii) above while selling the securities.
- In no case, the scheme shall write a call option without holding the underlying equity shares. A call option can be written only on shares which are not hedged using other derivative contracts.
- The premium received shall be within the requirements prescribed in terms of Para 12.25.2 of SEBI Master Circular on Mutual Funds dated May 19, 2023 i.e. the total gross exposure related to option premium paid and received must not exceed 20% of the net assets of the scheme.
- The exposure on account of the call option written under the covered call strategy shall not be considered as exposure in terms of Para 12.24.1 of SEBI Master Circular on Mutual Funds dated May 19, 2023.

18. The mutual fund under all its schemes shall not own more than 10% of units issued by a single issuer of REIT and InvIT.

19. The Scheme shall not invest –

- more than 10% of its NAV in the units of REIT and InvIT; and
- more than 5% of its NAV in the units of REIT and InvIT issued by a single issuer.

As such all investments of the Scheme will be made in accordance with the Regulations, including Schedule VII thereof.

All the investment restrictions will be applicable at the time of making investments.

The AMC/Trustee may alter these above stated restrictions from time to time to the extent the Regulations change, so as to permit the Scheme to make its investments in the full spectrum of permitted investments for mutual funds to achieve its respective investment objective.

#### J. COMPARISON BETWEEN THE SCHEMES:

Not applicable as this is the first scheme being launched by the Mutual Fund

**K. HOW HAS THE SCHEME PERFORMED:**

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

**L. ADDITIONAL DISCLOSURES FOR THE SCHEME:**

1. Scheme Portfolio:
  - Top 10 holdings – Not applicable
  - Sector wise holdings – not applicable
  - Investors can refer to the schemes latest portfolio from the website [www.oldbridgemma.com](http://www.oldbridgemma.com)  
 Note: The portfolio shall be available, once the portfolio has been constructed.
2. Portfolio Turnover Ratio – Not applicable
3. Investments held by following categories of investors – Not Applicable

<b>Investor category</b>	<b>Amount (Rs.)</b>
AMC's Board of Directors	-
Scheme Fund Managers	-
Other Key Personnel	-

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

**M. SEGREGATION OF PORTFOLIO:**

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

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

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

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

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

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

**Detailed procedure for creation of segregated portfolio as mentioned below is also provided in SAI.**

**Process for creation of segregated portfolio**

1. The AMC shall decide on creation of segregated portfolio on the day of credit event, as per the process laid down below:
  - i. The AMC shall seek approval of Trustees, prior to creation of the segregated portfolio.
  - ii. The AMC shall immediately issue a press release disclosing its intention to segregate such debt and money market instrument and its impact on the investors. It shall also be disclosed that the segregation shall be subject to trustee approval. Additionally, the said press release shall be prominently disclosed on the website of the AMC.

- iii. The AMC shall ensure that till the time the Trustee approval is received, which in no case shall exceed 1 business day from the day of credit event, the subscription and redemption in the scheme shall be suspended for processing with respect to creation of units and payment on redemptions.
2. Upon receipt of approval from Trustees:
    - i. The segregated portfolio shall be effective from the day of credit event.
    - ii. The AMC shall issue a press release immediately with all relevant information pertaining to the segregated portfolio. The said information shall also be submitted to SEBI.
    - iii. An e-mail or SMS should be sent to all unit holders of the scheme.
    - iv. The NAV of both segregated and main portfolio shall be disclosed from the day of the credit event.
    - v. All existing investors in the scheme as on the day of the credit event shall be allotted equal number of units in the segregated portfolio as held in the main portfolio.
    - vi. No redemption and subscription shall be allowed in the segregated portfolio. However, in order to facilitate exit to unit holders in segregated portfolio, AMC shall enable listing of units of segregated portfolio on the recognized stock exchange within 10 working days of creation of segregated portfolio and also enable transfer of such units on receipt of transfer requests.
  3. If the trustees do not approve the proposal to segregate portfolio, the AMC shall issue a press release immediately informing investors of the same.
  4. Notwithstanding the decision to segregate the debt and money market instrument, the valuation shall take into account the credit event and the portfolio shall be valued based on the principles of fair valuation (i.e. realizable value of the assets) in terms of the relevant provisions of SEBI (Mutual Funds) Regulations, 1996 and Circulars issued thereunder.
  5. All subscription and redemption requests for which NAV of the day of credit event or subsequent day is applicable will be processed as per the existing circular on applicability of NAV as under:
    - a. Upon trustees' approval to create a segregated portfolio -
      - Investors redeeming their units will get redemption proceeds based on the NAV of main portfolio and will continue to hold the units of segregated portfolio.
      - Investors subscribing to the scheme will be allotted units only in the main portfolio based on its NAV.
    - b. In case trustees do not approve the proposal of segregated portfolio, subscription and redemption applications will be processed based on the NAV of total portfolio.
  6. In order to enable the existing as well as the prospective investors to take informed decision, the following shall be adhered to:
    - a. A statement of holding indicating the units held by the investors in the segregated portfolio along with the NAV of both segregated portfolio and main portfolio as on the day of the credit event shall be communicated to the investors within 5 working days of creation of the segregated portfolio.
    - b. Adequate disclosure of the segregated portfolio shall appear in all scheme related documents, in monthly and half-yearly portfolio disclosures and in the annual report of the mutual fund and the scheme.
    - c. The Net Asset Value (NAV) of the segregated portfolio shall be declared on daily basis.
    - d. The information regarding number of segregated portfolios created in a scheme shall appear prominently under the name of the scheme at all relevant places such as SID, KIM-cum-Application Form, advertisement, AMC and AMFI website, etc.
    - e. The scheme performance required to be disclosed at various places shall include the impact of creation of segregated portfolio. The scheme performance should clearly reflect the fall in NAV to the extent of the portfolio segregated due to the credit event and the said fall in NAV along with recovery(ies), if any, shall be disclosed as a footnote to the scheme performance.
    - f. The disclosures at paragraph (d) and (e) above regarding the segregated portfolio shall be carried out for a period of at least 3 years after the investments in segregated portfolio are fully recovered/ written-off.

- g. The investors of the segregated portfolio shall be duly informed of the recovery proceedings of the investments of the segregated portfolio. Status update may be provided to the investors at the time of recovery and also at the time of writing-off of the segregated securities.
7. In order to ensure timely recovery of investments of the segregated portfolio, the Trustees to the fund would continuously monitor the progress and take suitable action as may be required.
8. TER for the Segregated Portfolio:
- AMC shall not charge investment and advisory fees on the segregated portfolio. However, TER (excluding the investment and advisory fees) can be charged, on a pro-rata basis only upon recovery of the investments in segregated portfolio.
  - The TER so levied shall not exceed the simple average of such expenses (excluding the investment and advisory fees) charged on daily basis on the main portfolio (in % terms) during the period for which the segregated portfolio was in existence.
  - The legal charges related to recovery of the investments of the segregated portfolio may be charged to the segregated portfolio in proportion to the amount of recovery. However, the same shall be within the maximum TER limit as applicable to the main portfolio. The legal charges in excess of the TER limits, if any, shall be borne by the AMC.
  - The costs related to segregated portfolio shall in no case be charged to the main portfolio.

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

Numerical illustration explaining how segregated portfolios will work

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

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

NAV Rs. 12.50 per unit

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

Post Segregation (Main Portfolio):

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

NAV of main portfolio Rs. 8.75 per unit

Post Segregation (Segregated Portfolio):

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

NAV of main portfolio Rs. 3.50 per unit

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

Notes:

- Investors who invest / subscribe to the units of the scheme post creation of segregated portfolio shall be allotted units in the Main Portfolio only.

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

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

- a. The AMC puts in sincere efforts to recover the investments of the segregated portfolio.
- b. Upon recovery of money, whether partial or full, it shall be immediately distributed to the investors in proportion to their holding in the segregated portfolio. Any recovery of amount of the security in the segregated portfolio even after the write off shall be distributed to the investors of the segregated portfolio.
- c. An Action Taken Report (ATR) on the efforts made by the AMC to recover the investments of the segregated portfolio is placed in every trustee meeting till the investments are fully recovered/ written-off.
- d. The trustees shall monitor the compliance of this circular and disclose in the half-yearly trustee reports filed with SEBI, the compliance in respect of every segregated portfolio created.

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

### III. UNITS AND OFFER

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

#### A. NEW FUND OFFER (NFO)

<p><b>New Fund Offer Period</b> This is the period during which a new scheme sells its Units to the investors.</p>	<p>NFO opening date: January 17,2024 NFO closing date: January 19, 2024 As per SEBI circular SEBI/HO/IMD/IMD-RAC-2/P/CIR/2023/60 dated April 25, 2023, the NFO shall remain open for subscription for a minimum period of three working days. The Trustee/AMC reserves the right to extend the closing date of the NFO period, subject to the condition that the NFO period shall not be kept open for more than 15 days. The Trustee / AMC reserves the right to close the NFO before the NFO closing date. Any such extension/ early closure shall be announced by way of an addendum uploaded on website of the AMC.</p> <p>MICR cheques, Transfer cheques and RTGS request will be accepted till end of business hours on January 19, 2024.</p>
<p><b>New Fund Offer Price:</b>  This is the price per Unit that the investors have to pay to invest during the NFO.</p>	<p>Rs. 10/- per unit</p> <p>Investors should note that stamp duty at the applicable rate will be levied while allotting units during NFO. Accordingly, pursuant to levy of stamp duty, the number of units allotted will be lower to that extent.</p>
<p><b>Minimum Amount for Application in the NFO</b></p>	<p><b>During NFO:</b></p> <p><b>Lumpsum:</b> Minimum of Rs 5000/-and in multiple of Rs. 1</p> <p><b>Systematic Investment Plan (SIP):</b> Minimum Rs. Rs.2500/- and in multiples of Rs.1 thereafter Minimum instalments: 6</p> <p>Para 6.10 of SEBI Master Circular on Mutual Funds dated May 19, 2023 on Alignment of interest of Designated Employees of Asset Management Companies (AMCs) with the Unitholders of the Mutual Fund Schemes, has, inter alia mandated that a minimum of 20% of gross annual CTC net of income tax and any statutory contributions of the Designated Employees of the AMCs shall be invested in units of the scheme(s) of the Fund in which they have a role/oversight. In accordance with the regulatory requirement, the minimum application amount and in multiples of Rs. 1/- thereafter wherever specified in the concerned SID / KIM will not be applicable for investment made in schemes of Old Bridge Mutual Fund in compliance with the aforesaid circular(s).</p>
<p><b>Minimum Target amount</b> This is the minimum amount required to operate the scheme and if this is not collected during the NFO period, then all the investors would be refunded the amount invested without any return. However, if AMC fails to refund the amount within 5 business days, interest as specified by SEBI (currently 15% p.a.) will be paid to the investors from the expiry of 5 business days from the date</p>	<p>Rs. 10,00,00,000/- (Rupees Ten crore only)</p> <p>In the event this amount is not raised during the NFO period, the amount collected under the Scheme will be refunded to the applicants as mentioned in the section, 'Refund'.</p>

of closure of the subscription period.	
<p>Maximum amount to be raised (if any)</p> <p>This is the maximum amount which can be collected during the NFO period, as decided by the AMC.</p>	Not Applicable
Plans / Options offered	<p>The Schemes have two Plans - Regular Plan &amp; Direct Plan, with a common portfolio and separate NAVs. Regular Plan is for investors who wish to route their investment through any distributor. Direct Plan is for investors who wish to invest directly without routing the investment through any distributor.</p> <p>Each plan offers the following options:</p> <p>a) Growth Option b) Income Distribution cum Capital Withdrawal (IDCW) Option.</p> <p><b>a) Growth Option</b> The income attributable to units under this Option will continue to remain invested and will be reflected in their Net Asset Value. IDCW will not be declared under this Option.</p> <p><b>b) IDCW Option</b> Under this Option, distribution will be declared at the discretion of the Trustee, subject to availability of distributable surplus calculated in accordance with SEBI (MF) Regulations. The amounts can be distributed out of investors capital (Equalization Reserve), which is part of sale price that represents realized gains. On payment of IDCW, the NAV of the units under IDCW option will fall to the extent of the IDCW pay-out and applicable statutory levies, if any. It must be distinctly understood that the actual declaration of IDCW and frequency thereof is at the sole discretion of Board of Directors of the Trustee Company. There is no assurance or guarantee to the Unit holders as to the rate of distribution nor that it will be paid regularly.</p> <p><b><u>This Option offers following Sub-Options / facilities:</u></b></p> <p>a. Pay-out of Income Distribution cum capital withdrawal (IDCW) option / facility b. Reinvestment of Income Distribution cum capital withdrawal (IDCW) option facility</p> <p><b>Pay-out of Income Distribution cum capital withdrawal (IDCW) option / facility.</b> Under this facility, amount declared, if any, will be paid (subject to applicable withholding tax) to those Unit holders, whose names appear in the register of Unit holders on the notified record date.</p> <p><b>Reinvestment of Income Distribution cum capital withdrawal (IDCW) option facility</b> Under this facility, the amount due and payable to the Unit holders will be compulsorily and without any further act by the Unit holder, reinvested in the IDCW option at a price based on the prevailing ex- IDCW Net Asset Value per Unit. The amount of re- investment will be net of tax deducted at source, wherever applicable. The amounts so reinvested shall constitute a constructive payment of IDCW to the Unit holders and a constructive receipt of the same amount from each Unit holder for reinvestment in Units. On reinvestment of IDCW, the number of Units to the credit of Unit holder will increase to the extent of the amount reinvested amount by the Applicable NAV. There shall, however, be no Load on the IDCW so reinvested. Investors should indicate the Plan viz. Regular/ Direct for which the subscription is made by indicating the choice in the appropriate box provided for this purpose in the application form. In case of valid applications received</p>



without indicating any choice of Plan, the application will be processed for the Plan as under:

Scenario	ARN Code mentioned by the investor	Plan mentioned by the investor	Default Plan to be captured
1	Not mentioned	Not mentioned	Direct Plan
2	Not mentioned	Direct Plan	Direct Plan
3	Not mentioned	Regular Plan	Direct Plan
4	Mentioned	Direct Plan	Direct Plan
5	Direct	Not mentioned	Direct Plan
6	Direct	Regular Plan	Direct Plan
7	Mentioned	Regular Plan	Regular Plan
8	Mentioned	Not mentioned	Regular Plan

In cases of wrong/ invalid/ incomplete ARN codes mentioned on the application form, the application shall be processed under Regular Plan. The AMC shall contact and obtain the correct ARN code within 30 calendar days of the receipt of the application form from the investor/ distributor. In case, the correct code is not received within 30 calendar days, the AMC shall reprocess the transaction under Direct Plan from the date of application without any exit load.

The financial transactions# of an investor where his distributor's AMFI Registration Number (ARN) has been suspended temporarily or terminated permanently received during the suspension period shall be processed under "Direct Plan" and continue to be processed under "Direct Plan" perpetually unless after suspension of ARN is revoked, unitholder makes a written request to process the future installments / investments under "Regular Plan". Any financial transactions requests received through the stock exchange platform, from any distributor whose ARN has been suspended, shall be rejected.

#Financial Transactions shall include all Purchase / Switch requests (including under fresh registrations of Systematic Investment Plan ("SIP") / Systematic Transfer Plan ("STP") or under SIPs/ STPs registered prior to the suspension period).

**Default Option**

Growth Option in case Growth Option or Income Distribution cum Capital Withdrawal (IDCW) Option is not indicated.

Payout Option / facility in case Payout of IDCW Option / facility or Reinvestment of IDCW Option / facility is not indicated.

**Default - Redemption**

Where Units under a Scheme are held under both Regular and Direct Plans and the redemption / Switch request pertains to the Direct Plan, the same must clearly be mentioned on the request (along with the folio number), failing which the request would be processed from the Regular Plan. However, where Units under the requested Option are held only under one Plan, the request would be processed under such Plan.

**Existing Investments**

Investors wishing to transfer their accumulated unit balance held under Regular Plan (through lumpsum / systematic investments made with or without Distributor code) to Direct Plan will have to switch /redeem their investments (subject to applicable Exit Load, if any) and apply under Direct Plan.

Investors who have invested without Distributor code and have opted for IDCW Reinvestment facility under Regular Plan may note that the IDCW will continue to be reinvested in the Regular Plan only.

<p>IDCW Policy</p>	<p>Under the IDCW option, the Trustee will have the discretion to declare the IDCW, subject to availability of distributable surplus calculated in accordance with the Regulations. The actual declaration of IDCW and frequency will inter-alia, depend on availability of distributable surplus calculated in accordance with SEBI (MF) Regulations and the decisions of the Trustee shall be final in this regard. There is no assurance or guarantee to the Unit holders as to the rate of IDCW nor that it will be paid regularly.</p> <p>The AMC/Trustee reserves the right to change the frequency of declaration of IDCW or may provide for additional frequency for declaration of IDCW.</p> <p><b>IDCW Distribution Procedure</b></p> <p>In accordance with chapter 11 of SEBI Master Circular for Mutual Fund dated May 19, 2023, the procedure for IDCW distribution would be as under:</p> <ol style="list-style-type: none"> <li>1. Quantum of IDCW and the record date will be fixed by the Trustee. IDCW so decided shall be paid, subject to availability of distributable surplus.</li> <li>2. Within one calendar day of the decision by the Trustees, AMC shall issue notice to the public communicating the decision about the IDCW including the record date. The record date shall be two (2) business days from the date of publication in at least one English newspaper or in a newspaper published in the language of the region where the Head Office of the mutual fund is situated, whichever is issued earlier.</li> <li>3. Record date shall be the date, which will be considered for the purpose of determining the eligibility of investors whose names appear on the register of Unit holders for receiving IDCW.</li> <li>4. The notice will, in font size 10, bold, categorically state that pursuant to payment of IDCW, the NAV of the Scheme would fall to the extent of pay-out and statutory levy (if applicable).</li> <li>5. The NAV will be adjusted to the extent of IDCW distribution and statutory levy, if any, at the close of business hours on record date.</li> <li>6. Before the issue of such notice, no communication indicating the probable date of IDCW declaration in any manner whatsoever will be issued by Mutual Fund.</li> </ol>
<p>Allotment</p>	<p>All Applicants whose investments towards subscription of units in the scheme have realised would receive a full and firm allotment of units, provided the applications are complete in all respects and are found to be in order. For applicants applying through 'APPLICATIONS SUPPORTED BY BLOCKED AMOUNT (ASBA)', on allotment, the amount will be unblocked in their respective bank accounts and account will be debited only to the extent required to pay for allotment of Units applied in the application form.</p> <p>The AMC shall allot units within 5 Business Days from the date of closure of the NFO period. The AMC retains the sole and absolute discretion to reject any application which are not complete in all respects / in order. Applicants under the Scheme will have an option to hold the Units either in physical form (i.e. account statement) or in demat form.</p> <p><b>Dematerialization</b></p> <p>The Applicants intending to hold units in Demat mode would be required to have a beneficiary account with a Depository Participant of the NSDL/CDSL and would be required to mention in the application form DP's Name, DP ID No. and Beneficiary Account No. with the DP at the time of purchasing Units during the NFO. The Units allotted will be credited to the DP account of the investor as per the details provided in the application form. The statement of holding of the beneficiary account holder for units held in Demat mode would be sent by the respective DPs periodically. It may be noted that trading and settlement in the units of the scheme over the stock exchange(s) (where the units are listed/ will be listed) will be permitted only in electronic form.</p>

	<p>However, the Trustee / AMC reserves the right to change the dematerialization / rematerialization process in accordance with the procedural requirements laid down by the Depositories, viz. NSDL/ CDSL and/or in accordance with the provisions laid under the Depositories Act, 1996. All units will rank pari passu among units within the same option in the scheme concerned as to assets, earnings and the receipt of IDCW distributions, if any, as may be declared by the Trustee.</p>
Refund	<p>If application is rejected, then full amount would be refunded within 5 business days of the closure of New Fund Offer Period. If refunded after the time period stipulated under the Regulations, interest at 15% p.a. for delay period would be borne by the AMC and paid to the investor.</p>
<p>Who can invest This is an indicative list and you are requested to consult your financial advisor to ascertain whether the scheme is suitable to your risk profile.</p>	<p>The following persons (subject to, wherever relevant, purchase of unit of mutual funds, being permitted under respective constitutions, and relevant statutory regulations) are eligible and may apply for Subscription to the Unit of the Scheme:</p> <ol style="list-style-type: none"> <li>1. Resident adult individuals either singly or jointly (not exceeding three) or on an Anyone or Survivor basis;</li> <li>2. Hindu Undivided Family (HUF) through Karta;</li> <li>3. Minor (as the first and the sole holder only) through a natural guardian (i.e. father or mother, as the case may be) or a court appointed legal guardian. There shall not be any joint holding with minor investments;</li> <li>4. Partnership Firms;</li> <li>5. Limited Liability Partnerships;</li> <li>6. Proprietorship in the name of the sole proprietor;</li> <li>7. Companies, Bodies Corporate, Public Sector Undertakings (PSUs.), Association of Persons (AOP) or Bodies of Individuals (BOI) and societies registered under the Societies Registration Act, 1860 (so long as the purchase of Unit is permitted under the respective constitutions);</li> <li>8. Banks (including Co-operative Banks and Regional Rural Banks) and Financial Institutions;</li> <li>9. Religious and Charitable Trusts, Waks or endowments of private trusts (subject to receipt of necessary approvals as "Public Securities" as required) and Private trusts authorised to invest in mutual fund schemes under their trust deeds;</li> <li>10. Non-Resident Indians (NRIs) / Persons of Indian origin (PIOs) / Overseas Citizen of India (OCI) residing abroad on repatriation basis or on non-repatriation basis; but not (a) United States Persons within the meaning of Regulation 'S' under the United States Securities Act of 1933 or as defined by the U.S. Commodity Futures Trading Commission, as amended from time to time or (b) residents of Canada.</li> <li>11. Foreign Portfolio Investor (FPI) registered with SEBI on repatriation basis. These investments shall be subject to the conditions prescribed by SEBI, RBI, Income Tax authorities and the AMC, from time to time;</li> <li>12. Army, Air Force, Navy and other para-military units and bodies created by such institutions;</li> <li>13. Scientific and Industrial Research Organisations;</li> <li>14. Multilateral Funding Agencies / Bodies Corporate incorporated outside India with the permission of Government of India / RBI;</li> <li>15. Provident/ Pension/ Gratuity Fund to the extent they are permitted;</li> <li>16. Other schemes of Old Bridge Mutual Fund or any other mutual fund subject to the conditions and limits prescribed by SEBI (MF) Regulations;</li> <li>17. Schemes of Alternative Investment Funds;</li> <li>18. Trustee, AMC or Sponsor or their associates may subscribe to Units under the Scheme;</li> <li>19. Such other category of person(s) permitted to make investments and as may be specified by the AMC / Trustee from time to time.</li> </ol>

	<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><b>Minor through a Guardian:</b>        Payment for investment by minor in any mode shall be accepted from the bank account of the minor, parent or legal guardian of the minor, or from a joint account of the minor with parent or legal guardian.        Irrespective of the source of payment for subscription, all redemption proceeds shall be credited only in the verified bank account of the minor, i.e. the account the minor may hold with the parent/ legal guardian after completing all KYC formalities.        The above provisions are in line with the SEBI circular no. SEBI/HO/IMD/POD-II/CIR/P/2023/0069 dated May 12, 2023)</p> <p>Mutual Fund will send an intimation to Unit holders advising the minor (on attaining majority) to submit an application form along with prescribed documents to change the status of the account from 'minor' to 'major'.</p> <p>All transactions / standing instructions / systematic transactions etc. will be suspended i.e. the Folio will be frozen for operation by the guardian from the date of beneficiary child completing 18 years of age, till the status of the minor is changed to major. Upon the minor attaining the status of major, the minor in whose name the investment was made, shall be required to provide all the KYC details, updated bank account details including cancelled original cheque leaf of the new bank account.</p> <p>No investments (lumpsum/SIP/ switch in/ STP in etc.) in the scheme would be allowed once the minor attains majority i.e. 18 years of age</p> <p><b>Email ID &amp; Mobile Number</b>        Investors should provide their own email address and mobile number to enable Old Bridge AMC for speed and ease of communication in a convenient and cost-effective manner, and to help prevent fraudulent transactions.</p>
Who cannot invest	<p>It should be noted that the following persons cannot invest in the Scheme:</p> <ol style="list-style-type: none"> <li>1. Any individual who is a foreign national or any other entity that is not an Indian resident under the Foreign Exchange Management Act, 1999 (FEMA Act) except where registered with SEBI as a FPI or otherwise explicitly permitted under FEMA Act/ by RBI/ by any other applicable authority.</li> <li>2. Pursuant to RBI A.P. (DIR Series) circular no. 14 dated September 16, 2003, Overseas Corporate Bodies (OCBs) cannot invest in Mutual Funds.</li> <li>3. NRIs /OCIs/ POI's residing in Non-Compliant Countries and Territories (NCCTs) as determined by the Financial Action Task Force (FATF), from time to time.</li> <li>4. U.S. Persons and Residents of Canada as defined under the applicable laws of U.S. and Canada</li> <li>5. If an existing Unit Holder(s) subsequently becomes a U.S. Person or Resident of Canada, then such Unit Holder(s) will not be able to purchase any additional Units in any of the Schemes of Old Bridge Mutual Fund.        The term "U.S. person" means any person that is a U.S. person within the meaning of Securities Act of 13 of U.S.A 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.</li> <li>6. Such other persons as may be specified by AMC from time to time.</li> </ol>

	<p>The Mutual Fund reserves the right to include/exclude new/existing categories of investors to invest in the Scheme from time to time, subject to SEBI Regulations and other prevailing statutory regulations, if any. The Mutual Fund / Trustee / AMC may redeem Units of any Unitholder in the event it is found that the Unitholder has submitted information either in the application or otherwise that is false, misleading or incomplete or Units are held by any person in breach of the SEBI Regulations, any law or requirements of any governmental, statutory authority.</p>												
<p>Where can you submit the filled-up application</p>	<p>Applications complete in all respects, can be submitted at:</p> <ul style="list-style-type: none"> <li>(a) KFIN Technologies Limited, Selenium Building, Tower-B, Plot No. 31 &amp; 32, Financial District, Nanakramguda, Serilingampally, Hyderabad, R. R. District, Telangana India 500032 or its Investor Services Center/ Collection Center details mentioned on back cover page of this SID.</li> <li>(b) Investors can log on to the website <a href="http://www.oldbridgemf.com">www.oldbridgemf.com</a> / mobile application of Old Bridge Mutual Fund to invest in the scheme.</li> <li>(c) Investors can invest in units of the Scheme through – KTRACK / mobile application of KFin Technologies Limited. <a href="http://www.kfintech.com">www.kfintech.com</a>.</li> <li>(d) Old Bridge Asset Management Private Limited, 1705, ONE BKC, C – Wing, G – Block Bandra Kurla Complex, Bandra (East). Mumbai – 400 051.</li> <li>(e) Investors can also purchase units of the Scheme during NFO by placing an order with the members (stockbrokers) of stock exchanges / clearing members. These members (stockbrokers) / clearing members would be availing the platform mechanism provided by the stock exchanges for placing an order for purchase / redemption of units of the Scheme.</li> <li>(f) Investors can also purchase units of the Scheme during NFO by placing an order with the members (stockbrokers) of stock exchanges / clearing members. These members (stockbrokers) / clearing members would be availing the platform mechanism provided by the stock exchanges for placing an order for purchase / redemption of units of the Scheme.</li> <li>(g) Investors may purchase units of the scheme during NFO through MF Central <a href="https://www.mfcentral.com">https://www.mfcentral.com</a>.</li> </ul> <p>Pursuant to para 14.8 of SEBI Master Circular dated May 19, 2023, an investor can also subscribe to the NFO through ASBA facility. ASBAs can be accepted only by SCSB's whose names appear in the list of SCSBs as displayed by SEBI on its website <a href="http://www.sebi.gov.in">www.sebi.gov.in</a>.</p>												
<p>How to Apply</p>	<p>Investor can obtain application form and Key Information Memorandum from the Official Points of Acceptance (OPAs) of AMC, and RTA's (Kfin) branch office.</p> <p>Investors can also download application form / Key Information Memorandum from the website of AMC viz. <a href="http://www.oldbridgemf.com">www.oldbridgemf.com</a> .</p> <p>Please refer to the SAI and Application form for the instructions.</p>												
<p>Listing</p>	<p>The Scheme is an open-ended scheme under which Sale and Repurchase will be made on a continuous basis and therefore listing on stock exchanges is not envisaged. However, the Trustee reserves the right to list the Units as and when considered necessary in the interest of Unit holders of the Fund.</p>												
<p>Special Products/facilities available during the NFO</p>	<p>Systematic Investment Plan (SIP)</p> <p>Investors can undertake investing on a specified periodic basis and aim to take advantage from rupee cost averaging through SIP in the scheme.</p> <p>The following SIP frequency will be available to the investors:</p> <table border="1" data-bbox="517 1787 1433 1986"> <thead> <tr> <th>Frequency</th> <th>Specified date</th> <th>Minimum amounts per installments</th> <th>Minimum number of installments</th> </tr> </thead> <tbody> <tr> <td>Daily</td> <td>Daily</td> <td>2500</td> <td>6</td> </tr> <tr> <td>Weekly</td> <td>Any day (Monday to Friday) *</td> <td>2500</td> <td>6</td> </tr> </tbody> </table>	Frequency	Specified date	Minimum amounts per installments	Minimum number of installments	Daily	Daily	2500	6	Weekly	Any day (Monday to Friday) *	2500	6
Frequency	Specified date	Minimum amounts per installments	Minimum number of installments										
Daily	Daily	2500	6										
Weekly	Any day (Monday to Friday) *	2500	6										

	(If no day is selected Monday will be the default day)		
Fortnightly	1st and 16th day of each month, as applicable* (1st and 16th of the month will be the default date).	2500	6
Monthly (Default Frequency)	Any date (1st to 28th of the month) * (10th will be the default day)	2500	6
Quarterly	Any date (1st to 28th of the month) * (10th will be the default date)	2500	6
Half Yearly	Any date (1st to 28 <sup>th</sup> of the April & October) * (10th will be the default date)	2500	6
Yearly	Any date (1st to 28th of the April) * (10th will be the default date)	2500	6

The applicability of the minimum amount of instalment mentioned is at the time of registration only. In case SIP date falls on a non-business day or on a day that is not available in the particular month, the instalment would be processed on next business day.

Investors can subscribe for SIP by using NACH facilities offered by the Banks. The cheque for investment in the scheme should be in favour of “Old Bridge Focused Equity Fund” and crossed “Account Payee Only”, and the cheques must be payable at the Center where the applications are submitted to the Investor services Centers.

In case of fresh/additional subscription, if the name of the scheme on the application form/transaction slip differs with the name on the Cheque/Demand Draft, then the AMC would allot units under the scheme mentioned on the application form/ transaction slip. In case of fresh/additional subscription, if the scheme name is not mentioned on the application form/transaction slip, then the units will be allotted under the scheme mentioned on the Cheque/Demand Draft. The option that would be considered in such cases if not specified by the customer would be the default option of the Scheme. However, in case additional subscription is under the same scheme as fresh subscription, then the AMC reserves the right to allot units in the option under which units were allotted at the time of fresh subscription.

Further, Investors/ unitholders subscribing for SIP are required to submit SIP request at least 21 business days prior to the date of first debit date and SIP start date shall not be beyond 21 business days from the date of submission of request for SIP. Units would be allotted for the amount net of bank charges, if any. On receipt of the post-dated cheque, the Registrar/AMC would send a letter to the investor confirming that the name has been included in the SIP. The cheque would be presented on the dates mentioned on the cheque and units would be allotted accordingly. A fresh Account Statement / Transaction Confirmation would be mailed to the investor indicating the new balance in the Account. An investor would have the right to discontinue the SIP, subject to giving 21 business days prior notice to the subsequent date of SIP instalment.

	<p>Terms and conditions</p> <p>If the investor fails to mention the scheme name in the SIP Mandate Form, then the AMC reserves the right to register the SIP as per the scheme name available in the main application.</p> <p>In case SIP date is not selected, then the SIP will be registered on 10<sup>th</sup> (default date) of each Month/Quarter/Half Year/ Annual, as applicable. Further if multiple SIP dates are opted for or if the selection is not clear, then the SIP would be registered for 10<sup>th</sup> of each Month/Quarter Half Year/ Annual, as applicable.</p> <p>If the Investor has not mentioned the SIP start Month, SIP would commence from the next applicable month, subject to completion of 21 business days' time from the receipt of SIP request.</p> <p>In case the SIP 'End period' is incorrect or not mentioned by the Investor in the SIP form, then 31<sup>st</sup> December 2099 from the start date would be considered as default End Period.</p> <p>For SIP applications received during NFO Period, the SIP start date would be at least 21 business days after the NFO allotment date.</p> <p>SIP TOP UP Facility:</p> <p>Investors can opt for SIP TOP UP facility with Fixed Top Up option or Variable Top Up option wherein the amount of the SIP could be increased at fixed intervals. In case the investor opts for both options, the Variable Top Up option would be triggered.</p> <p>The Fixed TOP UP amount shall be for minimum Rs. 500/- and in multiples of Rs. 1/- thereafter.</p> <p>Variable TOP UP would be available in at 5%, 10% and 15% and such other denominations (over and above 5%, 10% and 15%) as opted by the investor in multiples of 5%. An investor can also TOP UP the SIP in amount terms by keeping minimum top up of Rs. 500.</p> <p>The frequency is fixed at Yearly and Half Yearly basis. In case the TOP UP facility is not opted by ticking the appropriate box and frequency is not selected, the TOP UP facility may not be registered.</p> <p>In case of Quarterly SIP, only the Yearly frequency is available under SIP TOP UP.</p> <p>SIP Top-Up facility shall be available to all the investors.</p> <p>Top-Up Cap amount or Top-Up Cap month-year:</p> <p>Top-Up Cap amount: Investor has an option to freeze the SIP Top-Up amount once it reaches a fixed predefined amount. The fixed pre-defined amount should be same as the maximum amount mentioned by the investor in the bank mandate. In case of difference between the Cap amount and the maximum amount mentioned on Bank mandate, then amount which is lower of the two amounts shall be considered as the default amount of SIP Cap amount.</p> <p>Top-Up Cap month-year: It is the date from which SIP Top-Up amount would cease and last SIP instalment including Top-Up amount would remain constant from Cap date till the end of SIP tenure.</p> <p>Investor shall have flexibility to choose either Top-Up Cap amount or Top-Up Cap month- year. In case of multiple selection, Top-Up Cap amount would be considered as default selection.</p> <p>All the investors of the scheme subscribing the facility under SIP Variable Top - Up feature are hereby requested to select either Top - Up Cap amount or Top - Up Cap month - year. In case of no selection, the SIP Variable Top - Up amount would be capped at a default amount of Rs. 10 lakhs.</p> <p>Under the said facility, SIP amount would remain constant from Top - Up Cap date/ amount till the end of SIP Tenure.</p> <p>Micro Systematic Investment Plan (Micro SIP):</p> <p>Micro SIP/PAN Exempt Investments In line with SEBI letter no. OW/16541/2012 dated July 24, 2012 addressed to AMFI, Investments in the mutual fund schemes including investments through Systematic Investment</p>
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	<p>Plans (SIPs) up to Rs. 50,000/- per investor per year shall be exempted from the requirement of PAN.</p> <p>The investor will have the facility of investing by Micro SIP under the current SIP facility. The Minimum Investment amount per instalment would be as per applicable minimum investment amount of the scheme. The total investment under Micro SIP cannot exceed Rs. 50,000/-.</p> <p>Micro Investment: If the investment amount (fresh subscription &amp; additional subscription) and Micro SIP installments by an investor in a financial year i.e April to March does not exceed Rs. 50,000/-, it shall be exempt from the requirement of PAN. However, requirements of Know Your Customer (KYC) shall be mandatory. Accordingly, investors seeking the above exemption for PAN need to submit the KYC Acknowledgement, irrespective of the amount of investment. This exemption will be available only to Micro investment made by the individuals being Indian citizens (including NRIs, Joint holders, minors acting through guardian and sole proprietary firms). PIOs, HUFs, QFIs and other categories of investors would not be eligible for availing this exemption.</p> <p>SIP Top-Up facility shall not be available in case of Micro-SIP.</p> <p>Mode of Payment for SIP:</p> <p>In case of SIP with payment mode as Standing Instruction / NACH, Investors are required to submit a cancelled cheque or a photocopy of a cheque of the bank account for which the debit mandate is provided.</p> <p>Investors are requested to note that holding of units through Demat Option is also available. The units would be allotted based on the applicable NAV and would be credited to investors' Demat account on T + 2 days basis upon realization of funds.</p> <p>The investors shall note that for holding the units in demat form, the provisions laid down in the SID and SEBI Regulations, procedural requirements as laid by the Depositories (NSDL/CDSL) shall be applicable. In case the investor wishes to convert the units held in non-demat mode to demat mode or vice versa at a later date, such request along with the necessary form should be submitted to their Depository Participant(s). Units held in demat form would be freely transferable, subject to the applicable regulations and the guidelines as may be amended from time to time. Investors/unitholders subscribing for SIP are required to submit SIP request at least 21 business days prior to the date of first debit date and SIP start date shall not be beyond 100 days from the date of submission of request for SIP.</p> <p>Facility of National Automated Clearing House (NACH) Platform in Systematic Investment Plan (SIP):</p> <p>In addition to existing facility available for payments through Postdated cheques/Standing Instructions for investments in SIP, the NACH facility can also be used by the investors to make payment of SIP installments. NACH is a centralized system launched by National Payments Corporation of India (NPCI) with an aim to consolidate multiple Electronic Clearing Service (ECS) mandates. This facility would enable the investors of the scheme to make SIP investments through NACH by filling up the SIP Registration cum mandate form. A Unique number will be allotted to every mandate registered under NACH called as Unique Mandate Reference Number ("UMRN") which can be used for SIP transactions. The NACH facility shall be available subject to terms and conditions contained in the Easy Pay Debit Mandate Form and as prescribed by NPCI from time to time.</p> <p>The AMC reserves the right to introduce SIPs at such other frequencies or on any dates as the AMC may feel appropriate from time to time.</p> <p>The AMC reserves the right to change / modify the terms and conditions of the facility or withdraw the facility at a later date.</p>
<p>The policy regarding reissue of repurchased units, including the maximum extent, the manner of</p>	<p>Presently, AMC does not intend to re-issue the units once redeemed. The number of units held by the unit holder in demat mode or in physical mode will stand reduced by the numbers of units redeemed.</p>



<p>reissue, the entity (the scheme or the AMC) involved in the same.</p>	
<p>Restrictions, if any, on the right to freely retain or dispose of Units being offered.</p>	<p><b>Suspension of Sale / Switch-in of Units</b></p> <p>Subject to the approval of the Boards of the AMC and of the Trustee and subject also to necessary communication of the same to SEBI, the determination of the NAV of the Units of a Scheme and the Subscription of / Switch-into the Units of Scheme(s) of the Fund, may be temporarily suspended in any of the conditions described below:</p> <ol style="list-style-type: none"> <li>i. When one or more stock exchanges or markets which provide the basis of valuation for a substantial portion of the assets of the Scheme is closed otherwise than for ordinary holidays.</li> <li>ii. When, as a result of political, economic or monetary events or any other circumstances outside the control of the Trustee and the AMC, the disposal of the assets of the Scheme is not considered to be reasonably practicable or might otherwise be detrimental to the interests of the Unit Holders.</li> <li>iii. In the event of breakdown in the means of communication used for the valuation of investments of the Scheme, so that the value of the securities of the Scheme cannot be accurately or reliably arrived at.</li> <li>iv. If, in the opinion of the AMC, extreme volatility of markets causes or might cause, prejudice to the interests of the Unit Holders of the Scheme.</li> <li>v. In case of natural calamities, war, strikes, riots and bandhs.</li> <li>vi. In case of any other event of force majeure or disaster that in the opinion of the AMC affects the normal functioning of the AMC or the Registrar.</li> <li>vii. During the period of Book Closure.</li> <li>viii. If so directed by SEBI.</li> </ol> <p>However, suspension or restriction of repurchase facility under any scheme of the Mutual Fund shall be made applicable only after the approval from the Board of Directors of the AMC and the Trustee Company. The approval from the AMC Board and the Trustees giving details of circumstances and justification for the proposed action shall also be informed to SEBI.</p> <p>AMC reserves the right to suspend /restrict subscription(s) in to the Scheme temporarily or indefinitely, if the AMC views that increasing the Scheme's size further may prove detrimental to the existing unit holders of the Scheme. An order/ request to purchase Units is not binding on and may be rejected by the Trustee, the AMC or their respective agents, unless it has been confirmed in writing by the AMC or its agents and (or) payment has been received.</p> <p>In any of the above eventualities, the time limits for processing requests for subscription of Units of the Scheme(s) will not be applicable.</p> <p><b>Restriction on Redemption in Mutual Funds</b> Further, subject to the approval of the Boards of the AMC and of the Trustee and subject also to necessary communication of the same to SEBI, the redemption of / switch-out of Units of Scheme(s) of the Fund, may be restricted. In accordance with clause 1.12 of Master Circular as may be amended from time to time and subject to prevailing regulations, restriction on redemptions / switch-out of Units of the Scheme(s) of the Fund, may be imposed when there are circumstances leading to systemic crisis or event that severely constricts market liquidity or the efficient functioning of markets such as:</p>

	<ul style="list-style-type: none"> <li>i. <b>Liquidity issues:</b> when market at large becomes illiquid affecting almost all securities rather than any issuer specific security;</li> <li>ii. <b>Market failures, exchange closures:</b> 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;</li> <li>iii. <b>Operational issues:</b> when exceptional circumstances are caused by force majeure, unpredictable operational problems and technical failures (e.g. a black out).</li> </ul> <p>Restriction on redemption of Units of the Scheme may be imposed for a specified period of time not exceeding 10 working days in any 90 days period. When restriction on redemption of Units of the Scheme is imposed, the following procedure shall be applied</p> <ul style="list-style-type: none"> <li>i. No redemption / switch-out requests upto Rs. 2 lakhs shall be subject to such restriction.</li> <li>ii. Where redemption / switch-out requests are above Rs. 2 lakhs, the AMC shall redeem the first Rs. 2 lakhs without such restriction and remaining part over and above Rs. 2 lakhs shall be subject to such restriction.</li> </ul> <p>In addition to the above, the AMC / Trustee may restrict redemptions / switch-out of Units of the Scheme pursuant to direction/ approval of SEBI. In case of any of the above eventualities, the general time limits for processing requests for redemption of Units will not be applicable.</p>
Third Party Payment Avoidance and additional documents / declaration required	Please refer SAI for details
ASBA facility	<p>In line with SEBI circular No. SEBI/IMD/CIR No 18/ 198647/2010 dated March 15, 2010 and Cir/IMD/DF/6/2010 dated July 28, 2010 and circular issued from time to time, all the new scheme (NFOs) launched on or after October 01, 2010 shall offer ASBA facility to the investors subscribing to New Fund Offer (NFOs) of Old Bridge Mutual Fund Schemes. This facility shall co - exist with the current process, wherein cheques/demand drafts are used as a mode of payment.</p> <p>Investors may also apply through the ASBA facility by filling in the ASBA form and submitting the same to their respective banks, which in turn will block the amount in the account as per the authority contained in the ASBA form.</p> <p>Presently ASBA is offered by selected Self Certified Syndicate Banks (SCSBs) which are registered with SEBI for offering the facility.</p> <p>Investors are requested to check with their respective banks about the availability of the ASBA facility. For the complete list of controlling / designated branches of above mentioned SCSB's, please refer to the websites of SEBI, BSE and NSE at <a href="http://www.sebi.gov.in">www.sebi.gov.in</a>, <a href="http://www.bseindia.com">www.bseindia.com</a> and <a href="http://www.nseindia.com">www.nseindia.com</a></p>
Option to hold units in Demat form	<p>Investor has an option to subscribe units of the scheme in demat form in accordance with the provisions of the Scheme Information Document and in terms of the guidelines as laid by the Depositories (NSDL/CDSL) from time to time.</p> <p>In case, the investor desires to hold units in a Demat/Remat form at a later date, the request for conversion of units held in non-demat form into Demat form or</p>

	<p>vice-versa should be submitted along with a Demat/Remat Request Form to the Depository Participants.</p> <p>Units held in demat form would be transferable subject to the provisions of the Scheme Information Document and in accordance with provisions of Depositories Act, 1996 and the Securities and Exchange Board of India (Depositories and Participants) Regulations, 2018 as may be amended from time to time.</p>
Account Statement	<ul style="list-style-type: none"> <li>• The AMC shall allot the units to the applicant whose application has been accepted and also send confirmation specifying the number of units allotted to the applicant by way of email and/or SMS to the applicant's registered email address and/or mobile number within five business days from the date of closure of the NFO.</li> <li>• The AMC shall issue to the investor whose application has been accepted, an account statement specifying the number of units allotted within five business days of closure of NFO/transaction.</li> <li>• For allotment undertaken in demat form, the account statement shall be sent by the depository / depository participant and not by the AMC. For NFO allotment in demat form, the AMC shall issue units in dematerialized form to a unit holder within two working days of the receipt of request from the investor.</li> <li>• For those investors who have provided an e-mail address, the AMC would send the account statement by e-mail instead of physical statement. The investor may request for an account statement by contacting us at any of the service Centers and the AMC shall provide the account statement to the investor within five business days from the receipt of such request.</li> </ul>
Investment by Sponsor/AMC	<p>Based on the risk value assigned to the scheme, the Sponsor/AMC shall invest minimum amount as a percentage of AUM in the scheme in accordance with SEBI Circular issued in this regard.</p>
Bank Account Details	<p>It is mandatory for applicants to mention their bank account numbers in their applications for subscription or redemption of units of the Scheme. If the investor fails to provide the bank mandate, the request for redemption would be considered as not valid and the scheme retains the right to withhold the redemption until a proper bank mandate is furnished. Any provision with respect of penal interest in such cases will not be applicable.</p> <p><b>Bank Mandate Requirement</b></p> <p>For all fresh subscription transactions made by means of a cheque, if cheque provided along with fresh subscription/new folio creation does not belong to the bank mandate opted in the application form, any one of the following documents needs to be submitted.</p> <ol style="list-style-type: none"> <li>a) Original cancelled cheque having the First Holder Name printed on the cheque.</li> <li>b) Original bank statement reflecting the First Holder Name, bank account number and bank name as specified in the application.</li> <li>c) Photocopy of the bank statement duly attested by the bank manager with designation, employee number and bank seal.</li> <li>d) Photocopy of the bank pass book duly attested by the bank manager with designation, employee number and bank seal.</li> <li>e) Photocopy of the bank statement/passbook/cheque duly attested by the AMC officials after verification of original bank statement/passbook shown by the investor or their representative.</li> <li>f) Confirmation by the bank manager with seal, designation and employee number on the bank's letter head confirming the name of investor, account type, bank branch, MICR and IFSC code of the bank branch.</li> </ol> <p>The letter should not be older than 3 months. This condition is also applicable to all subscription transactions made by means of a Demand Draft. In case the application is not accompanied by the aforesaid documents, the AMC reserves the right to reject the application, also the</p>

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

## B. ONGOING OFFER

Default Plan/option	The investors may refer to the paragraph under New Fund offer Section for applicability of Direct Plan/ Regular Plan under different scenario.
Ongoing Offer Period This is the date from which the scheme will reopen for subscriptions/redemptions after the closure of the NFO period.	The Scheme is an open-ended equity scheme. Units issued under the scheme shall be available for ongoing repurchase /redemption /sale /switches / subscription within five business days from the date of allotment. Units of the scheme shall also be available for purchase/subscription and redemption/sale on an ongoing basis on every business day at NAV based prices.
Ongoing price for subscription (purchase) /switch-in (from other schemes/plans of the mutual fund) by investors. This is the price you need to pay for purchase/switch-in.	At the Applicable NAV In accordance with the requirements specified by Para 10.4.1 of SEBI Master Circular on Mutual Funds dated May 19, 2023, no entry load will be charged for purchase / additional purchase / switch-in accepted by the Fund with effect from August 01, 2009. Pursuant to Para 10.6 of SEBI Master Circular on Mutual Funds dated May 19, 2023, with effect from April 1, 2008, no entry load or exit load shall be charged in respect of units allotted on reinvestment. Methodology of calculating subscription price: Subscription Price = Applicable NAV*(1+Entry Load, if any) Example: If the Applicable NAV is Rs. 10, Entry Load is NIL then the subscription price will be: = Rs. 10* (1+NIL) =Rs. 10
Ongoing price for redemption /switch outs (to other schemes/plans of the Mutual Fund) by investors. This is the price you will receive for redemptions /switch outs.  <b>(Std. obs. 17 (b))</b>	At the Applicable NAV subject to prevailing Exit Load. Ongoing price for redemption /Switch out (to other Schemes/Plans of the Mutual Fund) is price which a Unit holder will receive for redemption/Switch-outs. During the continuous offer of the Scheme, the Unit holder can redeem the Units at Applicable NAV, subject to payment of Exit Load, if any. It will be calculated as follows: Methodology of calculating repurchase price: Redemption Price = Applicable NAV*(1-Exit Load, if any) Example: If the Applicable NAV is Rs. 10, Exit Load is 2% then redemption price will be: = Rs. 10* (1-0.02) = Rs. 9.80 Investors/Unit holders should note that the AMC/Trustee has right to modify existing Load structure and to introduce Loads subject to a maximum limit prescribed under the SEBI Regulations. Any change in Load structure will be effective on prospective basis and will not affect the existing Unit holder in any manner.

	<p>However, the Mutual Fund will ensure that the Redemption Price will not be lower than 95% of the Applicable NAV. The Purchase Price shall be at applicable NAV.</p>
<p>Cut off timing for subscriptions/ redemptions/ switches This is the time before which your application (complete in all respects) should reach the official points of acceptance.</p>	<p><u>Subscriptions/Purchases including Switch - ins:</u></p> <ul style="list-style-type: none"> <li>• In respect of valid applications received upto 3.00 p.m. on a Business Day at the official point of acceptance of transactions and where the funds for the entire amount of subscription/purchase as per the application/Switch-in request, are available for utilization before the cut-off time i.e. 3.00 p.m. - the closing NAV of the day shall be applicable.</li> <li>• In respect of valid applications received after 3.00 p.m. on a Business Day at the official point of acceptance of transactions and where the funds for the entire amount of subscription/purchase as per the application/Switch-in request, are available for utilization either on the same day or before the cut-off time of the next business day - the closing NAV of the next Business Day shall be applicable.</li> <li>• Irrespective of the time of receipt of application at the official point of acceptance of transactions, where the funds for the entire amount are available for utilization before the cut-off time on any subsequent Business Day - the closing NAV of such subsequent Business Day shall be applicable.</li> </ul> <p>In case of investments through Systematic Investment Plan (SIP), Systematic Transfer Plans (STP), as may be offered by the AMC, the units would be allotted as per the closing NAV of the day on which the funds are available for utilization irrespective of the instalment date of the SIP, STP or record date of IDCW etc.</p> <p>Since different payment modes have different settlement cycles including electronic transactions (as per arrangements with Payment Aggregators/Banks/Exchanges etc), it may happen that the investor's account is debited, but the money is not credited within cut-off time on the same date to the Scheme's bank account, leading to a gap/delay in Unit allotment. Investors are therefore urged to use the most efficient electronic payment modes to avoid delays in realization of funds and consequently in Unit allotment.</p> <p>Cut off timing for redemption / repurchases / switch-outs:</p> <ol style="list-style-type: none"> <li>1. In respect of valid application received at the Official Points of Acceptance upto 3.00 p.m. on a Business Day by the Fund, the closing NAV of the day on which application is received shall be applicable.</li> <li>2. In respect of valid application received at the Official Points of Acceptance after 3.00 p.m. on a Business Day by the Fund, the closing NAV of the next Business day shall be applicable.</li> </ol>
<p>Where can the applications purchase/redemption switches be submitted?</p>	<p>Applications complete in all respects, can be submitted at:</p> <ol style="list-style-type: none"> <li>a) KFIN Technologies Limited, Selenium Building, Tower-B, Plot No. 31 &amp; 32, Financial District, Nanakramguda, Serilingampally, Hyderabad, R. R. District, Telangana India 500032 or its Investor Services Center/ Collection Center details mentioned on back cover page of this SID.</li> <li>b) Investors can log on to the website <a href="http://www.oldbridgemf.com">www.oldbridgemf.com</a> / mobile application of Old Bridge Mutual Fund to invest in the scheme.</li> <li>c) Investors can invest in units of the Scheme through - KTRACK / mobile application of KFin Technologies Limited. <a href="http://www.kfintech.com">www.kfintech.com</a>.</li> <li>d) Old Bridge Asset Management Private Limited, 1705, ONE BKC, C - Wing, G - Block Bandra Kurla Complex, Bandra - (East), Mumbai - 400 051.</li> </ol>

	<p>e) Investors can also purchase units of the Scheme during NFO by placing an order with the members (stockbrokers) of stock exchanges / clearing members. These members (stockbrokers) / clearing members would be availing the platform mechanism provided by the stock exchanges for placing an order for purchase / redemption of units of the Scheme.</p> <p>f) Investors may purchase units of the scheme during NFO through MF Central <a href="https://www.mfcentral.com">https://www.mfcentral.com</a>.</p> <p>Pursuant to SEBI Circular dated March 15, 2010, an investor can also subscribe to the NFO through ASBA facility. ASBAs can be accepted only by SCSB's whose names appear in the list of SCSBs as displayed by SEBI on its website <a href="http://www.sebi.gov.in">www.sebi.gov.in</a>.</p>												
<p>Minimum amount for purchase/redemption/switches</p>	<p><b><u>During New Fund Offer Period:</u></b></p> <p><b>Lumpsum:</b> Minimum of Rs 5000/- and in multiple of Rs. 1</p> <p><b>Systematic Investment Plan (SIP):</b> Minimum Rs. 2500/- and in multiples of Rs.1 thereafter.</p> <p>Minimum installments: 6</p> <p><b><u>During Ongoing Offer period:</u></b></p> <p><b>Fresh Purchase (Incl. Switch-in):</b> Minimum of Rs 5000/- and in multiples of Rs.1 thereafter.</p> <p><b>Additional application amount (Incl. Switch-in):</b> Minimum of Rs 1000/- and in multiples of Rs.1 thereafter.</p> <p><b>Systematic Investment Plan (SIP):</b> Minimum Rs. 2500/- and in multiples of Rs.1 thereafter.</p> <p>Minimum installments: 6</p> <p><b>Minimum Amount for Redemption / Switch-outs:</b></p> <p>Rs.1000/- and in multiples of Re 0.01/- or account balance, whichever is lower.</p>												
<p>Minimum balance to be maintained and consequences of non-maintenance.</p>	<p>There is no minimum balance requirement.</p>												
<p>Special Products available</p>	<p><b>SYSTEMATIC INVESTMENT PLAN (SIP)</b></p> <p>If the SIP period is not specified by the unit holder then the SIP enrolment will be deemed to be for perpetuity and processed accordingly.</p> <p>Systematic Investment Plan (SIP)</p> <p>Investors can undertake investing on a specified periodic basis and aim to take advantage from rupee cost averaging through SIP in the scheme.</p> <p>The following SIP frequency will be available to the investors:</p> <table border="1" data-bbox="501 1760 1417 2047"> <thead> <tr> <th>Frequency</th> <th>Specified date</th> <th>Minimum amounts per installments</th> <th>Minimum number of installments</th> </tr> </thead> <tbody> <tr> <td>Daily</td> <td>Monday to Friday</td> <td>2500</td> <td>6</td> </tr> <tr> <td>Weekly</td> <td>Any day (Monday to Friday) * (If no day is selected Monday will be the default day)</td> <td>2500</td> <td>6</td> </tr> </tbody> </table>	Frequency	Specified date	Minimum amounts per installments	Minimum number of installments	Daily	Monday to Friday	2500	6	Weekly	Any day (Monday to Friday) * (If no day is selected Monday will be the default day)	2500	6
Frequency	Specified date	Minimum amounts per installments	Minimum number of installments										
Daily	Monday to Friday	2500	6										
Weekly	Any day (Monday to Friday) * (If no day is selected Monday will be the default day)	2500	6										

Fortnightly	1st and 16th day of each month, as applicable* (1st and 16th of the month will be the default date).	2500	6
Monthly (Default Frequency)	Any date (1st to 28th of the month) * (10th will be the default day)	2500	6
Quarterly	Any date (1st to 28th of the month) * (10th will be the default date)	2500	6
Half Yearly	Any date (1st to 28th of October /April month) * (10th will be the default date)	2500	6
Yearly	Any date (1st to 28th of the April month) * (10th will be the default date)	2500	6

The applicability of the minimum amount of instalment mentioned is at the time of registration only. In case SIP date falls on a non-business day or on a day that is not available in the particular month, the instalment would be processed on next business day.

Investors can subscribe for SIP by using NACH facilities offered by the Banks. The cheque for investment in the scheme should be in favour of “Old Bridge Focused Equity Fund” and crossed “Account Payee Only”, and the cheques must be payable at the Center where the applications are submitted to the Investor services Centers.

In case of fresh/additional subscription, if the name of the scheme on the application form/transaction slip differs with the name on the Cheque/Demand Draft, then the AMC would allot units under the scheme mentioned on the application form/ transaction slip. In case of fresh/additional subscription, if the scheme name is not mentioned on the application form/transaction slip, then the units will be allotted under the scheme mentioned on the Cheque/Demand Draft. The option that would be considered in such cases if not specified by the customer would be the default option of the Scheme. However, in case additional subscription is under the same scheme as fresh subscription, then the AMC reserves the right to allot units in the option under which units were allotted at the time of fresh subscription.

Further, Investors/ unitholders subscribing for SIP are required to submit SIP request at least 21 business days prior to the date of first debit date and SIP start date shall not be beyond 21 business days from the date of submission of request for SIP. Units would be allotted for the amount net of bank charges, if any. On receipt of the post-dated cheque, the Registrar/AMC would send a letter to the investor confirming that the name has been included in the SIP. The cheque would be presented on the dates mentioned on the cheque and units would be allotted accordingly. A fresh Account Statement / Transaction Confirmation would be mailed to the investor indicating the new balance in the Account. An investor would have the right to discontinue the SIP, subject to giving 21 business days prior notice to the subsequent date of SIP instalment.

Terms and conditions

If the investor fails to mention the scheme name in the SIP Mandate Form, then the AMC reserves the right to register the SIP as per the scheme name available in the main application.

In case SIP date is not selected, then the SIP will be registered on 10<sup>th</sup> (default date) of each Month/Quarter/Half year/ Annual, as applicable. Further if multiple SIP dates are opted for or if the selection is not clear, then the SIP would be registered for 10<sup>th</sup> of each Month/Quarter Half year/ Annual, as applicable.

If the Investor has not mentioned the SIP start Month, SIP would commence from the next applicable month, subject to completion of 21 business days' time from the receipt of SIP request.

In case the SIP 'End period' is incorrect or not mentioned by the Investor in the SIP form, then 31<sup>st</sup> December 2099 from the start date would be considered as default End Period.

For SIP applications received during NFO Period, the SIP start date would be at least 21 business days after the NFO allotment date.

**SIP TOP UP Facility:**

Investors can opt for SIP TOP UP facility with Fixed Top Up option or Variable Top Up option wherein the amount of the SIP could be increased at fixed intervals. In case the investor opts for both options, the Variable Top Up option would be triggered.

The Fixed TOP UP amount shall be for minimum Rs. 500/- and in multiples of Rs. 1/- thereafter.

Variable TOP UP would be available in at 5%, 10% and 15% and such other denominations (over and above 5%, 10% and 15%) as opted by the investor in multiples of 5%. An investor can also TOP UP the SIP in amount terms by keeping minimum top up of Rs. 500.

The frequency is fixed at Yearly and Half Yearly basis. In case the TOP UP facility is not opted by ticking the appropriate box and frequency is not selected, the TOP UP facility may not be registered.

In case of Quarterly SIP, only the Yearly frequency is available under SIP TOP UP.

The AMC reserves the right to introduce / change the SIPs at such other frequencies or on any dates as the AMC may feel appropriate from time to time.

The AMC reserves the right to change / modify the terms and conditions of the SIP facility or withdraw the facility at a later date.

SIP Top-Up facility shall be available to all the investors.

**Top-Up Cap amount or Top-Up Cap month-year:**

**Top-Up Cap amount:** Investor has an option to freeze the SIP Top-Up amount once it reaches a fixed predefined amount. The fixed pre-defined amount should be same as the maximum amount mentioned by the investor in the bank mandate. In case of difference between the Cap amount and the maximum amount mentioned on Bank mandate, then amount which is lower of the two amounts shall be considered as the default amount of SIP Cap amount.

**Top-Up Cap month-year:** It is the date from which SIP Top-Up amount would cease and last SIP instalment including Top-Up amount would remain constant from Cap date till the end of SIP tenure.

Investor shall have flexibility to choose either Top-Up Cap amount or Top-Up Cap month- year. In case of multiple selection, Top-Up Cap amount would be considered as default selection.

All the investors of the scheme subscribing the facility under SIP Variable Top - Up feature are hereby requested to select either Top - Up Cap amount or Top - Up Cap month - year. In case of no selection, the SIP Variable Top - Up amount would be capped at a default amount of Rs. 10 lakhs.

Under the said facility, SIP amount would remain constant from Top - Up Cap date/ amount till the end of SIP Tenure.



The AMC reserves the right to change / modify the terms and conditions of the SIP Top-Up facility or withdraw the facility at a later date.

**Micro Systematic Investment Plan (Micro SIP):**

Micro SIP/PAN Exempt Investments In line with SEBI letter no. OW/16541/2012 dated July 24, 2012 addressed to AMFI, Investments in the mutual fund schemes including investments through Systematic Investment Plans (SIPs) up to Rs. 50,000/- per investor per year shall be exempted from the requirement of PAN.

The investor will have the facility of investing by Micro SIP under the current SIP facility. The Minimum Investment amount per instalment would be as per applicable minimum investment amount of the scheme. The total investment under Micro SIP cannot exceed Rs. 50,000/-.

Micro Investment: If the investment amount (fresh subscription & additional subscription) and Micro SIP installments by an investor in a financial year i.e April to March does not exceed Rs. 50,000/-, it shall be exempt from the requirement of PAN. However, requirements of Know Your Customer (KYC) shall be mandatory. Accordingly, investors seeking the above exemption for PAN need to submit the KYC Acknowledgement, irrespective of the amount of investment. This exemption will be available only to Micro investment made by the individuals being Indian citizens (including NRIs, Joint holders, minors acting through guardian and sole proprietary firms). PIOs, HUFs, QFIs and other categories of investors would not be eligible for availing this exemption.

SIP Top-Up facility shall not be available in case of Micro-SIP.

The AMC reserves the right to change / modify the terms and conditions of the Micro -SIP facility or withdraw the facility at a later date.

**Mode of Payment for SIP:**

In case of SIP with payment mode as Standing Instruction / NACH, Investors are required to submit a cancelled cheque or a photocopy of a cheque of the bank account for which the debit mandate is provided.

Investors are requested to note that holding of units through Demat Option is also available. The units would be allotted based on the applicable NAV and would be credited to investors' Demat account on T + 2 days basis upon realization of funds.

The investors shall note that for holding the units in demat form, the provisions laid down in the SID and SEBI Regulations, procedural requirements as laid by the Depositories (NSDL/CDSL) shall be applicable. In case the investor wishes to convert the units held in non-demat mode to demat mode or vice versa at a later date, such request along with the necessary form should be submitted to their Depository Participant(s). Units held in demat form would be freely transferable, subject to the applicable regulations and the guidelines as may be amended from time to time. Investors/unitholders subscribing for SIP are required to submit SIP request at least 21 business days prior to the date of first debit date and SIP start date shall not be beyond 100 days from the date of submission of request for SIP.

**Facility of National Automated Clearing House (NACH) Platform in Systematic Investment Plan (SIP):**

In addition to existing facility available for payments through Postdated cheques/Standing Instructions for investments in SIP, the NACH facility can also be used by the investors to make payment of SIP installments. NACH is a centralized system launched by National Payments Corporation of India (NPCI) with an aim to consolidate multiple Electronic Clearing Service (ECS) mandates. This facility would enable the investors of the scheme to make SIP investments through NACH by filling up the SIP Registration cum mandate form. A Unique number will be allotted to every mandate registered under NACH called as

Unique Mandate Reference Number (“UMRN”) which can be used for SIP transactions. The NACH facility shall be available subject to terms and conditions contained in the Easy Pay Debit Mandate Form and as prescribed by NPCI from time to time.

**SIP Pause facility:**

Investors shall have an option to temporarily pause the SIP installments for a specified period of time. Upon expiry of the specified period, the SIP installments would re-start automatically.

The terms and conditions of SIP Pause facility are as follows:

1. Under this Facility, investor has an option to temporarily pause their registered Monthly SIP facility for a period of six (6) months by submitting prescribed application form at any of the Official Points of Acceptance of Old Bridge Mutual Fund or by submitting application in other modes made available by AMC.
2. The SIP Pause facility can be availed by investor only two times during the entire tenure of SIP.
3. The valid application to avail the Facility should be submitted to AMC at least 10 calendar days prior to the next Monthly SIP instalment date (i.e. excluding the request date and the next SIP instalment date). Investor cannot cancel the SIP Pause facility once requested.
4. The SIP Pause facility is only available under Monthly frequency. SIP pause facility is available only for investors with instalment amounts equal to or greater than SIP’s greater than Rs. 1,000/-SIP Pause facility can only be availed by investors who has completed 6 valid SIP installments.
5. The SIP shall restart automatically from the immediate next eligible instalment after the completion of specified pause period.
6. This facility is not available for the SIPs sourced/registered through MF Utilities India Pvt. Ltd. (“MFUI”), Stock Exchange Platforms of NSE & BSE and Channel partner platforms, as for such SIPs, the SIP mandates are registered by respective entities or for SIPs which are registered by investors as Standing Instructions with their Banks.
7. For Top-up SIP facility, the top-up frequency would remain unchanged even if there is a pause in SIP instalment. SIP tenure end date will not be extended and subsequent STP / SWP will be rejected if there is no unit balance in the said scheme.
8. In case of multiple SIPs registered in a scheme, SIP Pause facility will be made applicable only for those SIP installments whose SIP date, frequency, amount and Plan is specified clearly in the form.
9. AMC/Fund reserves the right to amend the terms and conditions of the SIP Pause facility and/or withdraw the said facility.

**SIP cancellation:**

The AMC will endeavour to have the cancellation of registered SIP mandate within 15 business days from the date of receipt of the cancellation request from the investor. The existing instructions/mandate would continue till the date that when it is confirmed the SIP has been cancelled.

**Purchase/Redemption of Units Through Stock Exchange Infrastructure**

The investors can subscribe to / switch / redeem the Units of the Scheme under platform of National Stock Exchange (“MFSS”, “NMFII”) and “BSE StAR MF” platform of BSE Ltd. Please contact any of the Investor Service Centers (ISCs) of the Mutual Fund to understand the detailed process of transacting through this facility.

**Transaction through Stock Exchange infrastructure using services of Distributor/ SEBI Registered Investment Advisor:**

Investors may enter into an agreement with certain distributors/ Registered Investment Advisers (RIAs) / Portfolio Managers (with whom AMC also has a tie up) referred to as "Channel Distributors" who provide the facility to investors to transact in units of mutual funds through various modes such as their website/ other electronic means or through Power of Attorney/agreement/ any such arrangement in favour of the Channel Distributor, as the case may be.

MF Distributor registered with AMFI or RIAs, will be eligible to use NMF-II platform of NSE (in addition to other intermediaries) and / or of BSE StAR MF platform of BSE and/ or platform of to purchase and redeem units of schemes of the Fund.

In addition to the guidelines specified for transacting through MFSS/BSE StAR MF / Platform above, following guidelines shall be applicable for transactions executed through MF Distributors/ RIAs on NMF-II / BSE StAR MF / Platform:

1. MF distributors/RIAs shall not handle pay out/pay in of funds as well as units on behalf of investor. Pay in will be directly received by recognized clearing corporation and pay-out will be directly made to investor account. In the same manner, units shall be credited and debited directly from the demat account of investors.
2. Transactions only in physical (non-demat) transactions will be permitted through NMF-II / BSE StAR MF / Platform.

The facility of transacting in mutual fund schemes through stock exchange infrastructure is available subject to such operating guidelines, terms and conditions as may be prescribed by the respective Stock Exchanges from time to time.

#### **Systematic Transfer Plan (STP)**

Investors can opt for the Systematic Transfer Plan by investing a lumpsum amount in one scheme of the Fund and providing a standing instruction to transfer sums at following intervals into any other scheme (as may be permitted by the Scheme Information Document of the respective schemes) of the Fund.

STP Frequency	Cycle Date	Minimum Amount (in Rs.)	Minimum Instalment
Daily	Monday to Friday	1,000/-	6
Weekly	Monday to Friday	1,000/-	6
Fortnight	Alternate Wednesday	1,000/-	6
Monthly	1 <sup>st</sup> , 7 <sup>th</sup> , 10 <sup>th</sup> , 15 <sup>th</sup> or 25 <sup>th</sup>	1,000/-	6
Quarterly	1 <sup>st</sup> , 7 <sup>th</sup> , 10 <sup>th</sup> , 15 <sup>th</sup> or 25 <sup>th</sup>	3,000/-	2

In case Day of Transfer has not been indicated under Weekly frequency, Wednesday shall be treated as Default day. Further, in case of Monthly and Quarterly Frequency, if the STP date and Frequency has not been indicated, Monthly frequency shall be treated as Default frequency and 10<sup>th</sup> shall be treated as Default Date.

In case none of the frequencies have been selected then Monthly frequency shall be treated as Default frequency and 10<sup>th</sup> shall be treated as Default Date.

Investors could also opt for STP from an existing account by quoting their account / folio number. A minimum period of 7 working days shall be required for registration under STP.

Units will be allotted /redeemed at the applicable NAV of the respective dates of the Scheme in which such investments/withdrawals are sought from the Scheme.

The requests for discontinuation of STP shall be subject to an advance notice of 15 days before the next due date for STP and it will terminate automatically if all

Units are liquidated or withdrawn from the account or upon the Funds' receipt of notification of death or incapacity of the Unit holder.

The AMC reserves the right to introduce STPs at any other frequencies or on any other dates as the AMC may feel appropriate from time to time. In the event that such a day is a Holiday, the transfer would be affected on the next Business Day. Further, in case of a last STP, where the balance amount is less than the STP amount, the entire amount will be transferred to the transferee scheme.

For further details/ clarifications investors may contact the distributor(s) or the ISCs of the AMC.

Investments through systematic routes:

1. In case of Systematic Investment Plan (SIP) / Systematic Transfer Plan (STP) etc. registered prior to the Effective Date without any distributor code under the Regular Plan, installments falling on or after the Effective Dates will automatically be processed under the Direct Plan. Thus, requirement of minimum of 30 installments shall be considered from the date of initial investment in the scheme.
2. Investors who had registered for Systematic Investment Plan facility prior to the Effective Date with distributor code and wish to invest their future installments into the Direct Plan, shall make a written request to the Fund in this behalf. The Fund will take at least 15 days to process such requests. Intervening installments will continue in the Regular Plan.

In case of (a) and (b) above, the terms and conditions of the existing registered enrolment shall continue to apply.

In case of Systematic Transfer Facilities (registered with Distributor Code) were registered under the Regular Plan prior to the Effective Date the future installments shall continue under the Regular Plan.

In case such investors wish to invest under the Direct Plan through these facilities, they would have to cancel their existing enrolments and register afresh for such facilities.

The AMC reserves the right to introduce / change the STPs at such other frequencies or on any dates as the AMC may feel appropriate from time to time.

The AMC reserves the right to change / modify the terms and conditions of the STP facility or withdraw the facility at a later date.

**Systematic Withdrawal Plan (SWP)**

Existing Unitholders have the benefit of availing the choice of SWP on pre-specified dates. The SWP allows the Unitholder to withdraw a specified sum of money each month/quarter from his investments in the Scheme.

The amount thus withdrawn by redemption will be converted into Units at Applicable NAV based prices and the number of Units so arrived at will be subtracted from the Units balance to the credit of that Unitholder.

Unitholders may start the facility/change the amount of withdrawals or the period of withdrawals by giving 15 days written intimation/notice. The SWP may be terminated on a written notice of 15 days by a Unitholder and it will terminate automatically if all the Units are liquidated or withdrawn from the account or the holdings fall below the SWP instalment amount.

There are four options available under SWP viz. Monthly option, quarterly option, Half Yearly and Yearly option. The details of which are given below:

	Monthly Option	Quarterly Option	Half-yearly Option	Yearly Option
Minimum value of SWP	Rs.1000/-			

Additional amount in multiples of	Re.1			
Dates of SWP	1/5/10/15/25*			
Minimum No. of SWP	Six	Four	Four	Two

\* In the event that such a day is a holiday, the withdrawals would be affected on the next business day.  
 Exit Load, if any, is applicable to SWP.  
 The AMC reserves the right to accept SWP applications of different amounts, dates and frequency.  
 Unitholders can enroll themselves for the facility by submitting the duly completed Systematic Withdrawal enrolment Form at any of the Investor Service Centers (ISCs)/Official Points of Acceptance (OPAs). The AMC / Trustee reserves the right to change / modify the terms and conditions under the SWP prospectively at a future date. The AMC reserves the right to introduce / change the SWP at such other frequencies or on any dates as the AMC may feel appropriate from time to time.

**Switching Options**

(a) Inter - Scheme Switching option  
 Unit holders under the Scheme have the option to Switch part or all of their Unit holdings in the Scheme to any other scheme offered by the Mutual Fund from time to time. The Mutual Fund also provides the Investors the flexibility to Switch their investments from any other scheme(s) / plan (s) offered by the Mutual Fund to this Scheme. This option will be useful to Unit holders who wish to alter the allocation of their investment among the scheme(s) / plan(s) of the Mutual Fund in order to meet their changed investment needs.  
 The Switch will be effected by way of a Redemption of Units from the Scheme at Applicable NAV, subject to Exit Load, if any and reinvestment of the Redemption proceeds into another scheme offered by the Mutual Fund at Applicable NAV and accordingly the Switch must comply with the Redemption rules of switch out Scheme and the Subscription rules of the switch in scheme. However, no load will be charged for switches between equity schemes.

(b) Intra -Scheme Switching option  
 Unit holders under the Scheme have the option to Switch their Unit holdings from one option to another option (i.e. Growth to IDCW and vice-a-versa). The Switches would be done at the Applicable NAV based prices and the difference between the NAVs of the two options will be reflected in the number of Units allotted.  
 Switching shall be subject to the applicable "Cut off time and Applicable NAV" stated elsewhere in the Scheme Information Document.  
 In case of "Switch" transactions from one scheme to another, the allocation shall be in line with Redemption pay-outs.

**Transactions Through Electronic Platform(S) of KFin Technologies Ltd.**  
 Investors will be allowed to transact through <https://mfs.kfintech.com/mfs/>, an electronic platform provided by M/s. KFin Technologies Ltd., Registrar & Transfer Agent, in Schemes of Old Bridge Mutual Fund ('Fund'). The facility will also be available through mobile application of KFin Technologies Ltd.  
 The uniform cut off time as prescribed under the SEBI (Mutual Funds) Regulations, 1996 and as mentioned in SID and KIM of the Scheme will be applicable for transactions received through the above electronic platform and the time of receipt of transaction recorded on the server(s) of KFin Technologies Ltd. will be reckoned as the time for the purpose of determining applicability of NAV, subject to credit of funds to bank account of scheme, wherever applicable. The facility is subject to operating guidelines, terms and conditions as may be prescribed by KFin Technologies Ltd. or as may be specified by Old Bridge AMC

	<p>from time to time. For operating guidelines and terms and conditions, investors are requested to visit <a href="https://mfs.kfintech.com/mfs/">https://mfs.kfintech.com/mfs/</a>.</p> <p>Time of receipt of transaction recorded on the server(s) of KFin Technologies Ltd. will continue to be reckoned for electronic transactions received through AMC website/ Distributor website/ applications etc subject to credit of funds to bank account of scheme, wherever applicable.</p> <p><b>Online Transactions Through Website of Old Bridge Mutual Fund</b></p> <p>Facility of online transactions is available on the official website of Old Bridge Mutual Fund i.e. <a href="http://www.oldbridgemf.com">www.oldbridgemf.com</a>. Consequent to this, the said website is declared to be an “OPA” for applications for subscriptions, redemptions, switches and other facilities. The Uniform Cut -off time as prescribed by SEBI and as mentioned in the SID(s)of respective schemes shall be applicable for applications received on the website. However, investors should note that transactions on the website shall be subject to the eligibility of the investors, any terms &amp; conditions as stipulated by Old Bridge Mutual Fund/ Old Bridge Asset Management Private Limited from time to time and any law for the time being in force. The AMC reserves the right to modify the terms and conditions or to discontinue the facility at any point of time.</p> <p>Investment can also be done through Old Bridge Mutual Fund Mobile Application.</p> <p><b>Mfcentral</b></p> <p>As per the SEBI circular no SEBI/HO/IMD/IMD- II DOF3/P/CIR/2021/604 dated July 26, 2021, to comply with the requirements of RTA inter- operable Platform for enhancing investors’ experience in Mutual Fund transactions / service requests, the QRTA’s, Kfin Technologies Private Limited (Kfintech) and Computer Age Management Services Limited (CAMS) have jointly developed MFCentral - A digital platform for Mutual Fund investors. MFCentral is created with an intent to be a one stop portal / mobile app for all Mutual fund investments and service related needs that significantly reduces the need for submission of physical documents by enabling various digital / physical services to Mutual fund investors across fund houses subject to applicable T&amp;Cs of the Platform. MFCentral will be enabling various features and services in a phased manner. MFCentral may be accessed using <a href="https://mfcentral.com">https://mfcentral.com</a> and a Mobile App in future with a view to comply with all provisions of the aforesaid circular and to increase digital penetration of Mutual funds, Old Bridge Mutual Fund (“the Fund”) designates MFCentral as its Official point of acceptance (ISC –Investor Service Center). Any registered user of MFCentral, requiring submission of physical document as per the requirements of MFCentral, may do so at any of the designated Investor Service centers or collection centers of Kfintech or CAMS. The AMC reserves the right to modify the terms and conditions or to discontinue the facility at any point of time.</p>
Accounts Statements	<ul style="list-style-type: none"> <li>• On acceptance of the application for subscription, an allotment confirmation specifying the number of units allotted by way of e- mail and/or SMS within 5 business days from the date of receipt of transaction request/ allotment will be sent to the Unit Holders registered e-mail address and/or mobile number.</li> <li>• In case of Unit Holders holding units in the dematerialized mode, the Fund will not send the account statement to the Unit Holders. The statement provided by the Depository Participant will be equivalent to the account statement.</li> <li>• For those Unit holders who have provided an e-mail address, the AMC will send the account statement by e-mail.</li> <li>• The Unit holder may request for a physical account statement by writing/calling the AMC/ISC/Registrar. In case of specific request received</li> </ul>

from the Unit Holders, the AMC/Fund will provide the Account Statement to the Investors within 5 business days from the receipt of such request.

**Consolidated Account Statement (CAS)**

Consolidated account statement for each calendar month shall be issued, on or before 15th day of succeeding month, detailing all the transactions and holding at the end of the month including transaction charges paid to the distributor, across all schemes of all mutual funds, to all the investors in whose folios transaction has taken place during that month. The AMC shall identify common investors across fund houses by their permanent account number (PAN) for the purposes of sending CAS.

In the event the account has more than one registered holder, the first named Unitholder shall receive the CAS.

- The transactions viz. purchase, redemption, switch, systematic withdrawal plan, carried out by the Unitholders shall be reflected in the CAS on the basis of PAN.
- The CAS shall not be received by the Unit holders for the folio(s) not updated with PAN details. The Unit holders are therefore requested to ensure that the folio(s) are updated with their PAN.
- Pursuant to SEBI Circular no. CIR /MRD /DP /31/2014 dated November 12, 2014, Depositories shall generate and dispatch a single consolidated account statement for investors (in whose folio the transaction has taken place during the month) having mutual fund investments and holding demat accounts.
- Based on the PANs provided by the asset management companies / mutual funds' registrar and transfer agents (AMCs/MF-RTAs, the Depositories shall match their PAN database to determine the common PANs and allocate the PANs among themselves for the purpose of sending CAS. For PANs which are common between depositories and AMCs, the Depositories shall send the CAS. In other cases (i.e. PANs with no demat account and only MF units holding), the AMCs/ MF-RTAs shall continue to send the CAS to their unit holders as is being done presently in compliance with the Regulation 36(4) of the SEBI (Mutual Funds) Regulations.
- Where statements are presently being dispatched by email either by the Mutual Funds or by the Depositories, CAS shall be sent through email. However, where an investor does not wish to receive CAS through email, option shall be given to the investor to receive the CAS in physical form at the address registered in the Depository system.

**Half Yearly Consolidated Account Statement**

- A consolidated account statement detailing holding across all schemes at the end of every six months (i.e. September/ March), on or before 21<sup>st</sup> day of succeeding month, to all such Unitholders holding units in non- demat form in whose folios no transaction has taken place during that period shall be sent by email.
- The half yearly consolidated account statement will be sent by e-mail to the Unit holders whose e-mail address is registered with the Fund, unless a specific request is made to receive the same in physical mode.

**Account Statement for demat account holders**

In case of Unit Holders holding units in the dematerialized mode, the AMC will not send the account statement to the Unit Holders. The demat statement issued by the Depository Participant would be deemed adequate compliance with the requirements in respect of dispatch of statements of account. In case of Unit Holders holding units in the dematerialized mode, the AMC will not send the account statement to the Unit Holders. The demat statement issued by the Depository Participant would be deemed adequate compliance with the requirements in respect of dispatch of statements of account.

	<p><b>Option to Hold Units in Dematerialized (Demat) Form</b></p> <p>Investors shall have an option to receive allotment of Mutual Fund units in their demat account while subscribing to the Scheme in terms of the guidelines/procedural requirements as laid by the Depositories (NSDL/CDSL) from time to time. The Applicants intending to hold Units in demat form will 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 at the time of purchasing Units. Investors desirous of having the Units of the Scheme in dematerialized form should contact the ISCs of the AMC/Registrar.</p> <p>In case investors desire to convert their existing physical units (represented by statement of account) into dematerialized form or vice versa, the request for conversion of units held in physical form into Demat (electronic) form or vice versa should be submitted along with a Demat/Remat Request Form to their Depository Participants. In case the units are desired to be held by investor in dematerialized form, the KYC performed by Depository Participant shall be considered compliance of the applicable SEBI norms.</p> <p>Further, demat option shall also be available for SIP transactions. Units will be allotted based on the applicable NAV as per Scheme Information Document and will be credited to investors Demat Account on weekly basis on realization of funds.</p> <p>For details, Investors may contact any of the Investor Service Centers of the AMC.</p>
<p>Income Distribution cum Capital Withdrawal (IDCW)</p>	<p>The Scheme may declare IDCW subject to the availability of distributable surplus and approval from Trustees. IDCW would become payable to the unitholders whose names appear on the register of unitholders on the record date as fixed for the scheme. The IDCW declared will be paid net of tax deducted at source, wherever applicable. There is no assurance or guarantee to the Unit holders as to the rate of IDCW distribution nor that the IDCW will be paid regularly. If the Fund declares IDCW, the NAV of the Scheme would stand reduced by the Amount of IDCW paid. All the IDCW payments shall be in accordance and compliance with SEBI, Stock Exchange Guidelines, as applicable from time to time.</p> <p>IDCW is the amount that can be distributed out of equalisation reserve which is part of the sale price that represents realised gains. Any IDCW upto Rs. 100/- shall be compulsorily reinvested in the same option under the scheme at prevailing NAV on record date.</p> <p>IDCW will not be available under the Growth option. Growth option is suitable for investors who are seeking capital appreciation and not seeking periodic income through IDCW. In case IDCW payout option, payment shall be made to the bank account of the investors. In case of IDCW reinvestment, the IDCW declared shall be invested back into the scheme as per the applicable NAV. The scheme also permits IDCW Transfer where the IDCW amount would be transferred to the scheme as selected by the investor. Investment in IDCW transfer would be made as per the applicable NAV.</p> <p>IDCW payments shall be dispatched/transferred to the investors within seven working days from the IDCW record date. In case the AMC fails to make IDCW payment within seven working days, the AMC shall be liable to pay interest to investors at 15% per annum. The interest on delayed payment would be computed from the record date for IDCW.</p> <p>The Trustee reserves the right to declare IDCW under the IDCW option of the scheme depending on the net distributable surplus available under the scheme. It should however be noted that actual distribution of IDCW and the frequency of distribution would depend, inter-alia, on the availability of distributable surplus and would be entirely at the discretion of the Trustees.</p> <p>Equalisation Reserve:</p>



	<p>When units are sold and sale price (NAV) is higher than face value of the unit, a portion of sale price that represents realized gains is credited to an Equalization Reserve Account and which can be used to pay IDCW. IDCW can be distributed out of investors capital (Equalization Reserve), which is part of sale price that represents realized gains.</p>
<p>Redemption</p>	<p>A Transaction Slip can be used by the Unit Holder to request for Redemption. The requisite details should be entered in the Transaction Slip and submitted at an ISC/Official Point of Acceptance. Transaction Slips can be obtained from any of the ISCs/Official Points of Acceptance. Investor can also place redemption Online through the AMC's website subject to the terms and conditions as maybe stipulated from time to time.</p> <p><b>Procedure for payment of redemption</b></p> <p><b>1. Resident Unitholders</b></p> <p>Unitholders will receive redemption proceeds directly into their bank account through electronic Funds Transfer (EFT) or such other manner as decided by AMC from time to time. unless they have opted to receive the proceeds through Cheque/ Demand Draft. Redemption proceeds will be paid in favour of the Unit holder (registered holder of the Units or, if there is more than one registered holder, only to the first registered holder) through "Account Payee" cheque / demand draft with bank account number furnished to the Mutual Fund (please note that it is mandatory for the Unit holders to provide the Bank account details as per the directives of SEBI). Redemption cheques will be sent to the Unit holder's address (or, if there is more than one holder on record, the address of the first-named Unit holder). Investors are requested to provide their bank details in the Application Form failing which the same will be rejected as per current Regulations.</p> <p>The redemption proceeds will be sent by courier or (if the addressee city is not serviced by the courier) by registered post / UCP to the registered address of the sole / first holder as per the records of the Registrars. For the purpose of delivery of the redemption instrument, the dispatch through the courier / Postal Department, as the case may be, shall be treated as delivery to the investor. The AMC / Registrar are not responsible for any delayed delivery or non-delivery or any consequences thereof, if the dispatch has been made correctly as stated above.</p> <p><b>2. Non-Resident Unitholders</b></p> <p>Payment to NRI / FII Unit holders will be subject to the relevant laws / guidelines of the RBI as are applicable from time to time (also subject to deduction of tax at source as applicable).</p> <p>In the case of NRIs:</p> <ol style="list-style-type: none"> <li>a) Credited to the NRI investor's NRO account, where the payment for the purchase of the Units redeemed was made out of funds held in NRO account; or</li> <li>b) Remitted abroad or at the NRI investor's option, credited to his NRE / FCNR / NRO account, where the Units were purchased on repatriation basis and the payment for the purchase of Units redeemed was made by inward remittance through normal banking channels or out of funds held in NRE / FCNR account.</li> </ol> <p>In the case of FIIs, the designated branch of the authorized dealer may allow remittance of net sale / maturity proceeds (after payment of taxes) or credit the amount to the Foreign Currency account or Non-resident Rupee account of the FII maintained in accordance with the approval granted to it by the RBI.</p> <p>The Fund will not be liable for any delays or for any loss on account of any exchange fluctuations, while converting the rupee amount in foreign exchange in the case of transactions with NRIs / FIIs. The Fund may make other arrangements for effecting payment of redemption proceeds in future.</p>

	<p>If the investor submits redemption request accompanied with request for change of bank mandate or submits a redemption request within 10 calendar days from the date submission of a request for change of Bank mandate details, the AMC will process the redemption but the release of redemption proceeds shall be deferred on account of additional verification but within the regulatory limits as specified by SEBI.</p> <p><b>Effect of Redemptions</b> The number of Units held by the Unit Holder in his / her / its folio will stand reduced by the number of Units Redeemed. Units once redeemed will be extinguished and will not be re-issued. The normal processing time may not be applicable in situations where requisite details are not provided by investors/Unit holders. The AMC will not be responsible for any loss arising out of fraudulent encashment of cheques and/or any delay/loss in transit.</p> <p><b>Redemption by investors transacting through the Stock Exchange mechanism.</b> Investors who wish to transact through the stock exchange shall place orders for redemptions as currently practiced for secondary market activities. Investors must submit the Delivery Instruction Slip to their Depository Participant on the same day of submission of redemption request, within such stipulated time as may be specified by NSE/BSE, failing which the transaction will be rejected. Investors shall seek redemption requests in terms of number of Units only and not in Rupee amounts. Redemption amounts shall be paid by the AMC to the bank mandate registered with the Depository Participant.</p> <p><b>Unclaimed Redemptions and IDCW</b> Pursuant to para-No. 14.3 of SEBI Master Circular No. SEBI /HO/IMD/ IMD-PoD-1 / P/ CIR / 2023/74 dated May 19,2023 the unclaimed Redemption amount and IDCW amounts may be deployed by the Mutual Fund in money market instruments and separate plan of Liquid scheme / Overnight scheme / Money Market Scheme floated by Mutual Funds specifically for deployment of the unclaimed amounts only. Investors who claim the unclaimed amounts during a period of three years from the due date shall be paid initial unclaimed amount along-with the income earned on its deployment. Investors, who claim these amounts after 3 years, shall be paid initial unclaimed amount along-with the income earned on its deployment till the end of the third year. After the third year, the income earned on such unclaimed amounts shall be used for the purpose of investor education. The AMC will make a continuous effort to remind the investors through letters to take their unclaimed amounts. The details of such unclaimed redemption/IDCW amounts are made available to investors upon them providing proper credentials, on website of Mutual Funds and AMFI along with the information on the process of claiming the unclaimed amount and the necessary forms / documents required for the same. Further, the information on unclaimed amount along-with its prevailing value (based on income earned on deployment of such unclaimed amount), will be separately disclosed to investors through the periodic statement of accounts / Consolidated Account Statement sent to the investors. Further, the investment management fee charged by the AMC for managing the said unclaimed amounts shall not exceed 50 basis points.</p>
<p>Delay in payment of redemption / repurchase proceeds</p>	<p>In line with the Para 14.1 on Transfer of Redemption or Repurchase Proceeds and Para 14.2 on Payment of interest for delay in dispatch of redemption and/or repurchase proceeds and/or dividend of SEBI Master Circular on Mutual Funds dated May 19, 2023, the redemption or repurchase proceeds will be dispatched to the unitholders within 3(three) working days or such other timeline as may be specified by SEBI / AMFI from time to time from the date of redemption or repurchase. The AMC shall be liable to pay interest to the Unit holders @ 15% p.a. or such other rate as may be prescribed by SEBI from time to time, in case</p>

	<p>the redemption / repurchase proceeds are not transferred within the specified timelines.</p> <p>However, the AMC shall not be liable to pay any interest or compensation in case of any delay in processing the redemption application beyond the specified timeline, in case of any deficiency in the redemption application or if the AMC/RTA is required to obtain from the Investor/Unit holders any additional details for verification of identity or bank details or such additional information under applicable regulations or as may be requested by a Regulatory Agency or any government authority, which may result in delay in processing the application. Redemption request for Units held in demat mode shall not be accepted at the offices of the Mutual Fund/AMC/Registrar. Unit holders shall submit such request only through their respective Depository Participants.</p>
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### C. PERIODIC DISCLOSURES

<p><b>Net Asset Value</b> This is the value per Unit of the scheme on a particular day. You can ascertain the value of your investments by multiplying the NAV with your Unit balance.</p>	<p>The AMC will calculate and disclose the first NAV of the Scheme within 5 Business Days from the date of allotment. Subsequently, the AMC will calculate and disclose the NAVs on all the Business Days. The AMC shall update the NAVs on its website <a href="http://www.oldbridgemma.com">www.oldbridgemma.com</a> and of the Association of Mutual Funds in India – AMFI (<a href="http://www.amfiindia.com">www.amfiindia.com</a>) before 11.00 p.m. on every Business Day. Further, AMC shall extend the facility of sending latest available NAVs to unitholders through SMS, upon receiving a specific request in this regard.</p> <p>In case of any delay, the reasons for such delay would be explained to AMFI in writing. 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 and explaining when the Mutual Fund would be able to publish the NAV.</p>
<p><b>Monthly and Half yearly Disclosures: Portfolio / Financial Results</b> This is a list of securities where the corpus of the scheme is currently invested. The market value of these investments is also stated in portfolio disclosures.</p>	<p>The AMC shall disclose portfolio of the Scheme (along with ISIN) as on the last day of the month/ half year on the website <a href="http://www.oldbridgemma.com">www.oldbridgemma.com</a> and of the Association of Mutual Funds in India – AMFI (<a href="http://www.amfiindia.com">www.amfiindia.com</a>) within 10 days from the close of each month/ half year (i.e. 31st March and 30th September) respectively in a user-friendly and downloadable spreadsheet format. In case of unitholders whose email addresses are registered, AMC will send via email both the monthly and half yearly portfolio. Further, AMC shall publish an advertisement, in an all India edition of one national English daily newspaper and in one Hindi newspaper, every half year disclosing the hosting of the half-yearly statement of its scheme's portfolio on the website of the Mutual Fund and AMFI. AMC will provide a physical copy of the statement of its Scheme portfolio, without charging any cost, on specific request received from a unitholder.</p> <p>The AMC will also provide a dashboard, in a comparable, downloadable (spreadsheet) and machine-readable format, providing performance and key disclosures like Scheme's AUM, investment objective, expense ratios, portfolio details, scheme's past performance etc. on website.</p>
<p><b>Half Yearly Results</b></p>	<p>The Mutual Fund shall within one month from the close of each half year, that is on 31<sup>st</sup> March and on 30<sup>th</sup> September, host a soft copy of its unaudited financial results on the website of the AMC and AMFI.</p> <p>The mutual fund shall publish an advertisement disclosing the hosting of such financial results on their website, in atleast one English daily newspaper having nationwide circulation and, in a newspaper, having wide circulation published in the language of the region where the Head Office of the Mutual Fund is situated. The unaudited financial results will also be displayed on the website of the AMC and AMFI.</p>
<p><b>Annual Report</b></p>	<p>Scheme wise Annual Report or an abridged summary thereof shall be mailed to all unitholders within four months from the date of closure of the relevant financial year i.e. 31<sup>st</sup> March each year as under:</p> <ul style="list-style-type: none"> <li>• by email to the unitholders whose email address is available with the Mutual Fund.</li> </ul>

	<ul style="list-style-type: none"> <li>in physical form to the unitholders whose email address is not available with the Fund and/or to those Unit holders who have opted / requested for the same.</li> </ul> <p>An advertisement shall also be published in all India edition of at least two daily newspapers, one each in English and Hindi, disclosing the hosting of the scheme wise annual report on the website of the AMC <a href="http://www.oldbridgemmaf.com">www.oldbridgemmaf.com</a> and AMFI website <a href="http://www.amfiindia.com">www.amfiindia.com</a>. The physical copy of the scheme wise annual report or abridged summary shall be made available to the investors at the registered office of the AMC.</p> <p>The AMC shall also provide a physical copy of abridged summary of the annual report without charging any cost, on specific request received from the unitholder. A copy of scheme wise annual report shall also be made available to unitholders on payment of nominal fees.</p>												
Risk-o-meter	<p>In accordance with Para 17.4.1 of SEBI Master Circular on Mutual Funds dated May 19, 2023, the Risk - o - meter shall have following six levels of risk</p> <ol style="list-style-type: none"> <li>Low Risk</li> <li>Low to Moderate Risk</li> <li>Moderate Risk</li> <li>Moderately High Risk</li> <li>High Risk and</li> <li>Very High Risk</li> </ol> <p>Any change in risk - o - meter shall be communicated by way of Notice cum Addendum and by way of an e mail or SMS to unitholders. 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 as well as AMFI website within 10 days from the close of each month. The Product Labelling assigned during the NFO is based on internal assessment of the scheme characteristics or model portfolio and the same may vary post NFO when the actual investments are made. Risk level of schemes shall be disclosed as on March 31 of every year, along with number of times the risk level has changed over the year, on their website and AMFI website.</p> <p>The scheme wise changes in Risk -o-meter shall be published in scheme wise Annual Reports and abridged summary in the prescribed format provided by SEBI from time to time.</p>												
Associate Transactions	Please refer to Statement of Additional Information (SAI).												
Scheme Summary Document	The AMC will provide on its website a standalone scheme document for all the Schemes which contains all the details of the Scheme including but not limited to Scheme features, Fund Manager details, investment details, investment objective, expense ratios, portfolio details, etc. Scheme summary document will be uploaded on the websites of AMC, AMFI and stock exchanges in 3 data formats i.e. PDF, Spreadsheet and a machine-readable format).												
<p>Taxation</p> <p>Rates applicable for the FY 2023-24</p>	<p>The information is provided for general information only. However, in view of the individual nature of the implications, each investor is advised to consult his or her own tax advisors/authorised dealers with respect to the specific amount of tax and other implications arising out of his or her participation in the schemes.</p> <p><b>Equity oriented Funds</b></p> <p>Tax implications on distributed income (hereinafter referred to as either 'dividend' or 'capital gains') by Mutual Funds:</p> <table border="1" data-bbox="502 1825 1444 2018"> <thead> <tr> <th>Particulars</th> <th>Resident Investors^^</th> <th>Non-Resident Investors^^</th> <th>Mutual Fund^^</th> </tr> </thead> <tbody> <tr> <td colspan="4"><b>Dividend:</b></td> </tr> <tr> <td>TDS*</td> <td>10% (if dividend income exceeds INR 5,000 in a financial year)</td> <td>20%+applicable Surcharge + 4% Cess</td> <td>Nil (Refer Note A below)</td> </tr> </tbody> </table>	Particulars	Resident Investors^^	Non-Resident Investors^^	Mutual Fund^^	<b>Dividend:</b>				TDS*	10% (if dividend income exceeds INR 5,000 in a financial year)	20%+applicable Surcharge + 4% Cess	Nil (Refer Note A below)
Particulars	Resident Investors^^	Non-Resident Investors^^	Mutual Fund^^										
<b>Dividend:</b>													
TDS*	10% (if dividend income exceeds INR 5,000 in a financial year)	20%+applicable Surcharge + 4% Cess	Nil (Refer Note A below)										

	Tax rates	Individual /HUF: Income tax rate applicable to the Unit holders as per their income slabs Domestic Company: 30% + Surcharge as applicable + 4% Cess 25%+Surcharge as applicable + 4% Cess 22% + 10% Surcharge & + 4% Cess 15% + 10% Surcharge + 4% Cess	20%+ applicable Surcharge + 4% Cess	Nil (Refer Note A below)
<b>Capital Gains:</b>				
	Long Term (Period of holding more than 12 months)	10% without indexation + applicable Surcharge + 4% Cess	10% without indexation and foreign currency fluctuation benefits + applicable Surcharge + 4% Cess	Nil
	Short Term (period of holding less than or equal to 12 months)	15% + applicable Surcharge + 4% Cess	15% + applicable Surcharge + 4% Cess	Nil
<p><b>Notes:</b></p> <p>A. The levy of tax on distributed income payable by Mutual Funds has been abolished w.e.f. April 1, 2020 and instead tax on income from mutual fund units in the hands of the unit holders at their applicable rates has been adopted.</p> <p>Equity Oriented Funds will also attract Securities Transaction Tax at applicable rates.</p> <p>As per amendment made vide Finance Act, 2023, 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. As per the provisions of section 196D of the Act which is specifically applicable in case of FPI/FII, the withholding tax rate of 20% (plus applicable surcharge and cess) on any income in respect of securities referred to in section 115AD(1)(a) credited / paid to FII shall apply. The proviso to section 196D (1) of the Act provides for claiming the tax treaty benefits at the time of withholding tax on income with respect to securities of FPIs, subject to furnishing of tax residency certificate and such other documents as may be required. As per section 196D (2) of the Act, no TDS shall be made in respect of income by way of capital gain arising from the transfer of securities referred to in section 115AD of the Act.</p> <p>Health and education Cess shall be applicable at 4% on aggregate of base tax and surcharge</p> <p>The Finance Act, 2023 provides that in case of domestic company, the rate of income-tax shall be 25% if its total turnover or gross receipts in the financial year 2021-22 does not exceed Rs. 400 crores.</p> <p>The corporate tax rates for domestic companies (not claiming specified incentives and deductions) at the rate of 22% under section 115BAA and domestic manufacturing companies (not claiming specified incentives and deductions) set-up and registered on or after 1 October 2019 at the rate of 15% under section 115BAB. The tax computed in case of domestic companies whose income is</p>				

	<p>chargeable to tax under section 115BAA or section 115BAB shall be increased by a surcharge at the rate of 10%.</p> <p>Short term/ long term capital gain tax will be deducted at the time of redemption of units in case of NRI investors only. However, the Finance Act, 2023 now provides withholding tax would be lower of the rate of 20% (plus applicable surcharge and cess) or rates provided in the tax treaty of 20% (plus applicable surcharge and cess) on any income in respect of units of mutual fund in case of non-residents as per section 196A of the Act. The non-resident unitholders have to provide the required documents for claiming the benefit of tax treaty.<sup>7</sup> Section 112A provides that long term capital gains arising from transfer of a long-term capital asset being a unit of an equity-oriented fund shall be taxed at 10% (without indexation and foreign currency fluctuation benefit) of such capital gains exceeding one lakh rupees. The concessional rate of 10% shall be available only if STT has been paid on transfer in case of units of equity-oriented mutual funds.</p> <p>*Section 206AB would apply on any sum or income or amount paid, or payable or credited, by a person (herein referred to as deductee) to a specified person, as defined. This section shall not apply where the tax is required to be deducted under sections 192, 192A, 194B, 194BA, 194BB, 194-IA, 194-IB, 194LBC, 194M or 194N of the Act. The TDS rate in this section is higher of the followings rates:</p> <ul style="list-style-type: none"> <li>• twice the rate specified in the relevant provision of the Act; or</li> <li>• twice the rate or rates in force; or</li> <li>• the rate of five per cent.</li> </ul> <p>It is also provided that if the provision of section 206AA of the Act is applicable to a specified person, in addition to the provision of this section, the tax shall be deducted at higher of the two rates provided in this section and in section 206AA of the Act. Specified person' means a person (excluding non-residents who do not have a permanent establishment in India or person not required to file income-tax return and notified by Central Government) who has not filed income-tax return under section 139(1) for the preceding year and aggregate of TDS and TCS in his case is INR 50,000 or more in the said year.</p> <p><b>^^ The information given herein is as per the prevailing tax laws. For further details on taxation, please refer to the Section on Taxation on investing in Mutual Funds in Statement of Additional Information {SAI}. Investors should be aware that the fiscal rules/ tax laws may change and there can be no guarantee that the current tax position may continue indefinitely. In view of the individual nature of tax implications, investors are advised to consult their professional tax advisor.</b></p>
Investor service	<p>Investors can lodge any service request or complaints or enquire about NAVs, Unit Holdings, IDCW, etc by calling the investor line of the Registrar and Transfer Agent at 18003094034 (toll-free number) from 9.00 am to 7.00 pm (Monday to Saturday) or email –services@oldbridgemf.com. The service representatives may require personal information of the Investor for verification of his / her identity in order to protect confidentiality of information. The AMC will at all times endeavour to handle transactions efficiently and to resolve any investor grievances promptly.</p> <p>Any complaints should be addressed to Mr. Manish Bhojraj who has been appointed as the Investor Relation Officer and can be contacted at:        Address: Old Bridge Asset Management Private Limited        1705, ONE BKC, C - Wing, G – Block, Bandra Kurla Complex, Bandra East, Mumbai -400 051.        Email: <a href="mailto:services@oldbridgemf.com">services@oldbridgemf.com</a>        Phone no.: 022 69459999</p> <p>For any grievances with respect to transactions through BSE StAR and / or NSE MFSS, the investors / Unit Holders should approach either the stock broker or the investor grievance cell of the respective stock exchange.</p>

**D. COMPUTATION OF NAV**

The Net Asset Value (NAV) per Unit under the Scheme will be computed by dividing the net assets of the Scheme by the number of Units outstanding on the valuation day. The Mutual Fund will value its investments according to the valuation norms, as specified in Schedule VIII of the SEBI (MF) Regulations, or such norms as may be specified by SEBI from time to time.

Valuation of Foreign Currency / Securities: On the valuation day, all the assets and liabilities denominated in foreign currency will be valued in Indian Rupees. The valuation price of the security will be converted to INR based on FBIL/any other designated agency, reference rate at the close of banking hours in India. If required, the AMC may change the source of determining the exchange rate. The Fund shall value its investments according to the valuation norms (Valuation Policy includes computation of NAV in case of investment in foreign securities), as specified in the Eighth Schedule of the Regulations, or such guidelines / recommendations as may be specified by SEBI from time to time. The broad valuation norms are detailed in the Statement of Additional Information.

The Net Assets Value (NAV) of the Units under the Scheme shall be calculated as shown below:

$$\begin{array}{r} \text{Market or Fair} + \quad \text{Current Assets including} \quad - \quad \text{Current Liabilities} \\ \text{value of scheme's} \quad \text{accrued income} \quad \text{and provisions} \\ \text{Investments} \end{array}$$

NAV (Rs.) = -----

----- No. of Units outstanding under Scheme on the Valuation Day

Illustration on Computation of NAV: If the net assets of the Scheme are Rs. 10,55,55,000.00 and units outstanding are 1,00,00,000 then the NAV per unit will be computed as follows: 10,55,55,000.00 / 1,00,00,000 = Rs. 10.56 per unit (up to two decimal).

The NAV shall be calculated up to two decimal places. Separate NAV will be calculated and disclosed for each Option. The NAVs of the Growth Option and the IDCW Option under each of the Plans will be different after the declaration of the first IDCW. The AMC will calculate and disclose the NAV of the Scheme on all the Business Days.

**IV. FEES AND EXPENSES**

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

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

These expenses are incurred for the purpose of various activities related to the NFO like sales and distribution fees paid marketing and advertising, Registrar & Transfer Agent expenses, printing and stationary, bank charges etc. The NFO expenses shall be borne by the AMC.

**B. ANNUAL SCHEME RECURRING EXPENSES**

These are the fees and expenses for operating the Scheme. These expenses include Investment Management and Advisory Fee charged by the AMC, Registrar and Transfer Agents' fee, marketing and selling costs etc. as given in the table below. Further, as per Para 10.1.12 of SEBI Master Circular on Mutual Funds dated May 19, 2023, all scheme related expenses including commission paid to distributors, by whatever name it may be called and in whatever manner it may be paid, shall necessarily be paid from the scheme only within the regulatory limits.

The AMC has estimated that the following % of the daily net assets of the scheme will be charged to the Scheme as expenses. The AMC would update the current expense ratios on the website of the mutual fund at least three working days prior to the effective date of the change.

Further Actual Expense ratio will be disclosed at [www.oldbridgemf.com](http://www.oldbridgemf.com).

Expense Head	% of daily Net Assets
Investment Management and Advisory fees	Upto 2.25%
Trustee fees	
Audit fees	
Custodian fees	
RTA fees	
Marketing & selling expense incl. agent commission	
Cost related to investor communication	
Cost of fund transfer from location to location	
Cost of providing account statements and IDCW redemption cheques and warrants	
Costs of statutory advertisements	
Cost towards investor education & awareness (at least 2 bps)	
Brokerage & transaction cost over and above 12 bps and 5 bps for cash and derivative market trades resp.	
Goods & Services Tax (GST) on expenses other than investment and advisory fees	
GST on brokerage and transaction cost	
<b>Maximum total expense ratio (TER) permissible under Regulation 52(6)(c)</b>	<b>Upto 2.25%</b>
Additional expenses under regulation 52(6A)(c)	Upto 0.05%
Additional expenses for gross new inflows from specified cities under regulation 52(6A)(b)	Upto 0.30%*

The AMC has estimated that upto 2.25% of the daily net asset will be charged to the scheme as expenses. The maximum annual recurring expenses that can be charged to the Scheme, excluding issue or redemption expenses, whether initially borne by the mutual fund or by the asset management company, but including the investment management and advisory fee shall be within the limits stated in Regulations 52 read with Para 10.1 of SEBI Master Circular on Mutual Funds dated May 19, 2023. The AMC may charge the investment and advisory fees within the limits of total expenses prescribed under Regulation 52 of the SEBI (Mutual Funds) Regulation.

Illustration – Impact of Expense Ratio on the Returns		
Particulars	Regular Plan	Direct Plan
Amount Invested at the beginning of the year	10,000	10,000
Annual Returns before Expenses	800	800
Expenses other than Distribution Expenses	75	75
Distribution Expenses / Commission	25	-
<b>Returns after Expenses at the end of the Year</b>	<b>700</b>	<b>725</b>
<b>Absolute Return (%) on Investment (Post Expenses)</b>	<b>7.00%</b>	<b>7.25%</b>

**Note:** Please note that the above is an approximate illustration of the impact of expense ratio on the returns, where the Gross NAV has been simply reduced to the extent of the expenses. In reality, the actual impact would vary depending on the path of returns over the period of consideration. Expenses will be charged on daily net assets.

These estimates have been made in good faith as per the information available to the Investment Manager and are subject to change inter-se or in total subject to prevailing Regulations.

Fungibility of expenses: The expenses towards Investment Management and Advisory Fees under Regulation 52(2) and the various sub-heads of recurring expenses mentioned under Regulation 52(4) of SEBI (MF) Regulations are fungible in nature. Thus, there shall be no internal sub-limits within the expense ratio for expense heads mentioned under Regulation 52 (2) and (4) respectively. Further, the additional expenses under Regulation 52(6A)(c) may be incurred either towards investment & advisory fees and/or towards other expense heads as stated above.



Direct Plan shall have a lower expense ratio excluding distribution expenses, commission, etc. and no commission for distribution of Units will be paid/ charged under Direct Plan. The NAV for Direct Plan, Regular Plan and the options available under these plans will be different.

Also, in terms of Para 10.1.12 of SEBI Master Circular on Mutual Funds dated May 19, 2023 all fees and expenses charged in a direct plan (in percentage terms) under various heads including the investment and advisory fee shall not exceed the fees and expenses charged under such heads in a regular plan.

Goods & Service Tax on expenses other than the investment management and advisory fees, if any, shall be charged to the Scheme within the maximum limit of total expense ratio as prescribed under regulation 52 of the SEBI (MF) Regulations. Goods & Service Tax 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.

In terms of Para 10.1.16 of SEBI Master Circular on Mutual Funds dated May 19, 2023, the AMC shall annually set apart at least 0.02% on daily net assets within the maximum limit of recurring expenses as per Regulation 52 for investor education and awareness initiatives.

These estimates have been made in good faith as per the information available to the Investment Manager and are subject to change inter-se or in total subject to prevailing Regulations.

The recurring expenses of the Scheme (including the Investment Management and Advisory Fees) shall be as per the limits prescribed under the SEBI (MF) Regulations. These are as follows:

<b>Assets under management slab (Rs. In crore)</b>	<b>Total expense ratio limits</b>
On the first Rs. 500 crores of the daily net assets	2.25%
On the first Rs. 250 crores of the daily net assets	2.00%
On the first Rs. 1250 crores of the daily net assets	1.75%
On the first Rs. 3000 crores of the daily net assets	1.60%
On the first Rs. 5000 crores of the daily net assets	1.50%
On the first Rs. 40,000 crores of the daily net assets	Total expense ratio reduction of 0.05% for every increase of Rs.5,000 crores of daily net assets or part thereof.
On the balance of the assets	1.05%

In addition to the limits specified in regulation 52(6), the following costs or expenses may be charged to the Scheme as per regulation 52 (6A), namely-

- a. Brokerage and Transaction costs incurred for the execution of trades may be capitalized to the extent of 0.12 per cent of the value of trades in case of cash market transactions and 0.05 per cent of the value of trades in case of derivatives transactions.
- b. Expenses not exceeding of 0.30 per cent of daily net assets, if the new inflows from such cities as specified by SEBI/AMFI from time to time are at least –
  - i. 30 per cent of gross new inflows in the Scheme, or;
  - ii. 15 per cent of the average assets under management (year to date) of the Scheme, whichever is higher:

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

Provided further that expenses charged under this clause shall be utilised for distribution expenses incurred for bringing inflows from such cities, subject to conditions prescribed in Para 10.1 of SEBI Master Circular on Mutual Funds dated May 19, 2023 and as specified by SEBI from time to time.

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

Provided further that the additional TER can be charged based on inflows only from “retail investors” (As per Para 10.1.3 of SEBI Master Circular on Mutual Funds dated May 19, 2023, inflows of amount upto Rs 2,00,000/- clubbing of all transaction received on same day, from individual investors in a particular scheme shall be considered as inflows from “retail investor”) from beyond top 30 cities. Provided that the additional commission for beyond top 30 cities shall be paid as trail only. In case inflows from beyond top 30 cities is

less than the higher of (i) or (ii) above, additional TER on daily net assets of the scheme shall be charged as follows:

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

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

\* 366, wherever applicable.

\*Note: SEBI vide its letter no. SEBI/HO/IMD-SEC-3/P/OW/2023/5823/1 dated February 24, 2023 and AMFI letter dated No. 35P/ MEM-COR/ 85-a/ 2022-23 dated March 02, 2023 has directed AMCs to keep B-30 incentive structure in abeyance with effect from March 01, 2023 till further notice.

Additional expenses, incurred towards different heads mentioned under regulations 52(2) and 52(4), not exceeding 0.05 per cent of daily net assets of the scheme.

Further, Goods & Service Tax on investment management and advisory fees shall be charged to the Scheme, in addition to the above expenses, as prescribed under the SEBI (MF) Regulations.

### C. LOAD STRUCTURE

Load is an amount which is paid by the Investor to redeem the Units from the Scheme. This amount is used by the AMC to pay commission to the distributors and to take care of other marketing and selling expenses. Load amounts are variable and are subject to change from time to time. For the current applicable structure, investors may refer to the website of the AMC ([www.oldbridgemma.com](http://www.oldbridgemma.com)) or may call at the investor line of the Registrar and Transfer Agent at 18003094034 (toll-free number) from 9.00 am to 7.00 pm (Monday to Saturday) or can contact your distributor.

Type of Load	Load chargeable (as %age of NAV)
Entry Load	Not Applicable Pursuant to para-No. 10.4.1 of SEBI Master Circular No. SEBI /HO/IMD/ IMD-PoD-1 /P/ CIR / 2023/74 dated May 19,2023 there will be no entry load charged to the schemes of the Mutual Fund.
Exit Load	If redeemed/switched out within 365 days from the date of allotment: 1% If redeemed/switched out after 365 days from the date of allotment - Nil The load structure will be equally applicable to all special products offered under the Scheme such as SIP, STP, etc. No exit load will be charged for switches made between different options of the scheme. However, the Mutual Fund will ensure that the Redemption Price will not be lower than 95% of the Applicable NAV. The Purchase Price shall be at applicable NAV.

Units issued on reinvestment of IDCW shall not be subject to Load.

Goods & Service Tax (GST) on exit load, if any, shall be paid out of the exit load proceeds. Pursuant to para-No. 10.4.1.d of SEBI Master Circular No. SEBI /HO/IMD/ IMD-PoD-1 /P/ CIR / 2023/74 dated May 19,2023 The entire exit load (net of GST), charged, if any, shall be credited to the Scheme.

Exit Load for switches within the Scheme: -

- a) Where the investments were routed through a distributor (i.e. made with distributor code), any Switch of Units from the Regular Plan to Direct Plan of a Scheme shall be subject to applicable exit load, if any. However, any subsequent switch - out or redemption of such investments from the Direct Plan will not be subject to any exit load;
- b) Where investments were made directly i.e. without any distributor code, exit load will not be levied on switch of Units from Regular Plan to Direct Plan of that Scheme. However, any subsequent switch-out or redemption will be subject to exit load applicable from the original date of investment;
- c) No exit load shall be levied in case of switch of Units from Direct Plan to Regular Plan of a Scheme. However, any subsequent switch-out or redemption of such investment from the Regular Plan shall be subject to exit load based on the original date of investment in the Direct Plan.

At the time of changing the Load Structure:

1. An Addendum detailing the changes will be attached to Scheme Information Document and Key Information Memorandum. The addendum may be circulated to all the distributors / brokers so that the

same can be attached to all Scheme Information Document and Key Information Memorandum already in stock.

2. The addendum will be displayed on the website of the AMC and arrangements will be made to display the addendum in the form of a notice in all the Investor Service Centers and distributors / brokers' office.
3. The introduction of the Exit Load along with the details may be stamped in the acknowledgement slip issued to the Investors on submission of the application form and may also be disclosed in the statement of accounts issued after the introduction of such Load.
4. Any other measure which the Mutual Fund may consider necessary.

The Trustee/AMC reserves the right to change the load structure subject to the limits prescribed under the Regulations. However, the Redemption / Repurchase Price will not be lower than 95% of the NAV. Any change in load structure shall be only on a prospective basis i.e. any such changes would be chargeable only for Redemptions from prospective purchases (applying first in first out basis).

#### D. TRANSACTION CHARGES

In accordance with Para 10.5 of SEBI Master Circular on Mutual Funds dated May 19, 2023, the AMC/ Fund shall deduct a Transaction Charge on per purchase /subscription of Rs. 10,000/- and above, as may be received from new investors (an investor who invests for the first time in any mutual fund schemes) and existing investors. The distributors shall have an option to either "Opt-in / Opt-out" from levying transaction charge based on the type of product. Therefore, the "Opt-in / Opt-out" status shall be at distributor level, basis the product selected by the distributor.

Transaction charges shall be deducted for Applications for purchase/ subscription received through distributor/ agent as under (only if that distributor / agent has opted to receive the transaction charges):

Investor Type	Transaction Charges
New Investor (First Time Mutual Fund Investor)	Transaction charge of Rs.150/- for per purchase / subscription of Rs. 10,000 and above will be deducted from the subscription amount and paid to the distributor/agent of the first time investor. The balance of the subscription amount shall be invested.
Existing Investor	Transaction charge of Rs.100/- for per purchase / subscription of Rs. 10,000 and above will be deducted from the subscription amount and paid to the distributor/agent of the first time investor. The balance of the subscription amount shall be invested.

The transaction charges and the net investment amount and the number of units allotted will be clearly mentioned the Account Statement issued by the Mutual Fund.

Transaction charges shall not be deducted if:

- a. The distributor of the investor has not opted for any transaction charges;
- b. The amount per purchases /subscriptions is less than Rs. 10,000/-;
- c. The transaction pertains to other than purchases/ subscriptions relating to new inflows such as Switch/STP/ DTP, etc.
- d. Purchases/Subscriptions made directly with the Fund through any mode (i.e. not through any distributor/agent).
- e. Subscription made through Exchange Platform irrespective of investment amount.

#### E. WAIVER OF LOAD FOR DIRECT APPLICATIONS

Pursuant to Para 10.4 of SEBI Master Circular on Mutual Funds dated May 19, 2023, no entry load shall be charged for all the mutual fund schemes. Therefore, the procedure for the waiver of load for direct application is no longer applicable.

#### V. RIGHTS OF UNIT HOLDERS

Please refer to SAI for details

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

This section shall contain the details of penalties, pending litigation, and action taken by SEBI and other regulatory and Govt. Agencies.

1. All disclosures regarding penalties and action(s) taken against foreign Sponsor(s) may be limited to the jurisdiction of the country where the principal activities (in terms of income / revenue) of the Sponsor(s) are carried out or where the headquarters of the Sponsor(s) is situated. Further, only top 10 monetary penalties during the last three years shall be disclosed. - **Not applicable.**
2. In case of Indian Sponsor(s), details of all monetary penalties imposed and/ or action taken during the last three years or pending with any financial regulatory body or governmental authority, against Sponsor(s) and/ or the AMC and/ or the Board of Trustees /Trustee Company; for irregularities or for violations in the financial services sector, or for defaults with respect to shareholders or debenture holders and depositors, or for economic offences, or for violation of securities law. - **Nil**
3. Details of all enforcement actions taken by SEBI in the last three years and/ or pending with SEBI for the violation of SEBI Act, 1992 and Rules and Regulations framed there under including debarment and/ or suspension and/ or cancellation and/ or imposition of monetary penalty/adjudication/enquiry proceedings, if any, to which the Sponsor(s) and/ or the AMC and/ or the Board of Trustees /Trustee Company and/ or any of the directors and/ or key personnel (especially the fund managers) of the AMC and Trustee Company were/ are a party. - **Nil**
4. Any pending material civil or criminal litigation incidental to the business of the Mutual Fund to which the Sponsor(s) and/ or the AMC and/ or the Board of Trustees /Trustee Company and/ or any of the directors and/ or key personnel are a party should also be disclosed separately. - **Nil**
5. Any deficiency in the systems and operations of the Sponsor(s) and/ or the AMC and/ or the Board of Trustees/Trustee Company which SEBI has specifically advised to be disclosed in the SID, or which has been notified by any other regulatory agency, shall be disclosed. - **Nil**

The Scheme under this Scheme Information Document was approved by the Board of Directors of Old Bridge Mutual Fund Trustee Private Limited on October 06, 2023, The Trustee has ensured that the Scheme is a new product offered by Old Bridge Mutual Fund and is not a minor modification of its existing schemes.

**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.**

**For and on behalf of**

**Old Bridge Asset Management Private Limited**

Sd/-

**Ruchi Pandey**

Chief Executive Officer

Date: December 26, 2023

Place: Mumbai

## LIST OF OFFICIAL POINTS OF ACCEPTANCE OF TRANSACTION REQUESTS

### List of Official Points of Acceptance of Old Bridge Mutual Fund

Old Bridge Asset Management Private Limited, 1705, ONE BKC, C - Wing, G - Block, Bandra Kurla Complex, Bandra - (East), Mumbai - 400 051.

### MF Central Official Points of Acceptance for Transactions

As per SEBI circular no SEBI/HO/IMD/IMD- II DOF3/P/CIR/2021/604 dated July 26, 2021, Kfin Technologies Private Limited ("Kfintech") and Computer Age Management Services Limited ("CAMS") have jointly developed MF Central - A digital platform for transactions/ service requests by Mutual Fund investors. Accordingly, MF Central will be considered as an Official Point of Acceptance (OPA) for transactions in the Scheme.

### List of Official Points of Acceptance of KFIN Technologies Limited

Agartala	KFin Technologies Ltd, OLS RMS Chowmuhani, Mantri Bari Road 1st Floor Near Jana Sevak Saloon Building Traffic Point, Tripura West, Agartala 799001
Agra	KFin Technologies Ltd, House No. 17/2/4, 2nd Floor, Deepak Wasan Plaza, Behind Hotel Holiday INN, Sanjay Place, Agra 282002
Ahmedabad	KFin Technologies Ltd, Office No. 401, on 4th Floor, ABC-I, Off. C.G. Road, -, Ahmedabad 380009
Ajmer	KFin Technologies Ltd, 302 3rd Floor, Ajmer Auto Building, Opposite City Power House, Jaipur Road; Ajmer 305001
Akola	KFin Technologies Ltd, Yamuna Tarang Complex Shop No 30, Ground Floor N.H. No- 06 Murtizapur Road, Opp Radhakrishna Talkies, Akola 444004
Aligarh	KFin Technologies Ltd, 1st Floor Sevti Complex, Near Jain Temple, Samad Road Aligarh-202001
Allahabad	KFin Technologies Ltd, Meena Bazar, 2nd Floor 10 S.P. Marg Civil Lines, Subhash Chauraha, Prayagraj, Allahabad 211001
Alwar	KFin Technologies Ltd, Office Number 137, First Floor, Jai Complex, Road No-2, Alwar 301001
Amaravathi	KFin Technologies Ltd, Shop No. 21 2nd Floor, Gulshan Tower, Near Panchsheel Talkies Jaistambh Square, Amaravathi 444601
Ambala	KFin Technologies Ltd, 6349, 2nd Floor, Nicholson Road, Adjacent Kos Hospital Ambala Cant, Ambala 133001
Amritsar	KFin Technologies Ltd, SCO 5, 2nd Floor, District Shopping Complex, Ranjit Avenue, Amritsar 143001
Anand	KFin Technologies Ltd, B-42 Vaibhav Commercial Center, Nr Tvs Down Town Show Room, Grid Char Rasta, Anand 380001
Ananthapur	KFin Technologies Ltd, #13/4, Vishnupriya Complex, Beside SBI Bank, Near Tower Clock, Ananthapur-515001.
Asansol	KFin Technologies Ltd, 112/N G. T. ROAD BHANGA PACHIL, G.T Road Asansol Pin: 713 303; , Paschim Bardhaman West Bengal, Asansol 713303
Aurangabad	KFin Technologies Ltd, Shop no B 38, Motiwala Trade Center, Nirala Bazar, Aurangabad 431001
Azamgarh	KFin Technologies Ltd, House No. 290, Ground Floor, Civil lines, Near Sahara Office, -, Azamgarh 276001
Balalore	KFin Technologies Ltd, 1-B. 1st Floor, Kalinga Hotel Lane, Baleshwar, Baleshwar Sadar, Balasore 756001
Bangalore	KFin Technologies Ltd, No 35, Puttanna Road, Basavanagudi, Bangalore 560004
Bankura	KFin Technologies Ltd, Plot nos- 80/1/Anatunchati Mahalla 3rd floor, Ward no-24 Opposite P.C Chandra, Bankura town, Bankura 722101
Bareilly	KFin Technologies Ltd, 1st Floor Rear Sidea -Square Building, 54-Civil Lines, Ayub Khan Chauraha, Bareilly 243001
Baroda	KFin Technologies Ltd, 1st Floor 125 Kanha Capital, Opp. Express Hotel, R C Dutt Road, Alkapuri Vadodara 390007
Begusarai	KFin Technologies Ltd, C/o Dr Hazari Prasad Sahu, Ward No 13, Behind Alka Cinema, Begusarai (Bihar), Begusarai 851117
Belgaum	KFin Technologies Ltd, Premises No.101, CTS NO.1893, Shree Guru Darshani Tower, Anandwadi, Hindwadi, Belgaum 590011
Bellary	KFin Technologies Ltd, Ground Floor, 3rd Office, Near Womens College Road, Beside Amruth Diagnostic Shanthi Archade, Bellary 583103
Berhampur (Or)	KFin Technologies Ltd, Opp Divya Nandan Kalyan Mandap, 3rd Lane Dharam Nagar, Near Lohiya Motor, Berhampur (Or) 760001
Bhagalpur	KFin Technologies Ltd, 2Nd Floor, Chandralok Complex Ghantagar, Radha Rani Sinha Road, Bhagalpur 812001
Bharuch	KFin Technologies Ltd, 123 Nexus business Hub, Near Gangotri Hotel, B/s Rajeshwari Petroleum, Makampur Road, Bharuch 392001
Bhatinda	KFin Technologies Ltd, MCB -Z-3-01043, 2 Floor, Goniana Road, Opposite Nippon India MF Gt Road, Near Hanuman Chowk, Bhatinda 151001
Bhavnagar	KFin Technologies Ltd, 303 Sterling Point, Waghawadi Road, Bhavnagar 364001
Bhilai	KFin Technologies Ltd, Office No.2, 1st Floor, Plot No. 9/6, Nehru Nagar [East], Bhilai 490020
Bhilwara	KFin Technologies Ltd, Office No. 14 B, Prem Bhawan, Pur Road, Gandhi Nagar, Near Canara Bank, Bhilwara 311001
Bhopal	KFin Technologies Ltd, SF-13 Gুরুkripa Plaza, Plot No. 48A, Opposite City Hospital, Zone-2, M P Nagar, Bhopal 462011
Bhubaneswar	KFin Technologies Ltd, A/181 Back Side of Shivam Honda Show Room, Saheed Nagar, - Bhubaneswar 751007
Bikaner	KFin Technologies Ltd, 70-71 2nd Floor, Dr. Chahar Building, Panchsati Circle, Sadul Ganj, Bikaner 334003
Bilaspur	KFin Technologies Ltd, Shop.No.306, 3rd Floor, Anandam Plaza, Vyapar Vihar Main Road, Bilaspur 495001
Bokaro	KFin Technologies Ltd, City Centre, Plot No. HE-07, Sector-IV, Bokaro Steel City, Bokaro 827004
Borivali	KFin Technologies Ltd, Gomati Smuti, Ground Floor, Jambli Gully, Near Railway Station, Borivali Mumbai, 400 092
Burdwan	KFIN Technologies Ltd, Saluja Complex; 846, Laxmipur, G T Road, Burdwan; PS: Burdwan & DIST: Burdwan-East, PIN: 713101
Calicut	KFin Technologies Ltd, Second Floor, Manimuriyil Centre, Bank Road, Kasaba Village, Calicut 673001
Chandigarh	KFin Technologies Ltd, First Floor, SCO 2469-70, Sec. 22-C, -, Chandigarh 160022
Chennai	KFin Technologies Ltd, 9th Floor, Capital Towers, 180, Kodambakkam High Road, Nungambakkam   Chennai - 600 034
Chinsura	KFin Technologies Ltd, No 96, PO: Chinsurah, Doctors Lane, Chinsurah 712101
Cochin	KFin Technologies Ltd, Ali Arcade 1st Floor Kizhavana Road, Panampilly Nagar, Near Atlantis Junction, Ernakulam 682036
Coimbatore	KFin Technologies Ltd, 3rd Floor Jaya Enclave, 1057 Avinashi Road, Coimbatore 641018
Cuttack	KFin Technologies Ltd, Shop No-45, 2nd Floor, Netaji Subas Bose Arcade, (Big Bazar Building) Adjusent To Reliance Trends, Dargha Bazar, Cuttack 753001
Darbhanga	KFin Technologies Ltd, 2nd Floor Raj Complex, Near Poor Home, Darbhanga - 846004
Davangere	KFin Technologies Ltd, D.No 162/6, 1st Floor, 3rd Main, P J Extension, Davangere Taluk, Davangere Manda, Davangere 577002
Dehradun	KFin Technologies Ltd, Shop No-809/799, Street No-2 A, Rajendra Nagar, Near Sheesha Lounge, Kaulagarh Road, Dehradun-248001

**LIST OF OFFICIAL POINTS OF ACCEPTANCE OF TRANSACTION REQUESTS**

Deoria	KFin Technologies Ltd, K. K. Plaza, Above Apurwa Sweets, Civil Lines Road, Deoria 274001
Dhanbad	KFin Technologies Ltd, 208 New Market 2Nd Floor, Bank More, -, Dhanbad 826001
Dhule	KFin Technologies Ltd, Ground Floor Ideal Laundry Lane No 4, Khol Galli Near Muthoot Finance, Opp Bhavasar General Store, Dhule 424001
Durgapur	KFin Technologies Ltd, MWAV-16 Bengal Ambuja, 2nd Floor City Centre, Distt. Burdwan Durgapur-16, Durgapur 713216
Eluru	KFin Technologies Ltd, DNo-23A-7-72/73K K S Plaza Munukutla Vari Street, Opp Andhra Hospitals, R R Peta, Eluru 534002
Erode	KFin Technologies Ltd, Address No 38/1 Ground Floor, Sathy Road, (VCTV Main Road), Sorna Krishna Complex, Erode 638003
Faridabad	KFin Technologies Ltd, A-2B 2nd Floor, Neelam Bata Road Peer ki Mazar, Nehru Groundnit, Faridabad 121001
Ferozpur	KFin Technologies Ltd, The Mall Road Chawla Bulding 1st Floor, Opp. Centrail Jail, Near Hanuman Mandir, Ferozpur 152002
Gandhidham	KFin Technologies Ltd, Shop # 12 Shree Ambica Arcade Plot # 300, Ward 12. Opp. CG High School, Near HDFC Bank, Gandhidham 370201
Gandhinagar	KFin Technologies Ltd, 123 First Floor, Megh Malhar Complex, Opp. Vijay Petrol Pump Sector - 11, Gandhinagar 382011
Gaya	KFin Technologies Ltd, Property No. 711045129, Ground Floor, Hotel Skylark, Swaraipuri Road, Gaya 823001
Ghaziabad	KFin Technologies Ltd, FF - 31, Konark Building, Rajnagar - Ghaziabad 201001
Ghazipur	KFin Technologies Ltd, House No. 148/19, Mahua Bagh, Raini Katra - Ghazipur 233001
Gonda	KFin Technologies Ltd, H No 782, Shiv Sadan, ITI Road, Near Raghukul Vidyapeeth, Civil lines, Gonda 271001
Gorakhpur	KFin Technologies Ltd, Shop No 8 & 9, 4th Floor, Cross Road The Mall, Bank Road, Gorakhpur - 273001
Gulbarga	KFin Technologies Ltd, H NO 2-231, Krishna Complex, 2nd Floor, Opp. Municipal Corporation Office, Jagat, Station Main Road, Kalaburagi, Gulbarga 585105
Guntur	KFin Technologies Ltd, 2nd Shatter, 1st Floor, HNo. 6-14-48, 14/2 Lane, Arundal Pet, Guntur 522002
Gurgaon	KFin Technologies Ltd, No: 212A, 2nd Floor, Vipul Agora, M. G. Road - Gurgaon 122001
Guwahati	KFin Technologies Ltd, Ganapati Enclave, 4th Floor, Opposite Bora Service, Ullubari, Guwahati, Assam 781007
Gwalior	KFin Technologies Ltd, City Centre, Near Axis Bank, Gwalior 474011
Haldwani	KFin Technologies Ltd, Shop No 5, KMVN Shopping Complex, - Haldwani 263139
Haridwar	KFin Technologies Ltd, Shop No. 17, Bhatia Complex, Near Jamuna Palace, Haridwar 249410
Hassan	KFin Technologies Ltd, SAS No: 490, Hemadri Arcade, 2nd Main Road, Salgame Road, Near Brahmins Boys Hostel, Hassan 573201
Hissar	KFin Technologies Ltd, Shop No. 20, Ground Floor, R D City Centre, Railway Road, Hissar 125001
Hoshiarpur	KFin Technologies Ltd, Unit # SF-6, The Mall Complex, 2nd Floor, Opposite Kapila Hospital, Sutheri Road, Hoshiarpur 146001
Hubli	KFin Technologies Ltd, R R Mahalaxmi Mansion, Above Indusind Bank, 2nd Floor, Desai Cross, Pinto Road, Hubballi 580029
Hyderabad	KFin Technologies Ltd, No: 303, Vamsee Estates, Opp: Bigbazaar, Ameerpet, Hyderabad 500016
Hyderabad(Gachibowli)	KFin Technologies Ltd, Selenium Plot No: 31 & 32, Tower B Survey No.115/22 115/24 115/25, Financial District Gachibowli Nanakramguda Serilingampally Mandal, Hyderabad, 500032
Indore	KFin Technologies Ltd, 101, Diamond Trade Center, 3-4 Diamond Colony, New Palasia, Above Khurana Bakery, Indore
Jabalpur	KFin Technologies Ltd, 2nd Floor, 290/1 (615-New), Near Bhavartal Garden, Jabalpur - 482001
Jaipur	KFin Technologies Ltd, Office no 101, 1st Floor, Okay Plus Tower, Next to Kalyan Jewellers, Government Hostel Circle, Ajmer Road, Jaipur 302001
Jalandhar	KFin Technologies Ltd, Office No 7, 3rd Floor, City Square Building, E-H197 Civil Line, Next to Kalyan Jewellers, Jalandhar 144001
Jalgaon	KFin Technologies Ltd, 3rd Floor, 269 JAEI Plaza, Baliram Peth near Kishore Agencies, Jalgaon 425001
Jalpaiguri	KFin Technologies Ltd, D B C Road, Opp Nirala Hotel, Opp Nirala Hotel, Opp Nirala Hotel, Jalpaiguri 735101
Jammu	KFin Technologies Ltd, 1D/D Extension 2, Valmiki Chowk, Gandhi Nagar, Jammu 180004, State - J&K
Jamnagar	KFin Technologies Ltd, 131 Madhav Plaza, Opp SBI Bank, Nr Lal Bunglow, Jamnagar 361008
Jamshedpur	KFin Technologies Ltd, Madhukunj, 3rd Floor, Q Road, Sakchi, Bistupur, East Singhbhum, Jamshedpur 831001
Jhansi	KFin Technologies Ltd, 1st Floor, Puja Tower, Near 48 Chambers, ELITE Crossing, Jhansi 284001
Jodhpur	KFin Technologies Ltd, Shop No. 6, Gang Tower, G Floor, Opposite Arora Moter Service Centre, Near Bombay Moter Circle, Jodhpur 342003
Junagadh	KFin Technologies Ltd, Shop No. 201, 2nd Floor, V-Arcade Complex, Near Vanzari Chowk, M.G. Road, Junagadh, 362001
Kannur	KFin Technologies Ltd, 2nd Floor, Global Village, Bank Road, Kannur 670001
Kanpur	KFin Technologies Ltd, 15/46 B Ground Floor, Opp Muir Mills, Civil Lines, Kanpur 208001
Karimnagar	KFin Technologies Ltd, 2nd Shutter HNo. 7-2-607 Sri Matha Complex Mankammathota, Karimnagar - 505001
Karnal	KFin Technologies Ltd, 3 Randhir Colony, Near Doctor J. C. Bathla Hospital, Karnal, (Haryana) 132001
Karur	KFin Technologies Ltd, No 88/11, BB Plaza, NRMP Street, K S Mess Back Side, Karur 639002
Khammam	KFin Technologies Ltd, 11-4-3/3 Shop No. S-9, 1st Floor, Srivenkata Sairam Arcade, Old CPI Office Near Priya Darshini College Nehru Nagar, Khammam 507002
Kharagpur	KFin Technologies Ltd, Holding No 254/220, SBI Building, Malancha Road, Ward No.16, PO: Kharagpur, PS: Kharagpur, Dist: Paschim Medinipur, Kharagpur 721304
Kolhapur	KFin Technologies Ltd, 605/1/4 E Ward Shahupuri 2nd Lane, Laxmi Niwas, Near Sultane Chambers, Kolhapur 416001
Kolkata	KFin Technologies Ltd, 2/1, Russel Street, 4th Floor, Kankaria, Centre, Kolkata, 70001, WB
Kollam	KFin Technologies Ltd, Sree Vigneswara Bhavan, Shastri Junction, Kollam - 691001
Kota	KFin Technologies Ltd, D-8, Shri Ram Complex, Opposite Multi Purpose School, Gumanpur, Kota 324007
Kottayam	KFin Technologies Ltd, 1st Floor Csiascension Square, Railway Station Road, Collectorate P O, Kottayam 686002

**LIST OF OFFICIAL POINTS OF ACCEPTANCE OF TRANSACTION REQUESTS**

Kurnool	KFin Technologies Ltd, Shop No:47, 2nd Floor, S komda Shoping Mall, Kurnool 518001
Lucknow	KFin Technologies Ltd, 1st Floor, A. A. Complex, 5 Park Road Hazratganj Thaper House, Lucknow 226001
Ludhiana	KFin Technologies Ltd, SCO 122, Second Floor, Above HDFC Mutual fund, Feroze Gandhi Market, Ludhiana 141001
Madurai	KFin Technologies Ltd, No. G-16/17, AR Plaza, 1st Floor, North Veli Street, Madurai 625001
Malda	KFin Technologies Ltd, Ram Krishna Pally; Ground Floor, English Bazar - Malda 732101
Mandi	KFin Technologies Ltd, House No. 99/11, 3rd Floor, Opposite GSS Boy School, School Bazar, Mandi 175001
Mangalore	KFin Technologies Ltd, Shop No - 305, Marian Paradise Plaza, 3rd Floor, Bunts Hostel Road, Mangalore - 575003, Dakshina Kannada Karnataka
Margoa	KFin Technologies Ltd, Shop No 21, Osia Mall, 1st Floor, Near KTC Bus Stand, SGDPA Market Complex, Margao - 403601
Mathura	KFin Technologies Ltd, Shop No. 9, Ground Floor, Vihari Lal Plaza, Opposite Brijwasi Centrum, Near New Bus Stand, Mathura 281001
Meerut	KFin Technologies Ltd, Shop No:- 111, First Floor, Shivam Plaza, Near Canara Bank, Opposite Eves Petrol Pump, Meerut-250001, Uttar Pradesh, India
Mehsana	KFin Technologies Ltd, FF-21 Someshwar Shopping Mall, Modhera Char Rasta - Mehsana 384002
Mirzapur	KFin Technologies Ltd, Triveni Campus, Near SBI Life Ratanganj Mirzapur - 231001
Moga	KFin Technologies Ltd, 1st Floor, Dutt Road, Mandir Wali Gali, Civil Lines Barat Ghar, Moga 142001
Moradabad	KFin Technologies Ltd, Chadha Complex, G. M. D. Road, Near Tadi Khana Chowk, Moradabad 244001
Morena	KFin Technologies Ltd, House No. HIG 959, Near Court, Front of Dr. Lal Lab, Old Housing Board Colony, Morena 476001
Mumbai	KFin Technologies Ltd, 6/8 Ground Floor, Crossley House, Near BSE (Bombay Stock Exchange) Next Union Bank, Fort, Mumbai - 400 001
Muzaffarpur	KFin Technologies Ltd, First Floor Saroj Complex, Diwam Road, Near Kalyani Chowk, Muzaffarpur 842001
Mysore	KFin Technologies Ltd, No 2924, 2nd Floor, 1st Main, 5th Cross, Saraswathi Puram, Mysore 570009
Nadiad	KFin Technologies Ltd, 311-3rd Floor City Center, Near Paras Circle, Nadiad 387001
Nagercoil	KFin Technologies Ltd, HNo 45, 1st Floor, East Car Street, Nagercoil 629001
Nagpur	KFin Technologies Ltd, Plot No. 2, Block No. B / 1 & 2, Shree Apratment, Khare Town, Mata Mandir Road, Dharampeth, Nagpur 440010
Nanded	KFin Technologies Ltd, Shop No.4, Santakripa Market, G G Road, Opp. Bank of India, Nanded 431601
Nasik	KFin Technologies Ltd, S-9 Second Floor, Suyojit Sankul, Sharanpur Road, Nasik 422002
Navsari	KFin Technologies Ltd, 103 1st Floor, Landmark Mall, Near Sayaji Library, Navsari Gujarat, Navsari 396445
New Delhi	KFin Technologies Ltd, 305 New Delhi House, 27 Barakhamba Road, New Delhi 110001
Noida	KFin Technologies Ltd, F-21, 2nd Floor, Near Kalyan Jewelers, Sector-18, Noida 201301
Palghat	KFin Technologies Ltd, No: 20 & 21, Metro Complex, H.P.O. Road Palakkad, H.P.O. Road, Palakkad 678001
Panipat	K Fin Technologies Ltd, Shop No. 20, 1st Floor BMK, Market, Behind HIVE Hotel, G. T. Road, Panipat-132103, Haryana
Panjim	KFin Technologies Ltd, H. No: T-9, T-10, Affran plaza, 3rd Floor, Near Don Bosco High School, Panjim 403001
Pathankot	KFin Technologies Ltd, 2nd Floor Sahni Arcade Complex, Adj. Indra colony Gate Railway Road, Pathankot, Pathankot 145001
Patiala	KFin Technologies Ltd, B- 17/423, Lower Mall Patiala, Opp Modi College, Patiala 147001
Patna	KFin Technologies Ltd, 3A 3rd Floor Anand Tower, Exhibition Road, Opp ICICI Bank, Patna 800001
Pondicherry	KFin Technologies Ltd, No 122(10b), Muthumariamman Koil Street, Pondicherry 605001
Pune	KFin Technologies Ltd, Office # 207-210, Second Floor, Kamla Arcade, JM Road, Opposite Balgandharva, Shivaji Nagar, Pune 411005
Raipur	KFin Technologies Ltd, Office No S-13, Second Floor Reheja Tower, Fafadih Chowk, Jail Road, Raipur 492001
Rajahmundry	KFin Technologies Ltd, No. 46-23-10/A, Tirumala Arcade, 2nd Floor, Ganuga Veedhi, Danavaipeta, Rajahmundry, East Godavari Dist, AP - 533103,
Rajkot	KFin Technologies Ltd, 302 Metro Plaza, Near Moti Tanki Chowk, Rajkot, Rajkot Gujarat 360001
Ranchi	KFin Technologies Ltd, Room No 307 3rd Floor, Commerce Tower, Beside Mahabir Tower, Ranchi 834001
Renukoot	KFin Technologies Ltd, C/o Mallick Medical Store, Bangali Katra Main Road, Dist. Sonebhadra (U.P.), Renukoot 231217
Rewa	KFin Technologies Ltd, Shop No. 2, Shree Sai Anmol Complex, Ground Floor, Opp Teerth Memorial Hospital, Rewa 486001
Rohtak	KFin Technologies Ltd, Office No:- 61, First Floor, Ashoka Plaza, Delhi Road, Rohtak 124001.
Roorkee	KFin Technologies Ltd, Shree Ashadeep Complex 16, Civil Lines, Near Income Tax Office, Roorkee 247667
Rourkela	KFin Technologies Ltd, 2nd Floor, Main Road, Udit Nagar, Sundargarh, Rourkela 769012
Sagar	KFin Technologies Ltd, II Floor Above Shiva Kanch Mandir, 5 Civil Lines, Sagar, Sagar 470002
Salem	KFin Technologies Ltd, No. 6 NS Complex, Omalur main Road, Salem 636009
Sambalpur	KFin Technologies Ltd, First Floor; Shop No. 219, Sahej Plaza, Golebazar, Sambalpur, Sambalpur 768001
Satna	KFin Technologies Ltd, 1st Floor, Gopal Complex, Near Bus Stand Rewa Roa, Satna, 485001
Shillong	KFin Technologies Ltd, Annex Mani Bhawan, Lower Thana Road, Near R K M LP School, Shillong 793001
Shimla	Kfin Technologies Ltd, 1st Floor, Hills View Complex, Near Tara Hall, Shimla 171001
Shimoga	KFin Technologies Ltd, Jayarama Nilaya, 2nd Corss, Mission Compound, Shimoga 577201
Shivpuri	Kfin Technologies Ltd, A. B. Road, In Front of Sawarkar Park, Near Hotel Vanasthali, Shivpuri 473551
Sikar	KFin Technologies Ltd, First Floor Super Tower, Behind Ram Mandir, Near Taparya Bagichi, Sikar 332001
Silchar	KFin Technologies Ltd, N. N. Dutta Road, Chowchakra Complex, Premtala, Silchar 788001
Siliguri	KFin Technologies Ltd, Nanak Complex, 2nd Floor, Sevoke Road, Siliguri 734001

**LIST OF OFFICIAL POINTS OF ACCEPTANCE OF TRANSACTION REQUESTS**

Sitapur	KFin Technologies Ltd, 12/12 Surya Complex, Station Road, Uttar Pradesh, Sitapur 261001
Solan	KFin Technologies Ltd, Disha Complex, 1st Floor, Above Axis Bank, Rajgarh Road, Solan 173212
Solapur	KFin Technologies Ltd, Shop No 106, Krishna Complex 477, Dakshin Kasaba, Datta Chowk, Solapur-413007
Sonepat	KFin Technologies Ltd, Shop no. 205 PPTower, Opp. Income Tax Office, Subhash Chowk, Sonepat -131001.
Sri Ganganagar	KFin Technologies Ltd, Address Shop No. 5, Opposite Bihani Petrol Pump, NH - 15, Near Baba Ramdev Mandir, Sri Ganganagar 335001
Srikakulam	KFin Technologies Ltd, D No 4-4-97 First Floor Behind Sri Vijayaganapathi Temple, Pedda relli veedhi , Palakonda Road , Srikakulam 532001
Sultanpur	KFin Technologies Ltd, 1st Floor, Ramashanker Market, Civil Line, Sultanpur 228001
Surat	KFin Technologies Ltd, Ground Floor Empire State Building , Near Udhna Darwaja, Ring Road, Surat 395002
Thane	KFin Technologies Ltd, Room No. 302 3rd Floor, Ganga Prasad, Near RBL Bank Ltd, Ram Maruti Cross Road, Naupada Thane West ,Mumbai,400602
Tirunelveli	KFin Technologies Ltd, 55/18 Jeney Building, 2nd Floor, S N Road, Near Aravind Eye Hospital, Tirunelveli 627001
Tirupathi	KFin Technologies Ltd, Shop No:18-1-421/f1,CITY Center, K. T. Road, Airtel Backside office, Tirupathi - 517501
Tiruvalla	KFin Technologies Ltd, 2nd Floor Erinjery Complex, Ramanchira, Opp Axis Bank, Thiruvalla 689107
Trichur	KFin Technologies Ltd, 4th Floor, Crown Tower, Shakthan Nagar, Opp. Head Post Office, Thrissur 680001
Trichy	KFin Technologies Ltd, No 23C/1 EV R Road, Near Vekkaliyaman Kalyana Mandapam, Putthur - Trichy 620017
Trivandrum	KFin Technologies Ltd, 1st Floor, Marvel Building, Opp, SL Electricals, Uppalam Road, Statue PO, Trivandrum 695001
Tuticorin	KFin Technologies Ltd, 4 - BA34 - A37, Mangalmal Mani Nagar, Opp. Rajaji Park, Palayamkottai Road, Tuticorin 628003
Udaipur	KFin Technologies Ltd, Shop No. 202, 2nd Floor Business Centre, 1C Madhuvan, Opp. G P O Chetak Circle, Udaipur 313001
Ujjain	KFin Technologies Ltd, Heritage Shop No. 227, 87 Vishvavidhyalaya Marg, Station Road, Near ICICI Bank, Above Vishal Megha Mart, Ujjain 456001
Valsad	KFin Technologies Ltd, 406 Dreamland Arcade, Opp Jade Blue, Tithal Road, Valsad 396001
Vapi	KFin Technologies Ltd, A-8 Second Floor, Solitaire Business Centre, Opp. DCB Bank GIDC Char Rasta, Silvassa Road, Vapi 396191
Varanasi	KFin Technologies Ltd, D-64/132 KA, 2nd Floor, Anant Complex, Sigra, Varanasi 221010
Vashi	KFin Technologies Ltd, Vashi Plaza, Shop no. 324, C Wing, 1st Floor, Sector 17, Vashi Mumbai, 400705
Vellore	KFin Technologies Ltd, No 2/19, 1st Floor, Vellore City Centre, Anna Salai, Vellore 632001
Vijayawada	KFin Technologies Ltd, Hno. 26-23, 1st Floor, Sundar Amma Street, Gandhi Nagar, Krishna, Vijayawada 520010
Vile Parle	KFin Technologies Ltd, Shop No.1 Ground Floor, Dipti Jyothi Co-operative Housing Society, Near MTNL Office PM Road, Vile Parle East, 400057
Visakhapatnam	KFin Technologies Ltd, DNo 48-10-40, Ground Floor, Surya Ratna Arcade, Srinagar, Opp Road to Lalitha Jeweller Showroom, Beside Taj Hotel Ladge, Visakhapatnam 530016
Warangal	KFin Technologies Ltd, Shop No. 22, Ground Floor, Warangal City Center, 15-1-237, Mulugu Road Junction, Warangal 506002
Yamuna Nagar	KFin Technologies Ltd, B-V, 185/A, 2nd Floor, Jagadri Road, Near DAV Girls College, (UCO Bank Building) Pyara Chowk, Yamuna Nagar 135001

Investors can also subscribe to units of the Scheme during the NFO Period by availing the platforms/facilities made available by the Stock Exchanges.





**OLD BRIDGE**  
ASSET MANAGEMENT

**Old Bridge Asset Management Private Limited**

1705, ONE BKC, C - Wing, G - Block Bandra Kurla Complex, Bandra - (East), Mumbai - 400 051.