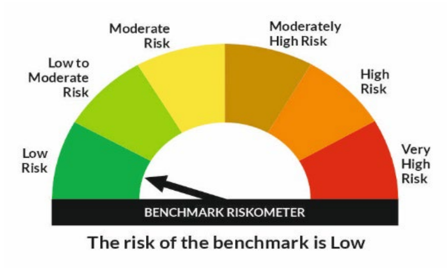
SCHEME INFORMATION DOCUMENT

OLD BRIDGE ARBITRAGE FUND

(An Arbitrage Fund - An open ended scheme investing in arbitrage opportunities)

SECTION I

This product is suitable for investors who are seeking*:	Risk-o-meter	
	Scheme	Benchmark As per AMFI Tier I Benchmark i.e. Nifty 50 Arbitrage TR Index
• Income over short term • Income through arbitrage opportunities between the equity spot and equity derivatives market and arbitrage opportunities within the equity derivatives segment		

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

For latest risk-o-meter, investors may refer to the Monthly Portfolios disclosed on the website of the Fund viz. www.oldbridgemf.com

Continuous Offer of Units at NAV based prices

Name of Mutual Fund	**Old Bridge Mutual Fund**
Name of Asset Management Company	**Old Bridge Asset Management Private Limited (CIN No. U67120MH2022PTC394844)**
Name of Trustee Company	**Old Bridge Mutual Fund Trustee Private Limited (CIN No. U65999MH2022PTC395188)**
Address of the Entities	**1705, ONE BKC, C - Wing, G – Block, Bandra Kurla Complex, Bandra East, Mumbai -400 051.**
Website	**www.oldbridgemf.com**

The particulars of the Scheme have been prepared in accordance with the Securities and Exchange Board of India (Mutual Funds) Regulations 2026, (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, Standard Risk Factors, Special Considerations, Tax and Legal issues and general information on www.oldbridgemf.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 (Section I and II) should be read in conjunction with the SAI and not in isolation.

This Scheme Information Document is dated August 26, 2026

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Part 1. HIGHLIGHTS/SUMMARY OF THE SCHEME

Sr. No.	Title	Description
I.	**Name of the Scheme**	Old Bridge Arbitrage Fund
II.	**Category of the Scheme**	Arbitrage Fund
III.	**Scheme type**	An open ended scheme investing in arbitrage opportunities
IV.	**Scheme Code**	OLDB/O/H /ARB/25/10/0002
V.	**Investment Objective**	To generate income by investing in arbitrage opportunities between cash and derivative segments of the equity markets and by investing the balance in debt and money market instruments. Disclaimer: There is no assurance or guarantee that the objectives of the scheme will be achieved.
VI.	**Liquidity/listing details**	Units of the Scheme are available for Subscription and/or Redemption at NAV related prices on every Business Day. In line with the Para 15.3 on Transfer of Redemption or Repurchase Proceeds and Para 15.4 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 March 20, 2026 the AMC shall dispatch the redemption proceeds to the unitholders within 3 Business 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. **Listing**: The units of the Scheme are not listed on any stock exchange.
VII.	**Benchmark (Total Return Index)**	Nifty 50 Arbitrage TRI As required under Para 7.22 of SEBI Master Circular on Mutual Funds dated March 20, 2026, 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. **Justification for use of benchmark** The Nifty 50 Arbitrage TRI has a composition similar to the asset allocation and strategy of the Old Bridge Arbitrage Fund; hence it is a suitable benchmark for the fund. The Total Return (TR) Version of the Index will be used for performance comparison.
VIII.	**NAV disclosure**	**NAV Disclosure:** The AMC calculates and discloses the NAVs on all the Business Days. The AMC updates the NAVs on its website www.oldbridgemf.com and of the Association of Mutual Funds

		in India – AMFI (www.amfiindia.com) before 11.00 p.m. on every Business Day. 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. Further Details in Section II.
IX.	**Applicable timelines**	**Timeline for Dispatch of redemption proceeds** The redemption proceeds is dispatched to the unitholders within 3 (three) Business days or such other timeline as may be specified by SEBI / AMFI from time to time from the date of redemption or repurchase at the Official Points of Acceptance/ Investor Service Centres. **Timeline for Dispatch of IDCW** IDCW payments is dispatched/transferred to the investors within 7 (seven) Business days from the IDCW record date.
X.	**Plans and Options**	The Schemes have two Plans - Regular Plan & 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. Each of the Plans offer the following options: a. Growth Option b. Income Distribution cum capital withdrawal (IDCW) Option **Growth Option** 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. **Income Distribution cum Capital Withdrawal (IDCW) Option** 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. **IDCW Option offers following Sub-Options / facilities** a. Pay-out of Income Distribution cum capital withdrawal (IDCW) option / facility b. Reinvestment of Income Distribution cum capital withdrawal (IDCW) option /facility

		Default Option/ Facility The investor must clearly specify his/her choice of Option/Facility in the application form, in the absence of which, the Default Option/Facility would be applicable and the application will be processed accordingly: **Default Option:** Growth Option (if the investor has not indicated choice between 'Growth' or 'IDCW' Options). **Default Facility:** 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 and apply under Direct Plan. **For detailed disclosure on default plans and options, kindly refer SAI**
XI	**Load Structure**	**Exit load:** • If redeemed/switched out within 7 days from the date of allotment: 0.25% • If redeemed/switched out after 7 days from the date of allotment – Nil 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. No exit load will be chargeable in case of switches made between different options of the scheme. The AMC/Trustee reserves the right to change / modify the Load structure of the Scheme, subject to maximum limits as prescribed under the Regulations. 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).

XII.	**Minimum Application Amount/ switch in**	<u>**On continuous basis:**</u> **Fresh Purchase (Incl. Switch-in):** Minimum of Rs. 5000/- and in multiple of Rs. 1/- **Additional application amount (Incl. Switch-in):** Minimum of Rs. 1000/- and in multiple of Rs. 1/- thereafter. **Systematic Investment Plan (SIP)**: Minimum Rs. 2500/- and in multiple of Rs. 1/- thereafter. Minimum instalments: 6 Clause 7.14 of SEBI Master Circular on Mutual Funds dated March 20, 2026 read with SEBI circular SEBI/HO/IMD/IMD-PoD-1/P/CIR/2025/36 dated March 21, 2025 relating to framework 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 slab wise percentage of the salary/ perks/ bonus/ non-cash compensation (gross annual CTC) net of income tax and any statutory contributions (i.e. PF and NPS) of the Designated Employees of the AMCs shall be mandatorily invested in units of Mutual Fund schemes 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).
XIII.	**Minimum Additional Purchase Amount**	Minimum of Rs. 1000/- and in multiple of Rs. 1/- thereafter.
XIV.	**Minimum Redemption / switch-out amount**	Rs.1000/- and in multiples of Rs. 0.01/- or account balance, whichever is lower.
XV.	**New Fund Offer**	Not Applicable as the scheme has been launched
XVI	**New Fund Offer Price**	Not Applicable as the scheme has been launched
XVII.	**Segregated Portfolio/side pocketing disclosure**	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 incompliance with the Para-no 5.5 of SEBI Master Circular. For Details, kindly refer SAI
XVIII.	**Swing pricing disclosure**	Not applicable since the scheme is Hybrid Scheme
XIX.	**Stock lending/short selling**	Subject to the SEBI (MF) Regulations and in accordance with Securities Lending Scheme, 1997, Para 13.6 of SEBI Master Circular on Mutual Funds dated March 20, 2026 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. 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. The Scheme shall not indulge in short selling. For details kindly refer SAI
XX.	**How to Apply and other details** **Where can application for subscription/ redemption be submitted?**	Investor can obtain application form and Key Information Memorandum from the Official Points of Acceptance (OPAs) of AMC, and RTA's (Kfin) branch office. Investors can also download application form / Key Information Memorandum from the website of the Mutual Fund viz. www.oldbridgemf.com Official Points of Acceptance (OPA) Transactions in units of the Scheme may be carried out through the following OPAs: (a) KFin Technologies Limited, Selenium Building, Tower B, Plot No. 31 & 32, Financial District, Nanakramguda, Serilingampally, Hyderabad – 500032, or its Investor Service/Collection Centers (details on the website of Old Bridge AMC at https://www.oldbridgemf.com/rta-branch-details.html). (b) Old Bridge Mutual Fund website (www.oldbridgemf.com) / mobile application. (c) KFin Technologies website (www.kfintech.com) / KTRACK mobile application. (d) Old Bridge Asset Management Pvt. Ltd., 1705, ONE BKC, C-Wing, G-Block, Bandra Kurla Complex, Bandra (E), Mumbai – 400051. In addition, the following will be considered as OPAs for transactions in the Scheme: 1. Stock Exchange Platforms (NSE/BSE): Through stock brokers, RIAs, MFDs, Depository Participants, and other eligible intermediaries registered with the exchanges, in line with SEBI/AMFI guidelines. 2. MF Utilities (MFU): Financial and non-financial transactions through authorized MFU Points of Service (www.mfuindia.com). 3. MF Central: Transactions and service requests via the MFCentral platform (developed by KFintech and CAMS). 4. Channel Partners: Transactions routed through empanelled distributors/RIAs/Portfolio Managers/Execution Only Platforms (EOPs), who will forward investor instructions electronically to

		AMC/RTA as per cut-off timings and applicable SEBI/AMFI regulations. 5. Designated email id for commercial transactions to transaction@oldbridgemf.com (During NFO, this email id shall not be used as it is for post NFO transactions.) Details in section II
XXI	**Investor services**	**Contact details for general service requests** 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. **Contact details for complaint resolution** Mr. Rahul Mohite 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: services@oldbridgemf.com Phone no.: 022 65369100 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.
XXII	**Specific attribute of the scheme (such as lock in, duration in case of target maturity scheme/close ended schemes) (as applicable)**	Not applicable
XXIII	**Special product/facility available on ongoing basis**	**SYSTEMATIC INVESTMENT PLAN (SIP)** The Unit holders under the Scheme can benefit by investing specified Rupee amounts at regular intervals for a continuous period. Under the SIP, Investors can invest a fixed amount of Rupees at regular intervals for purchasing additional Units of the Scheme(s) at Applicable NAV. **SIP Top-Up Facility** Investors may avail SIP Top-up facility where they have options to increase the SIP Installment at pre-defined intervals. This will enhance the flexibility of the investor to invest higher amounts during the tenure of the SIP.

		Micro Systematic Investment Plan (Micro SIP): Investor i.e. either all joint holders or the first holder who do not hold PAN or are PAN exempt investors may invest (via lumpsum/SIP) up to Rs. 50,000 per year per investor. Such PAN exempt SIPs are referred to as Micro SIP. **SIP Pause facility:** Investors shall have an option to temporarily pause the SIP instalments for a specified period of time. Upon expiry of the specified period, the SIP instalments would re-start automatically. **SIP cancellation:** The AMC will cancel the SIP mandate within 2 business days, or other prescribed timelines as may be specified by SEBI/AMFI or as amended from time to time from the date of receipt of a valid cancellation request from the investor. The existing instructions/mandate would continue till the date tha 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. **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. **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.

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.

(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.

Transactions Through Electronic Platform(S) of KFin Technologies Limited.

Investors are allowed to transact through https://mfs.kfintech.com/mfs/, an electronic platform provided by KFin Technologies Limited., Registrar & Transfer Agent, in Schemes of Old Bridge Mutual Fund ('Fund'). The facility will also be available through mobile application of KFin Technologies Limited.

Online Transactions Through Website of Old Bridge Mutual Fund

Facility of online transactions is available on the official website of Old Bridge Mutual Fund i.e. www.oldbridgemf.com. Consequent to this, the said website is declared to be an "OPA" for applications for subscriptions, redemptions, switches and other facilities.

MFCentral

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 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&Cs of the Platform. For further details of special products/ facilities kindly refer SAI
XXIV	**Weblink**	Investors shall refer the following weblink for review of TER for last 6 months as well as scheme factsheet Weblink for TER- https://oldbridgemf.com/total-expense-ratio.html Weblink for Factsheet- https://oldbridgemf.com/factsheet.html
XXV	**Disclosure of Risk-o-Meter**	The AMC will evaluate the Risk-o-Meter on a monthly basis and shall disclose the same along with the portfolio disclosure.
Subject to the provisions of SEBI (Mutual Funds) Regulations, 2026 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.		

I. DUE DILIGENCE BY THE ASSET MANAGEMENT COMPANY

It is confirmed that:

i. The Scheme Information Document submitted to SEBI is in accordance with the SEBI (Mutual Funds) Regulations, 2026 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. The AMC confirms compliance with the compliance checklist applicable for Scheme Information Documents and there are no deviations from the regulations

vii. Notwithstanding anything contained in this Scheme Information Document, the provisions of the SEBI (Mutual Funds) Regulations, 2026 and the guidelines there under shall be applicable.

viii. The Trustees have ensured that the Old Bridge Arbitrage Fund approved by them is a new product offered by Old Bridge Mutual Fund and is not a minor modification of any existing scheme/fund/product.

For Old Bridge Asset Management Private Limited
(Investment Manager to Old Bridge Mutual Fund)

sd/-
Jyoti Moitra
Compliance Officer

Date: August 26, 2026
Place: Mumbai

PART II. INFORMATION ABOUT THE SCHEME

A. HOW WILL THE SCHEME ALLOCATE ITS ASSETS?

Under normal circumstances, the asset allocation pattern is:

Instruments	Indicative allocations (% of total assets)	
	Minimum	Maximum
Equity and Equity Related Instruments	65	100
Debt and Money Market Instruments	0	35

Under defensive circumstances*, the asset allocation may be as follows:

Instruments	Indicative allocations (% of total assets	
	Minimum	Maximum
Equity and Equity Related Instruments*	0	65
Debt and Money Market Instruments	35	100

*Defensive circumstances are when the arbitrage opportunities in the marketplace are negligible in view of the fund manager, or returns are lower than alternative investment opportunities as per allocation pattern. The allocation under defensive considerations will be made keeping in view the interest of the unitholders.

In terms of Para 13.18.1 of SEBI Master Circular on Mutual Funds dated March 20, 2026, the cumulative gross exposure through equity, debt & Money Market Instruments, equity derivative positions, InvITs, 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.

In terms of Para 3.8.3 of SEBI Master Circular on Mutual Funds dated March 20, 2026, the scheme may invest in debt instruments the scheme may invest in debt instruments, including certificates of deposit (CDs), government securities with maturities of up to one year, and units of liquid, money market, or other schemes having a Macaulay duration of less than one year, for the purpose of meeting liquidity and margin requirements.

Subject to the SEBI (MF) Regulations and in accordance with Securities Lending Scheme, 1997, Para 13.6 of SEBI Master Circular on Mutual Funds dated March 20, 2026 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.

a. Not more than 20% of the net assets of the Scheme can generally be deployed in Securities lending. b. Not more than 5% of the net assets of the Scheme can generally be deployed in Securities Lending to any single approved intermediary.

c. The Mutual Fund may not be able to sell such lent-out securities, and this can lead to temporary illiquidity.

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 13.7 of SEBI Master Circular on Mutual Funds dated March 20, 2026, as may be amended from time to time.

The Scheme may invest in other schemes managed by the AMC in conformity with the investment objective of the Scheme and in terms of the prevailing SEBI (MF) Regulations. As per the SEBI (MF) Regulations, no investment management fees will be charged for such investments and shall not exceed 5% of the net asset value of Fund.

Investments in equity will be made through secondary market purchases, initial public offers, other public offers, placements and right offers (including renunciation). Investment in debt will be made through secondary market purchases, public offers and placements. The securities could be listed / unlisted, privately placed, secured / unsecured, rated securities in accordance with various SEBI regulations.

The scheme will not invest in the following securities/instruments.

Sr No	Name of the securities/instruments in which the scheme will not invest
1	Unrated Debt instruments
2	Credit Default Swaps
3	Securitized Debt/ Structured Obligations
4	Credit Enhanced Debt
5	Debt Instruments having special features (AT1 and AT2 Bonds)
6	Overseas Securities and Overseas ETF
7	Short selling of securities
8	InvITs

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

Sl. No	Type of Instrument	Percentage of exposure	Circular references
1	Securities Lending and Borrowing	Up to 20% of the net assets of the Scheme	Para 13.6 of SEBI Master Circular
2	Equity Derivatives for non-hedging purpose	Up to 20% of net assets of equity component of the scheme.	Para-no. 13.15 of SEBI Master Circular
3	Securitized Debt	The Scheme will not invest in securitized debt.	NA
4	Overseas Securities and Overseas ETF	The Scheme will not invest in overseas securities	NA
5	InVITs	The scheme will not invest in this	NA
6	AT1 and AT2 Bonds	The Scheme will not invest in AT1 and AT2 Bonds.	NA
7	Tri Party Repo	The corpus of the Scheme pending for deployment may be invested in Tri-Party Repos (TREPS) on Government Securities.	As per SEBI Mutual Funds Regulations

8	Units of mutual funds	The scheme may invest in the units of Mutual Fund Schemes. Such investment shall not exceed 5% of the net asset value of the Fund.	Clause 13.14.1 of Master Circular

Changes in asset allocation pattern/Portfolio Rebalancing:

- **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 1.9.1.b of SEBI Master Circular on Mutual Funds dated March 20, 2026, and the fund manager will rebalance the portfolio within 30 calendar days from the date of deviation.

- **Portfolio Rebalancing due to Passive Breaches**:

  Further, as per Para 3.11 of SEBI Master Circular on Mutual Funds dated March 20, 2026, as may be amended from time to time, in the event of deviation 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 3.11 of the SEBI Master Circular.

Timelines for deployment of funds collected in NFO:

Pursuant to SEBI circular no. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2025/23 dated February 27, 2025; the fund manager shall aim to deploy the funds garnered during the NFO within 30 business days from the date of allotment of units.

In exceptional cases where the AMC is not able to deploy the funds within this period, shall provide an explanation, including details of the efforts made to deploy the funds, to the Investment Committee of the AMC.

The Investment Committee may, if deemed necessary, shall extend the deployment timeline by an additional 30 business days, in accordance with SEBI circular SEBI/HO/IMD/IMD-PoD-1/P/CIR/2025/23 dated February 27, 2025. While granting an extension, the Committee shall examine the root cause of the delay. However, an extension shall not be granted if the scheme's assets are liquid and readily available.

If the funds are not deployed as per the asset allocation specified in the Scheme Information Document (SID) within the stipulated and extended timelines, the following measures shall apply:

1. Restriction on Fresh Subscriptions: The AMC shall not accept fresh inflows into the scheme until the funds are deployed as per SID.
2. Waiver of Exit Load: No exit load shall be levied on investors exiting the scheme after 60 business days of non-complying with the asset allocation.
3. Investor Notification: The AMC shall inform all NFO investors about their option to exit the scheme without an exit load via email, SMS, or other appropriate communication channels.
4. Reporting to Trustees: Any deviation from the deployment timelines shall be reported to the Trustees at each stage.

B. WHERE WILL THE SCHEME INVEST?

1. Equity and equity related instruments 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. Debt securities issued by domestic Government agencies and statutory bodies, which may or may not carry a Central/State Government guarantee.
4. Corporate debt securities
5. 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.
6. Money market instruments, as permitted by SEBI/ RBI.
7. The non-convertible part of convertible securities.
8. Equity Derivative instruments like Stock Futures, Stock Options, and such other derivative instruments permitted by SEBI.
9. Units of Mutual Fund Schemes.
10. Cash & cash equivalents.
11. Preference shares.
12. Any other Securities / asset class / instruments as permitted by RBI/ SEBI or such other Regulatory Authorities and in line with the investment objective of the scheme subject to regulatory approval, if any required.

The securities mentioned above could be listed or unlisted, privately placed, secured or unsecured and of any maturity, as enabled under SEBI Regulations/ circulars/ RBI. The securities may be acquired from primary market / Initial Purchase Offer (IPO), secondary market operations, private placement or negotiated deals.

C. WHAT ARE THE INVESTMENT STRATEGIES?

The Scheme shall be managed actively.

The scheme will seek to achieve its investment objective primarily by employing various strategies which seek to exploit available arbitrage opportunities in markets.

DERIVATIVES STRATEGY

The arbitrage strategies the Fund may adopt could be as under. The list is not exhaustive, and the Fund could use similar strategies and any other strategies as available in the markets.
The fund will primarily take advantage of mispricing between equity spot and derivative markets:

1. **Cash–Futures Arbitrage Strategies**
    - Buy in cash market, sell in futures (when futures > spot).
    - Lock in spread till expiry or unwind early if profitable.
    - Rollover to next-month contracts when spreads are attractive.
- **Reverse Cash–Futures Arbitrage Strategy**
    - If futures trade at discount, short spot (via stock borrowing) and go long futures.
- **Index vs Stock Futures Arbitrage Strategies**
    - Identify divergences between index futures and constituent stock basket.
    - Trade mispricing with strict risk controls.

2. Corporate Action/ Event-Driven Strategies

- **Buyback / Open Offer Arbitrage**: Participate when buyback price > market price.
- **Merger / Demerger Arbitrage**: Exploit price differentials in merging entities vs swap ratio.
- **Dividend Arbitrage**: Capture tax/timing-related dividend mispricing.

3. Complimentary Strategies

- **Debt**
  Deploy idle cash in short-term debt instruments (T-Bills, G-Secs) to generate risk-free yield.

Illustration of a Cash Futures Arbitrage Strategy :-

Buy 100 shares of Company X at Rs 1000 and sell the same quantity of stock's futures of the Company X at Rs 1100.

1. Market goes up and the price on the expiry day is Rs 2000.
   At the end of the month (expiry day) the futures expires automatically:
   Settlement price of futures = closing spot price = Rs 2000
   Gain on stock is 100*(2000-1000) = Rs 100,000
   Loss on futures is 100*(1100-2000) = Rs – 90,000
   Net gain is 100,000 – 90,000 = Rs 10,000

2. Market goes down and the price on the expiry day is Rs 500.
   At the end of the month (expiry day) the futures expires automatically:
   Settlement price of futures = closing spot price = Rs 500
   Loss on stock is 100*(500-1000) = Rs – 50,000
   Gain on futures is 100*(1100-500) = Rs 60,000
   Net gain is 60,000 – 50,000 = Rs 10,000

Unwinding the position:

Buy 100 shares of Company X at Rs 1000 and sell the same quantity of stock's futures of the Company X at Rs 1100.

The market goes up and at some point of time during the month (before expiry) the stock trades at Rs 1200 and the futures trades at Rs 1190 then we unwind the position:

Buy back the futures at Rs 1190:
loss incurred is (1100- 1190)*100= Rs – 9,000
Sell the stock at Rs 1200: gain realized: (1200-1000)*100 = Rs 20,000
Net gain is 20,000 – 9,000 = Rs 11,000

For detailed derivative strategies, please refer to SAI.

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

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 SEBI regulations. AMC has incorporated adequate safeguards to manage risk in the portfolio construction process. Risk control would involve managing risk in order to keep it in line with the investment objective of the Scheme. The risk control process involves identifying & measuring the risk through various risk measurement tools like but not limited to tracking error, concentration limits, stress test etc. The AMC has systems which enables the fund manager to measure and monitor various risk metrics for all the investments. Investment Committee may from time to time review and define internal norms for the scheme.

Portfolio Turnover Policy:

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.

D. HOW WILL THE SCHEME BENCHMARK ITS PERFORMANCE

Benchmark (Total Returns Index): Nifty 50 Arbitrage TRI. As required under clause 7.22 of SEBI Master Circular dated March 20, 2026, 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 Nifty 50 Arbitrage TRI has a composition similar to the asset allocation and strategy of the Old Bridge Arbitrage Fund; hence it is a suitable benchmark for the fund. The Total Return (TR) Version of the Index will be used for performance comparison.

The Trustee/AMC reserves the right to change the benchmark for evaluating the performance of the Scheme from time to time, in conformity with the investment objective of the Scheme and the appropriateness of the benchmark, subject to SEBI guidelines and other prevalent guidelines.

E. WHO MANAGES THE SCHEME:

Name of Fund Manager	Age/ Qualification	Brief Experience (last 10 years)
Mr. Kenneth Joseph Andrade	B. Com, Post Graduate Diploma in Financial Management Age: 55	Mr. Kenneth Andrade has over 34 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 over 24 years 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.

Mr. Kenneth Joseph Andrade co manages the Old Bridge Focused Fund (since January 2024) and Old Bridge Flexi Cap Fund (since March 2026).

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

Following is an existing open-ended Equity Scheme of Old Bridge Mutual Fund in addition to the captioned Scheme.

1. Old Bridge Focused Fund
2. Old Bridge Flexi Cap Fund

The AMC currently does not have any scheme in the "Arbitrage" category. Thus, the scheme viz., Old Bridge Arbitrage Fund is clearly differentiated from the other existing Equity Funds of Old Bridge Mutual Fund.

Investors are requested to refer the following link that contains detailed comparative table between the Scheme and existing open-ended Equity/Hybrid Schemes of Old Bridge Mutual Fund.
https://oldbridgemf.com/statutory-disclosures.html#v-pills-tabContent4

G. HOW HAS THE SCHEME PERFORMED:

This Scheme is a new scheme and 1 year has not elapsed from the inception and hence as per the provisions of clause 6.9 of the Master circular, this section is not applicable.

H. ADDITIONAL SCHEME RELATED DISCLOSURES:

i. Scheme Portfolio Holdings:

Investors can refer the following link on our website for top 10 holdings by issuer and fund allocation towards various sectors: https://oldbridgemf.com/statutory-disclosures.html#v-pills-tabContent4

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

Not Applicable

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

Investors can refer the following link on our website for Monthly/ Half Yearly portfolio:

For Monthly Portfolio kindly refer the following link
https://oldbridgemf.com/statutory-disclosures.html#v-pills-tabContent2

For Half Yearly Portfolio kindly refer the following link
https://oldbridgemf.com/statutory-disclosures.html#v-pills-tabContent3

iv. Functional website link for addendums:
https://oldbridgemf.com/statutory-disclosures.html#v-pills-tabContent1

v. Portfolio Turnover Rate

Not available
Since the captioned scheme is a newly launched scheme; the above details are not available.

vi. Investments of AMC in the Scheme*:

Fund manager	**Net Value**		**Market Value (in Rs.)**
	Units	NAV	
Mr. Kenneth Andrade	20,24,500.53	10.466	2,11,88,017.64

*Data as on July 31, 2026.

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

vii. Investments of AMC in the Scheme:

For details on investments of AMC in the Scheme, investors can refer the following link on our website: https://oldbridgemf.com/statutory-disclosures.html#v-pills-tabContent5

The AMC may invest in the Scheme at any time during the 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. 7.13 of SEBI Master Circular dated March 20, 2026.

PART III- OTHER DETAILS

A. COMPUTATION OF NAV

The Net Asset Value (NAV) per Unit under the Scheme is 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 VII of the SEBI (MF) Regulations, or such norms as may be specified by SEBI from time to time.

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

$$\text{NAV (Rs.)} = \frac{\text{Market or Fair value of scheme's Investments} + \text{Current Assets including accrued income} - \text{Current Liabilities and provisions}}{\text{No. of Units outstanding under Scheme on the Valuation Day}}$$

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. 10.5555 per unit (up to four decimal).

NAV Information

As required under the Regulations, the fund shall ensure that the repurchase price is not lower than 97% of the Net Asset Value. For other details such as policies w.r.t computation of NAV, rounding off, investment in foreign securities, procedure in case of delay in disclosure of NAV etc. refer to SAI.

B. ANNUAL SCHEME RECURRING EXPENSES

These are the fees and expenses for operating the scheme. These expenses include Investment Management and Advisory Fee charged by the AMC, Registrar and Transfer Agents' fee, marketing and selling costs etc. as given in the table below. The expenses shall be subject to the base expense limits, brokerage limits, transaction cost and statutory levies permissible under these regulations.

The AMC has estimated that upto 0.84% of the daily net assets of the scheme shall be charged to the scheme as base expenses. For the actual expenses being charged, the investor should refer to the website of the mutual fund.

The Base Expense Ratio (BER) of the Scheme shall include (a) Investment and Advisory fees under Regulation 66 (4); (b) Recurring scheme expenses under Regulation 66 (5); and (c) Charges/ commission/ fees related to distribution of mutual fund schemes under Regulation 66 (6) but shall exclude statutory levies applicable, if any, on the said expenses and transaction cost specified under Regulation 66 (10).

The base expenses charged to the Scheme shall not exceed the limits stated in Regulation 66 of the SEBI (MF) Regulations and as permitted under SEBI Circulars issued from time to time. Any expenditure in excess of the base limits specified in these regulations shall be borne by the AMC or the trustees or sponsors. If any expense of the scheme is borne by AMC or by the trustee or sponsors, the same shall be done only after the investment and advisory fees charged to the scheme, if any, is fully reversed.

Maximum Base Expense Ratio under Regulation 66 (7) (c):

On the first Rs.500 crores of the daily net assets – 1.85 % p.a.

On the next Rs.250 crores of the daily net assets – 1.65 % p.a.
On the next Rs.1,250 crores of the daily net assets - 1.40 % p.a.
On the next Rs.3,000 crores of the daily net assets - 1.25% p.a.
On the next Rs.5,000 crores of the daily net assets - 1.15% p.a.
On the next Rs.40,000 crores of the daily net assets - Expense ratio reduction of 0.05% for every increase of Rs.5,000 crores of daily net assets or part thereof.
On balance of the assets - 0.70% p.a.

Further Actual Expense ratio will be disclosed at www.oldbridgemf.com

Expense Head	% of daily Net Assets
Investment Management and Advisory fees [1]	Upto 0.84%
Audit fees/fees and expenses of trustees[2]	
Custodian fees	
RTA fees including cost of providing account statements / IDCW / redemption cheques/ warrants	
Marketing & selling expense incl. agent commission and statutory advertisement [3]	
Cost related to investor communication	
Cost of fund transfer from location to location	
Cost towards investor education & awareness (at least 2 bps) [4]	
Cost of providing account statements and IDCW redemption cheques and warrants	
Brokerage & transaction cost pertaining to distribution of units [5] [6]	
Other Expenses (as per Reg 66 of SEBI MF Regulations)	
Maximum total expense ratio (TER) permissible under Regulation 67	**Refer Note 7 below**
Statutory levies (including GST) on all expenses excluding brokerage and transaction cost [8]	At Applicable rates
Statutory levies (including GST) on brokerage and transaction cost [8]	At Applicable rates

[1]There shall be no internal sub-limits within the expense ratio for expense heads mentioned under Regulation 66 (4) and (5) viz. Investment Management and Advisory Fees and various sub-heads of recurring expenses, respectively.

[2]**Trustee Fees and Expenses**

Pursuant to the Trust Deed and other constitutive documents of the Mutual Fund, the Trustee is entitled to receive a monthly fee, in addition to the reimbursement of all costs, charges, and expenses incurred. The fee shall be calculated at a rate not more than 0.05% (5 bps) of the daily net assets of the Scheme(s), computed on a daily basis and paid monthly

The Trustee may charge expenses as permitted from time to time under the Trust Deed and SEBI (MF) Regulations.

[3]Direct Plan under the Scheme shall have a lower expense ratio than Regular Plan, as no distribution commission is paid under such plan. All fees and expenses charged in a Direct Plan (in percentage terms) under various heads including the investment and advisory fee shall not exceed the fees and expenses charged under such heads in a Regular Plan.

The charges or commission or fees related to distribution of mutual fund schemes shall be paid in the manner as may be specified by SEBI and AMFI from time to time.

[4] **Investor Education and Awareness initiatives**

As per clause 11.9 of Master Circular, the AMC shall annually set apart at least 2 basis points p.a. (i.e. 0.02% p.a.) on daily net assets of the Scheme within the limits of base expenses prescribed under Regulation 66 of SEBI (MF) Regulations for investor education and awareness initiatives undertaken. These funds shall be utilized as per the guidelines issued by SEBI and AMFI from time to time.

[5]Brokerage incurred for the purpose of execution of trade shall be charged to the schemes as provided under Regulation 66 (9) upto 6 bps and 2 bps of the trade value for cash market transactions and derivatives transactions (if permitted under the scheme) respectively. Any payment towards brokerage over and above the said 6 bps and 2 bps shall be part of the Base Expense Ratio (BER) limit (excluding statutory levies) as prescribed under Regulation 66 (7).

[6]Pursuant to Regulation 66 (10), transaction cost incurred for the purpose of execution of a trade shall mean regulatory levies and any other expenses charged by the stock exchanges, clearing corporation, and clearing house, as applicable. Such transaction costs shall not form part of the Base Expense Ratio (BER).

[7]The total of all expenses charged to the investors of the scheme, as mentioned under definition of 'Total expense ratio', shall be total of expense charged within the base limit specified under Regulation 66 (7), brokerage cost permitted under Regulation 66 (9), transaction cost incurred for the purpose of execution of trade as referred under Regulation 66 (10), and statutory levies charged to the investors. No charges other than the base expense ratio, brokerage cost, transaction cost, statutory levy and exit load including levies as may be specified by the SEBI, shall be charged to the investors. Any expense other than those specified in Regulation 66 (4), (5), (6) (9) and (10) as mentioned above, shall not be charged to the scheme and shall be borne by the AMC or trustee or sponsors.

[8]Statutory levy means levy imposed by state government and central government.

In line with Regulation 66(6) of the SEBI MF Regulations, Para 11.6 of the SEBI Master Circular dated March 20, 2026 and AMFI guidelines-

1 The AMC shall pay additional commission to distributors for onboarding eligible new investors as follows, in addition to trail commission, subject to SEBI conditions.
   - New individual investors (new PAN) from B-30 cities at the mutual fund industry level;
   - New women individual investors (new PAN) from both Top 30 and B-30 cities.

2. The structure of additional commission will be as follows:
   - Lumpsum Investments: 1% of amount of the first application subject to a maximum of ₹2,000, provided the investor remains invested for a minimum period of one year.
   - Systematic Investment Plan, 1% of the total investment made during the first year, subject to a maximum of ₹2,000.

The mutual fund would update the expense ratios on the website (www.oldbridgemf.com) under the Section titled "Investor Center" under sub-section titled "Total Expense Ratio (TER) of Mutual Fund Schemes". Any change in the BER in comparison to previous BER charged to any scheme/plan shall be communicated to investors of the Scheme at least three working days prior to effecting such change. Further, the notice of change in BER shall be updated in the aforesaid section of the website at least three working days prior to effecting such change. Provided that any change in BER in a mutual fund scheme due to change in AUM or any decrease in BER in a mutual fund scheme due to various other regulatory requirements shall not require issuance of any prior notice to the investors.

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	-
Returns after Expenses at the end of the Year	**700**	**725**
Absolute Return (%) on Investment (Post Expenses)	**7.00%**	**7.25%**

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.

C. LOAD STRUCTURE

Exit 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.oldbridgemf.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 % of NAV)
Exit Load	If redeemed/switched out within 7 days from the date of allotment: 0.25% If redeemed/switched out after 7 days from the date of allotment – Nil The load structure will be equally applicable to all the 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 97% of the Applicable NAV. The Purchase Price shall be at applicable NAV. In respect of Systematic Transactions such as SIP, STP, Exit Load, if any, prevailing on the date of registration / enrolment shall be levied. Any redemption / switch out of units would be done on First in First Out (FIFO) basis. 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 between schemes. The AMC/Trustee reserves the right to change / modify the Load structure of the Scheme on prospective basis, subject to maximum limits as prescribed under the Regulations.

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 clause 11.7 of SEBI Master Circular No. dated March 20, 2026. The entire exit load (net of GST), charged, if any, shall be credited to the Scheme.

Exit Load for switches within the Scheme: -

No exit load shall be applicable on switches from Regular Plan to Direct Plan, and vice versa;
However, any subsequent switch-out to any other scheme or redemption of such investment shall be subject to prevailing exit load based on the original date of investment.

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 97% 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).

SECTION II

I. INTRODUCTION

A. DEFINITIONS/INTERPRETATION

For detailed description on Definitions/Interpretation, investors are requested to refer the following link on our website under tab 'Definitions and Abbreviations'.
https://oldbridgemf.com/statutory-disclosures.html#v-pills-tabContent4

B. RISK FACTORS

For Standard Risk Factors, kindly refer Statement of Additional Information (SAI).

Scheme Specific Risk Factors:

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

i. Risk associated with Scheme's Arbitrage Strategy

- The primary objective of the Fund Manager is to identify investment opportunities and to exploit price discrepancies in cash and derivative segments of the market. These investments by nature are volatile as the prices of the underlying securities are affected by various factors such as liquidity, time to settlement date, news flow, spreads between cash and derivatives market at different points of time, trading volumes, etc. There is no assurance that the Fund Manager will be able to spot investment opportunities or correctly exploit price discrepancies in the different segments of the market.
- The Scheme is also expected to have a high portfolio churn, especially in a volatile market. Also, the Scheme proposes to execute arbitrage transactions in various markets simultaneously, this may result in high portfolio turnover and, consequently, high transaction cost.
- There is an execution risk while implementing arbitrage strategies across various segments of the market, which may result in missed investment opportunities, or may also result in losses/high transaction costs.
- While future market is typically more liquid than underlying cash market, there can be no assurance that ready liquidity would exists at all point in time for the scheme to purchase and close out a specific future contract. There may be instances, where the price spread between cash and derivative market is insufficient to meet the cost of carry. Such scenarios may potentially impact on the performance of the 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. <u>Risk Associated with Investing in Fixed Income / Money Market Instruments</u>:

- **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. <u>Risk factors with investing in Derivatives</u>:

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.

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

- 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.

- **<u>Risks associated with Covered Call Strategy:</u>**

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. 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 Business 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.

vi. 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.

vii. 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.

viii. **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.

ix. **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.

x. **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.

xi. **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.

xii. **Risk associated with Investments in REITs**

- *Price-Risk or Interest-Rate Risk*: REITs 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 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 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 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 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 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.

C. RISK CONTROL/ RISK MITIGATION 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 Risk	Monitor sector / company exposure at portfolio level.
Concentration Risk	Diversify 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 Risk	The fund manager will aim at taking exposure only into liquid stock/ derivatives where there will be minimal risk to square off the transaction. This ensures that the liquidity risk in the portfolio is minimized.

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 Risk	The liquidity and volatility of a security is 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	The Fund Manager shall manage reinvestment risk by investing in securities with relatively low intermittent cash flows.

Risk Associated with Units issued by REITs

Type of Risk	Risk Mitigation Measures
Market Risk and Interest Rate Risk:	This risk will be managed by capping allocation, actively monitoring the duration of ReIT holdings, and reducing exposure in a rising interest rate environment.
Liquidity Risk:	Liquidity concerns will be addressed by investing only in large and liquid ReITs entering and exiting positions in a staggered manner, and maintaining sufficient liquidity buffers.
Concentration Risk:	Concentration risk will be reduced by diversifying investments across multiple available ReITs sectors and geographies.
Fundamental Risk:	These risks will be mitigated by conducting thorough due diligence of the issuers and by continuously monitoring quarterly performance, announcements, and regulatory changes.

II. Information about the scheme:

A. Where will the Scheme Invest?

1. Equity and equity related instruments 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. Debt securities issued by domestic Government agencies and statutory bodies, which may or may not carry a Central/State Government guarantee.
4. Corporate debt securities
5. 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.
6. Money market instruments, as permitted by SEBI/ RBI.
7. The non-convertible part of convertible securities.
8. Equity Derivative instruments like Stock Futures, Stock Options, and such other derivative instruments permitted by SEBI.
9. Units of Mutual Fund Schemes.
10. Cash & cash equivalents.
11. Preference shares.
12. 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.

The investment in preference shares shall be done with reference to applicable provisions.

Investments in units of mutual fund schemes – 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.

B. What are the investment restrictions?

Pursuant to Regulations, specifically the Sixth 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 regulation 6 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 Act. 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 chapter 13 of the Master circular

   Provided that such limit shall not be applicable for investment in MPC - Debt exchange traded fund, securitised debt (Mortgage-backed securities and assed backed securities), at the originator level, 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 mortgage-backed securitised debt, which are rated not below investment grade by a credit rating agency, registered with SEBI.

5. The Scheme shall not invest in unlisted debt instruments including commercial papers, except Government Securities, money market instruments, MPC - Derivative product such as Interest rate swaps (IRS), Interest rate Futures (IRF) etc which are used by mutual funds for hedging

   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.

Further the investments by the Scheme shall be in compliance with Para 13.1 of SEBI Master Circular on Mutual Funds dated March 20, 2026, and as amended by SEBI from time to time.

6. The Scheme may invest in other schemes of the 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.
   d. any fund of fund schemes

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 13.19 of SEBI Master Circular Mutual Funds dated March 20, 2026, 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 that a mutual fund may engage in short selling of securities in accordance with the framework relating to short selling and securities lending and borrowing specified by the board.

    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 8.5 of SEBI Master Circular on Mutual Funds dated March 20, 2026 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 13.15 & 13.18of SEBI Master Circular on Mutual Funds dated March 20, 2026, 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, 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 in Para 16(a) 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.
    -
    - 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 16(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 brought	Option Premium Paid * Lot Size * Number of Contracts.

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

    i. 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.
    ii. 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.

iii. 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.

iv. 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 and shall be in terms of Clause *13.15*.1.b.iii of SEBI Master Circular for Mutual Funds dated March 20, 2026.

v. 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.

vi. The premium received shall be within the requirements prescribed in terms of Para 13.18.3 of SEBI Master Circular on Mutual Funds dated March 20, 2026 i.e. the total gross exposure related to option premium paid and received must not exceed 20% of the net assets of the scheme.

vii. The exposure on account of the call option written under the covered call strategy shall not be considered as exposure in terms of Para 13.18.1of SEBI Master Circular on Mutual Funds dated March 20, 2026.

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

C. Fundamental Attributes

Following are the Fundamental Attributes of the Scheme, in terms of Clause 1.9 of SEBI Master Circular for Mutual Funds dated March 20, 2026.

i. <u>Type of a Scheme:</u>
An open ended scheme investing in arbitrage opportunities.

ii. <u>Investment Objective & Pattern:</u>

- Main Objective

To generate income by investing in arbitrage opportunities between cash and derivative segments of the equity markets and by investing the balance in debt and money market instruments.

However, there is no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee/ indicate any returns.

- Investment pattern: Please refer to section ‘Asset Allocation’ under Section I, Part II – A

iii. <u>Terms of Issue:</u>

- Liquidity provisions such as listing, Repurchase, Redemption. **Refer Section I, Part I – Highlights / Summary of the Scheme.**
- Aggregate fees and expenses charged to the Scheme. **Refer Section I, Part III, Point no. C- Annual Scheme Recurring Expenses**.

- The Scheme does not provide any safety net or guarantee. This is not a guaranteed or an assured return scheme.

In accordance with Regulation 22(9)(c) of the SEBI (MF) Regulations 2026 read with Para 1.9.2 of SEBI Master Circular on Mutual Funds dated March 20, 2026, the Trustees 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:

SEBI has reviewed and provided its comments on the proposal;

A written communication (including digital modes such as email/SMS etc.) 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.

D. Index methodology (for index funds, ETFs and FOFs having one underlying domestic ETF) – Not Applicable

E. Principles of incentive structure for market makers (for ETFs) – Not Applicable

F. Floors and ceiling within a range of 5% of the intended allocation against each sub class of asset, as per paragraph 14.5.1 of SEBI master circular for mutual funds dated March 20, 2026 **(only for close ended debt schemes) –** Not Applicable

G. Other Scheme Specific Disclosures

Listing and Transfer of units	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. **Non-Demat [Statement of Account (SOA)]** As per AMFI Best Practices Guidelines Circular No. 116/2024-25 dated August 14, 2024 read with AMFI Best Practices Guidelines Circular No. 119/2025-26 dated May 08, 2025 and such other circulars/guidelines issued thereunder from time to time, units held by all the investors under Resident / non-resident Individual category(s) in Non Demat (SoA') mode can be transferred only in following cases- • Surviving joint unitholder, who wants to add new joint holder(s) in the folio upon demise of one or more joint unitholder(s). • A nominee of a deceased unitholder, who wants to transfer the units to the legal heirs of the deceased unitholder, post the transmission of units in the name of the nominee. • A minor unitholder who has turned a major and has changed his/her status from minor to major, wants to add the name of the parent / guardian, sibling,

	spouse etc. in the folio as joint holder(s). • Transfer to siblings • Gifting of units • Transfer of units to third party • Addition/deletion of unit holder Partial transfer of units held in a folio shall be allowed. If the request for transfer of units is lodged on the record date, the IDCW payout/ reinvestment shall be made to the transferor. Redemption of the transferred units shall not be allowed for 10 days from the date of transfer. This will enable the investor to revert in case the transfer is initiated fraudulently **Mode of submitting / accepting the Transfer Request:** The facility for transfer of units held in SoA mode shall be available only through online mode via the transaction portals of the RTAs and the MF Central, i.e., the transfer of units held in SoA mode shall not be allowed through physical/ paper based mode or via the stock exchange platforms, MFU, channel partners and EOPs etc. **Pre-requisites:** • The surviving unit holder /nominee/minor unitholder who has turned major, should be registered as the rightful unitholder of the units in the folio to be eligible to apply for transfer of units held in SoA mode. • There should be no “lien” or freeze on the units being transferred for any reason whatsoever. Also, the Units should not be under any lock-in period. • The transferee(s) should mandatorily be an individual / individual(s) with a valid folio in the mutual fund in which the transferor wishes to transfer the units. Transferee should be eligible to hold the Units as per the respective SID and fulfil any other regulatory requirement as may be applicable. • The primary holder, Plan, Option, and the ARN (in case of Regular Plan) in the transferor’s Folio shall remain unchanged upon transfer of units in the transferee folio. **Payment of Stamp duty on Transfer of Units:** The Stamp duty for transfer of units, if/where applicable, shall be payable by the transferor. For calculation of the amount of stamp duty, the consideration value will be calculated as per the last available NAV (irrespective of the amount of consideration mentioned by the transferor in the transfer request). The stamp duty if/where applicable, shall be collected by the RTAs from the transferor through online mode by ensuring that the payment is received from the bank account registered in the folio.

Dematerialization of units	Applicants under the Scheme will have an option to hold the Units either in physical form (i.e. account statement) or in dematerialized form. Accordingly, the AMC shall allot units either in physical form (i.e. account statement) or in dematerialized form within 5 working days from the date of closure of the NFO period / date of receipt of initial application during Continuous Offer Period. 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.
IDCW Policy	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. The AMC/Trustee reserves the right to change the frequency of declaration of IDCW or may provide for additional frequency for declaration of IDCW. **IDCW Distribution Procedure** In accordance with chapter 12 of SEBI Master Circular for Mutual Fund dated March 20, 2026, the procedure for IDCW distribution would be as under: 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. 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. 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. 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). 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. 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.

Allotment (Detailed procedure)	All Applicants whose monies towards purchase of Units have been realised by the Fund will receive a full and firm allotment of Units, provided also the applications are complete in all respects and are found to be in order. Any application for subscription of units may be rejected if found invalid, incomplete or due to unavailability of underlying securities, etc. 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. Face Value per unit of all Plans/ Options under the Scheme is Rs. 10. Note: Allotment of units will be done after deduction of applicable stamp duty, if any.
Refund	If application is rejected, the full amount will be refunded within 5 Business days of closure of NFO. If refunded later than 5 Business days @ 15% p.a. for a delay period will be paid and charged to the AMC.
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.	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: 1. Resident adult individuals either singly or jointly (not exceeding three) or on an Anyone or Survivor basis; 2. Hindu Undivided Family (HUF) through Karta; 3. Minor (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; 4. Partnership Firms; 5. Limited Liability Partnerships; 6. Proprietorship in the name of the sole proprietor; 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); 8. Banks (including Co-operative Banks and Regional Rural Banks) and Financial Institutions; 9. Religious and Charitable Trusts, Waks or endowments of private trusts and Private trusts authorised to invest in mutual fund schemes under their trust deeds; 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. 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; 12. Army, Air Force, Navy and other para-military units and bodies created by such institutions; 13. Scientific and Industrial Research Organisations; 14. Multilateral Funding Agencies / Bodies Corporate incorporated outside India with the permission of Government of India / RBI; 15. Provident/ Pension/ Gratuity Fund to the extent they are permitted;

	16. Other schemes of Old Bridge Mutual Fund or any other mutual fund subject to the conditions and limits prescribed by SEBI (MF) Regulations; 17. Schemes of Alternative Investment Funds; 18. Trustee, AMC or Sponsor or their associates may subscribe to Units under the Scheme; 19. Such other category of person(s) permitted to make investments and as may be specified by the AMC / Trustee from time to time. 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. **Minor through a Guardian:** For detailed disclosure, refer to Section 'Disclosure w.r.t investment by minors'. **Email ID & Mobile Number** 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.
Who cannot invest	It should be noted that the following persons cannot invest in the Scheme: 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. 2. Pursuant to RBI A.P. (DIR Series) circular no. 14 dated September 16, 2003, Overseas Corporate Bodies (OCBs) cannot invest in Mutual Funds. 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. 4. U.S. Persons and Residents of Canada as defined under the applicable laws of U.S. and Canada 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. 6. Such other persons as may be specified by AMC from time to time. 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.
How to Apply (and other details) Where can you submit the filled up application?	Investor can obtain application form and Key Information Memorandum from the Official Points of Acceptance (OPAs) of AMC, and RTA's (Kfin) branch office. Investors can also download application form / Key Information Memorandum from the website of AMC viz. www.oldbridgemf.com . Please refer to the SAI and Application form for the instructions.

	Investor can refer the list of Official Points of Acceptance (OPAs) of AMC, and RTA's (Kfin) branch office, collection bank details from following link. https://oldbridgemf.com/rta-branch-details.html and https://oldbridgemf.com/uploads/Collection_Banker_details_of_Old_Bridge_MF_Schemes_as_on_March_31_2026_0451566358.pdf Applications complete in all respects, can be submitted at: (a) KFIN Technologies Limited, Selenium Building, Tower-B, Plot No. 31 & 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. (b) Investors can log on to the website www.oldbridgemf.com / mobile application of Old Bridge Mutual Fund to invest in the scheme. (c) Investors can invest in units of the Scheme through – KTRACK / mobile application of KFin Technologies Limited. www.kfintech.com (d) Old Bridge Asset Management Private Limited, 1705, ONE BKC, C – Wing, G – Block Bandra Kurla Complex, Bandra (East). Mumbai – 400 051. (e) The Online Transaction Portal of MFU i.e. www.mfuonline.com and the POS locations of MFUI. (f) Through Designated email server to transaction@oldbridgemf.com 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.
Acceptance of financial transactions through email in respect of non-individual investors	As per AMFI Best Practice Guidelines No. 118/2024-25 dated January 31, 2025, regarding the acceptance of financial transactions via email from non-individual investors with effect from May 01, 2025, the following process shall be adhered to: Submission of Transactions via Email: Non-individual investors seeking to utilize this facility must submit a Board Resolution or Authority Letter, listing authorized officials along with their designations and official email IDs. The letter must explicitly confirm that financial instructions sent via email are binding on the entity. Document executed electronically with a valid Digital Signature Certificate (DSC) or through Aadhaar based e-signature by the authorized official/s, the same shall be considered as valid and acceptable, and shall be binding on the non-individual investor even if the transaction request is not received from the registered email id. of the authorized official/s. However, in such cases, the domain name of the email ID should be from the same organization's official domain name. Emailing the Transaction Form with Wet Signatures: Scanned copies of transaction request letters, duly signed in wet ink by authorized signatories, may be submitted via email. Such requests shall be accepted only if the sender's email ID belongs to the entity's official domain and is copied (CC) to the authorized officials' registered email IDs.

Financial Transactions Submitted by Registered MFDs or Third Parties: Signed Financial transaction form or request letter, bearing wet signatures of authorized signatories, may be submitted via email by a registered Mutual Fund Distributor (MFD) of the entity or a third party. The third party must possess an authorization letter from the non-individual unit holder, permitting the MFD or representative to submit scanned copies of signed transaction forms or requests on their behalf. Additionally, such email submission must be copied to the non-individual investor's registered email ID.

Terms and Conditions for Transacting via Electronic Mail:

1. The Non-Individual Investor acknowledges and accepts that it is a web-based service and transacting through email mode involves inherent risks, including but not limited to Transmission Risks, Unauthorized Access & Fraud, Misinterpretation & Errors, Email Spoofing & Impersonation, No Guaranteed Processing etc. By opting to transact via email, the Non-Individual Investor voluntarily assumes all associated risks and agrees that the AMC/RTA shall not be held liable for any loss, damage, or claims arising due to the risks outlined above. The investor further acknowledges that they have been advised to adopt necessary precautions, including verifying email transmissions and ensuring adequate cybersecurity measures, to mitigate such risks. The Investor acknowledges that it is a web-based service and that transmissions may not be properly received and may be inadvertently read. Investor agrees that the risk of misunderstanding and errors shall be borne by the Investor, and the AMC shall not be responsible for such breach and shall not be liable for any claims, liability, loss, damage, cost or expenses arising from such misunderstanding or errors caused in transmission.

2. Investor shall indemnify the AMC from and against all claims, liability, loss, damage, cost and expenses incurred by the AMC arising out of or relating to:

   a. AMC acting pursuant to, in accordance with or relying upon any email requests received or AMC not processing the email requests for any reason.
   b. Any unauthorised or fraudulent email request received by the AMC.
   c. The Investor also agrees and undertakes to execute any other documents indemnifying the AMC.

3. The Non-Individual Investor acknowledges and agrees to implement and maintain appropriate safeguards /measures to ensure the security, confidentiality, integrity, and authenticity of email-based transaction requests sent to the Asset Management Company ("AMC") and/or the Registrar and Transfer Agent ("RTA"). The Non-Individual Investor acknowledges that failure to adopt adequate security safeguards may increase the risk of fraud, unauthorized access, and data breaches etc.

4. The Non-Individual Investor availing the facility for submitting financial transactions via email acknowledges and agrees to maintain proper records of all such transactions in accordance with applicable laws, regulations, and guidelines issued by regulatory authorities from time to time.

5. Any addition / deletion in the list of authorized signatories of the entity or any change in the registered email address / contact details of the entity shall be accepted only through a physical letter (including scan copy thereof) with wet

signature of the designated authorized officials of the entity, duly supported by copy of the board resolutions/authority letter on the entity's letter head.

6. The Non-Individual Investor hereby authorizes the Asset Management Company ("AMC") and/or the Registrar and Transfer Agent ("RTA") to accept and act upon any email transmission requests received via email from the registered email address of the designated officials of the Non-Individual Investor or its authorized representative(s)/ authorises officials, including but not limited to a registered mutual fund distributor or any third party duly authorized by the Non-Individual Investor to send a scanned copy of the transaction request on behalf of such non-individual investor.

7. Upon receipt of an email transaction request, the AMC/RTA may issue an acknowledgment of the receipt of email transaction request by way of auto-reply or customized reply, however this shall in no way be construed as acceptance / final processing of the transaction request. However, such acknowledgment does not imply acceptance or execution of the transaction. The final confirmation of processing shall be subject to validation and compliance checks.

8. The time of receipt of the email transaction request received on transaction@oldbridgemf.com shall be considered as the time stamp and shall be used for determining the applicable NAV. Email transactions shall not be physically time-stamped and there shall be no specific TSM No. assigned to the transaction. Audit trail shall be maintained for email-based transactions.

9. Any change in the registered email id/contact details shall be accepted only from the designated officials authorized to notify such changes vide board resolutions/authority letter. Further, such change request shall be submitted through physical request letter (or a scanned copy thereof with wet signature of the designated authorized officials) only.

10. No change in /addition to the bank mandate shall be allowed via email. Change in bank details or addition of bank account of the entity shall be permitted only via the prescribed service request form duly signed by the entity's authorized signatories with wet signature of the designated authorized officials.

11. Any change in the registered email address/ contact details of the entity shall be accepted only through a physical letter (including scan copy thereof) with wet signature of the designated authorized officials of the entity, duly supported by copy of the board resolutions/authority letter on the entity's letter head.

12. The Non-Individual Investor acknowledges that in case the document is executed electronically with a valid DSC or through Aadhaar based e-signatures of the authorized official/s, shall be considered valid, and the same shall be binding on the non-individual investor even if the same is not received from the registered email id of authorized officials. However, the domain name of the email ID through which such email is received should be the same as the non-individual investor's official domain name.

The policy regarding reissue of repurchased units, including the maximum extent, the manner of reissue, the entity (the scheme or the AMC) involved in the same.	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 last redeemed.
Restrictions, if any, on the right to freely retain or dispose of Units being offered.	**Suspension of Sale / Switch-in of Units** 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: 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. 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. 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. 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. v. In case of natural calamities, war, strikes, riots and bandhs. 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. vii. During the period of Book Closure. viii. If so directed by SEBI. 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. 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; provided the rejection is in line with the current Regulations. In any of the above eventualities, the time limits for processing requests for subscription of Units of the Scheme(s) will not be applicable. **Restriction on Redemption in Mutual Funds** 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 5.3 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: i. **Liquidity issues:** when market at large becomes illiquid affecting almost all securities rather than any issuer specific security; ii. **Market failures, exchange closures:** when markets are affected by unexpected events which impact the functioning of exchanges or the regular course of transactions. Such unexpected events could also be related to political, economic, military, monetary or other emergencies; iii. **Operational issues:** when exceptional circumstances are caused by force majeure, unpredictable operational problems and technical failures (e.g. a black out). Restriction on redemption of Units of the Scheme may be imposed for a specified period of time not exceeding 10 Business days in any 90 days period. When restriction on redemption of Units of the Scheme is imposed, the following procedure shall be applied i. No redemption / switch-out requests upto Rs. 2 lakhs shall be subject to such restriction. 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. 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.
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.	Subscriptions/Purchases including Switch - ins: • 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. • 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. • 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.

	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. 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. Cut off timing for redemption / repurchases / switch-outs: 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. 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.
Where can the application for purchase/ redemption/ switches can be submitted?	Please refer the AMC website (www.oldbridgemf.com) at the following link for the list of official points of acceptance, collecting banker details etc. Investors are requested to note that it is mandatory to mention their bank account numbers in their applications/requests for redemption.
Minimum amount for purchase/redemption/ s witches	<u>**During Ongoing Offer period:**</u> **Fresh Purchase (Incl. Switch-in):** Minimum of Rs 5000/- and in multiples of Rs.1/- thereafter. **Additional application amount (Incl. Switch-in):** Minimum of Rs 1000/- and in multiples of Rs.1/- thereafter. **Systematic Investment Plan (SIP)**: Minimum Rs. 2500/- and in multiples of Rs.1/- thereafter. Minimum instalments: 6 **Minimum Amount for Redemption / Switch-outs:** Rs.1000/- and in multiples of Rs 0.01/- or account balance, whichever is lower.
Minimum balance to be maintained and consequences of non maintenance.	There is no minimum balance to be maintained in the scheme and accordingly there are no consequences on the investors for failure to maintain minimum balance in the scheme.
Option to hold units in Demat form	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. 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 vice-

	versa should be submitted along with a Demat/Remat Request Form to the Depository Participants. 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.
Account Statements	• 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 working 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. • 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. • For those Unit holders who have provided an e-mail address, the AMC will send the account statement by e-mail. • The Unit holder may request for a physical account statement by writing/calling the AMC/ISC/Registrar. In case of specific request received 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)** A Consolidated Account Statement (CAS) detailing all the transactions across all mutual funds and holdings at the end of the month shall be sent to the Unit holders in whose folio(s) transaction(s) have taken place during the month on registered email address on or before 12th of the succeeding month and by 15th of the succeeding month for those who have opted for physical copy. 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 Master Circular for Depositories dated December 03, 2024 and other applicable circulars thereunder, 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 if being done presently in compliance with clause 15.5 of Master Circular. • 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 Half-yearly CAS shall be issued to all investors providing the prescribed details across all schemes of mutual funds and securities held in dematerialized form across demat accounts, if applicable, at the end of every six months (i.e. September/ March) on or before 18th day of succeeding month on registered email address and 21st day of succeeding month through physical copy for those who do not have registered email addresses. **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. **Option to Hold Units in Dematerialized (Demat) Form** 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. 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. 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. For details, Investors may contact any of the Investor Service Centers of the AMC.
Dividend/ Income Distribution cum Capital Withdrawal (IDCW)	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 payment of dividend/IDCW to the unitholders shall be made within seven working days from the record date or as per timelines prescribed by SEBI/AMFI from time to time. 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. 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. 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. IDCW payments shall be dispatched/transferred to the investors within seven Business days from the IDCW record date. In case the AMC fails to make IDCW payment within seven Business 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. 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. Equalisation Reserve: 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. The payment of IDCW to the unitholders shall be made within seven Business days from the record date.
Redemption	The redemption or repurchase proceeds shall be dispatched to the unitholders within three working days from the date of redemption or repurchase. For list of exceptional circumstances refer para 15.3 of SEBI Master Circular for Mutual Funds dated March 20, 2026 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. **Procedure for payment of redemption** **1. Resident Unitholders** 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. 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. **2. Non-Resident Unitholders** 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). In the case of NRIs: 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 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. 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. 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. 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 of 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. **Effect of Redemptions** 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. **Redemption by investors transacting through the Stock Exchange mechanism.** 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.
Bank Mandate	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. **Bank Mandate Requirement** 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. a) Original cancelled cheque having the First Holder Name printed on the cheque. b) Original bank statement reflecting the First Holder Name, bank account number and bank name as specified in the application. c) Photocopy of the bank statement duly attested by the bank manager with designation, employee number and bank seal. d) Photocopy of the bank pass book duly attested by the bank manager with designation, employee number and bank seal. 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. 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. 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 AMC will not be liable in case the redemption/IDCW proceeds are credited to wrong account in absence of above documents and the same shall be in line with current Regulations. 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. 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 and the same shall be in line with the current Regulations.
Delay in payment of redemption / repurchase proceeds/ dividend	The Asset Management Company shall be liable to pay interest to the unitholders at rate as specified vide Paragraph 15.4 of SEBI Master Circular for Mutual Funds by SEBI for the period of such delay. 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.
Unclaimed Redemption and Income Distribution cum Capital Withdrawal Amount	Pursuant to para-No. 15.5 of SEBI Master Circular dated March 20, 2026, 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, provided such schemes are placed in A-1 cell (Relatively Low Interest Rate Risk and Relatively Low Credit Risk) of Potential Risk Class matrix. 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.
Disclosure w.r.t investment by minors	Investments (including through existing SIP registrations) in the name of minors shall be permitted only from bank account of the minor, parent or legal guardian of the minor or from a joint account of the minor with the parent or legal guardian. It is reiterated that the redemption/ Income Distribution cum Capital Withdrawal (IDCW) proceeds for investments held in the name of Minor shall continue to be transferred to the verified bank account of the minor (i.e. of the minor or joint account of minor with parent/ legal guardian) only. Therefore, investors must ensure to update the folios with minor's bank account details as the 'Pay-out Bank account' by providing necessary documents before tendering redemption requests / for receiving IDCW distributions. **MINOR ATTAINING MAJOR STATUS** The Mutual Fund/AMC will register SIP/STP/SWAP/or any other systematic enrolment in the folio held by a minor only till the date of the minor attaining majority, even though the instructions may be for a period beyond that date. Such enrolments will automatically stand terminated upon the Unit Holder attaining 18 years of age. Upon the minor attaining the status of major, the minor in whose name the investment was made, shall be required to provide all the KYC details, updated bank

	account details including cancelled original cheque leaf of the new account. No further transactions shall be allowed till the status of the minor is changed to major.

III. Other Details

A. Since this is not a Fund of Funds Scheme, relevant disclosures pertaining to the underlying fund in this section are not applicable.

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

i. Monthly/Half yearly Disclosures Portfolio (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

The AMC shall disclose portfolio of the Scheme (along with ISIN) as on the last day of the month/ half year on the website www.oldbridgemf.com and of the Association of Mutual Funds in India – AMFI (www.amfiindia.com) within 10 days from the close of each month 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. AMC will provide a physical copy of the statement of its Scheme portfolio, without charging any cost, on specific request received from a unitholder.

The link of Fund website for Monthly Portfolio is:
https://oldbridgemf.com/statutory-disclosures.html#v-pills-tabContent2

The link of Fund website for Half yearly Portfolio is:
https://oldbridgemf.com/statutory-disclosures.html#v-pills-tabContent3

The Link of AMFI website is:
https://www.amfiindia.com/online-center/portfolio-disclosure

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.

ii. Half-Yearly Results

The Mutual Fund shall within one month from the close of each half year, that is on 31st March and on 30th September, host a soft copy of its unaudited financial results on the website of the AMC and AMFI.

The link of Fund website for Half Yearly Results is:

https://www.oldbridgemf.com/statutory-disclosures.html

iii. Annual Report

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

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

The physical copy of the scheme wise annual report or abridged summary shall be made available to the investors at the registered office of the AMC.

The link of Fund website for Annual Report is https://oldbridgemf.com/statutory-disclosures.html#

iv. Risk-o-meter

In accordance with Para 6.16.1 of SEBI Master Circular on Mutual Funds dated March 20, 2026, the Risk-o-meter shall have following six levels of risk

a. Low Risk
b. Low to Moderate Risk
c. Moderate Risk
d. Moderately High Risk
e. High Risk and
f. Very High Risk

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.

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 AMC website and AMFI website.

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.

The link of Fund website for Risk-o-meter is - https://oldbridgemf.com/statutory-disclosures.html#v-pills-tabContent8

v. 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) within applicable regulatory timelines.

The link of Fund website for scheme summary document is https://www.oldbridgemf.com/statutory-disclosures.html > More > Scheme Summary Document – Arbitrage Fund

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

The AMC will calculate and disclose the NAVs on all the Business Days. The AMC shall update the NAVs on its website www.oldbridgemf.com and of the Association of Mutual Funds in India – AMFI (www.amfiindia.com) 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.

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.

D. Stamp Duty on Allotment/ Transfer of Units:

Mutual fund units issued against Purchase transactions (whether through lump-sum investments or SIP or STP or switch-ins or reinvestment under IDCW Option) would be subject to levy of stamp duty @ 0.005% of the amount invested.

Transfer of mutual fund units (such as transfers between demat accounts) are subject to payment of stamp duty @ 0.015%.

Stamp duty is charged pursuant to Notification No. S.O. 4419(E) dated December 10, 2019 issued by Department of Revenue, Ministry of Finance, Government of India, read with Part I of Chapter IV of Notification dated February 21, 2019 issued by Legislative Department, Ministry of Law and Justice, Government of India on the Finance Act, 2019, and subsequent Notification dated March 30, 2020 issued by Department of Revenue, Ministry of Finance, Government of India. The rate and levy of stamp duty may vary as amended from time to time.

For further details, refer SAI.

E. Associate Transactions - Please refer to Statement of Additional Information (SAI)

F. Taxation-

For details on taxation please refer to the clause on Taxation in the SAI apart from the following:

Equity oriented Funds$

Tax implications on distributed income by Mutual Funds^^:

Particulars	Resident Investors	Non-Resident Investors	Mutual Fund*
Dividend:			
TDS rate	10% (if dividend income exceeds INR 10,000 in a financial year)	20% + applicable Surcharge + Cess	Nil
Tax rates[1]	**Individual / HUF:** Applicable rates **Domestic Company**: 30% / 25%[2] / 22%[2] / 15%[2]	20%	Nil
Capital Gains[1 2]:			
Long Term (period of holding more than 12 months)	12.5% without indexation (*LTCG is taxable at 12.5% on gains exceeding ₹1.25 lakh)*	12.5% without indexation and without foreign currency fluctuation benefits (*LTCG is taxable at 12.5% on gains exceeding ₹1.25 lakh)*	Nil
Short Term (period of holding less than or equal to 12 months)	20%	20%	Nil

Notes:

$ Equity oriented fund means:

a) a fund in which minimum 65% of total proceeds is invested in listed equity shares of domestic companies or

b) in a case where the fund invests in the units of another listed fund:

- minimum 90% of total proceeds is invested in the units of such other fund; and
- such other fund also invests minimum 90% of total proceeds in listed equity shares of domestic companies.

*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.

[1]Tax rate to be increased by applicable surcharge and health and education cess at 4% on aggregate of base tax and surcharge.

[2]Subject to conditions as per the provisions of the Income-tax Act, 1961.

^^ The information set out is neither a complete disclosure of every material fact of the Income-tax Act, 1961 nor does it constitute tax or legal advice. 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. The information/ data herein alone is not sufficient and shouldn't be used or should not be construed as any advice. In view of the individual nature of tax implications, investors should make his/her/their own investigation and/or are advised to consult their professional tax advisor. For further details on taxation, please refer to the Section on Taxation on investing in Mutual Funds in Statement of Additional Information {SAI}.

G. Rights of Unitholders- Please refer to SAI for details

H. List of official points of acceptance: Details to be uploaded and updated on a functional website link

The Link of the AMC website for List of official point of acceptance is https://oldbridgemf.com/rta-branch-details.html

I. Penalties, Pending Litigation or Proceedings, Findings of Inspections or Investigations For Which Action May Have Been Taken Or Is In The Process Of Being Taken By Any Regulatory Authority

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 above details mentioned are available on the following link on our website under tab 'Pending : https://oldbridgemf.com/statutory-disclosures.html#v-pills-tabContent4

J. <u>List of official points of acceptance of transaction requests:</u>

List of all points of acceptance of transactions can be found on our website at: https://oldbridgemf.com/statutory-disclosures.html#v-pills-tabContent4

The Scheme under this Scheme Information Document was approved by the Board of Directors of Old Bridge Mutual Fund Trustee Private Limited on August 26, 2025. 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, 2026 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: August 26, 2026
Place: Mumbai