

SCHEME INFORMATION DOCUMENT

SECTION I

JioBlackRock CRISIL-IBX AAA Financial Services Index - Sep 2027 Fund
(An open ended target maturity scheme replicating/ tracking the CRISIL-IBX AAA Financial Services Index - Sep 2027. A moderate interest rate risk and relatively low credit risk.)

This product is suitable for investors who are seeking*	Risk-o-meter of the Scheme:	Risk-o-meter of the Benchmark: CRISIL-IBX AAA Financial Services Index - Sep 2027 (TRI)
- Income over target maturity period - Passive investments in fixed income securities replicating the composition of CRISIL-IBX AAA Financial Services Index - Sep 2027, subject to tracking errors.	 The risk of the scheme is Moderate	 The risk of the benchmark is Moderate
*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.		

The above product labelling assigned during the New Fund Offer (NFO) is based on an internal assessment of the Scheme characteristics or model portfolio and the same may vary post NFO when the actual investments are made.

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

Offer for Units of INR 10/- each during the New Fund Offer and Continuous Offer for Units at NAV based prices

New Fund Offer Opens on : [●]
New Fund Offer Closes on : [●]
Scheme re-opens on : Within five business days of allotment date

Name of Mutual Fund : Jio BlackRock Mutual Fund (referred as 'JioBlackRock Mutual Fund')

Name of Asset Management Company : Jio BlackRock Asset Management Private Limited (referred as 'JioBlackRock AMC')

Name of Trustee Company : Jio BlackRock Trustee Private Limited (referred as 'JioBlackRock Trustee')

Addresses, Website of the entities : Unit No. 1301, 13th Floor, Altimus Building, Plot No. 130, Worli Estate, Pandurang Budhkar Marg, Worli, Mumbai – 400018, Maharashtra, India.
Website: www.jioblackrockamc.com

The particulars of the Scheme have been prepared in accordance with the Securities and Exchange Board of India (Mutual Funds) Regulations, 2026, [herein after referred to as SEBI (MF) Regulations] as amended till date and circulars issued thereunder filed with SEBI, along with a Due Diligence Certificate from the AMC. The units being offered for public subscription have not been approved or recommended by SEBI nor has SEBI certified the accuracy or adequacy of the Scheme Information Document.

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

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

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

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

This Scheme Information Document is dated [●].

DISCLAIMER FOR INDICES

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PART I. HIGHLIGHTS/SUMMARY OF THE SCHEME

Sr. No.	Title	Description
I.	Name of the Scheme	JioBlackRock CRISIL-IBX AAA Financial Services Index - Sep 2027 Fund
II.	Category of the Scheme	Other Schemes - Index Fund
III.	Scheme type	An open ended target maturity scheme replicating/ tracking the CRISIL-IBX AAA Financial Services Index - Sep 2027. A moderate interest rate risk and relatively low credit risk.
IV.	Scheme code	<i>Will be provided at the time of final filing</i>
V.	Investment objective	The investment objective of the Scheme is to provide investment returns before fees and expenses that closely corresponds to the total returns of the securities as represented by the CRISIL-IBX AAA Financial Services Index - Sep 2027, subject to tracking errors. There is no assurance that the investment objective of the Scheme will be achieved.
VI.	Liquidity/Listing Details	The Scheme is an open-ended Target Maturity Index Fund. Being an open-ended Scheme, the Scheme will be open for purchase/redemption on all business days at NAV based prices, subject to provisions of exit load, if any. Redemption proceeds shall be transferred within 3 (three) business days from the date of redemption request. In case of delay beyond 3 (three) business days, the AMC is liable to pay interest to the investors at the rate of 15% per annum. However, in case of exceptional circumstances mentioned in para 15.3.3 of SEBI Master Circular for Mutual Funds dated March 20, 2026, redemption or repurchase proceeds will be transferred to investors within the timeframe prescribed for such exceptional circumstances. The Scheme is not listed on any of the stock exchanges. The AMC, at its sole discretion, can undertake listing on any of the stock exchange(s) at a later date.
VII.	Benchmark (Total Return Index)	CRISIL-IBX AAA Financial Services Index - Sep 2027 (TRI) Given that the scheme's objective is to invest in securities that constitute the CRISIL-IBX AAA Financial Services Index - Sep 2027 (TRI), it is most appropriate to have the index as the benchmark for comparing the performance.
VIII.	NAV Disclosure	The AMC shall update the NAVs on website of the Association of Mutual Funds in India – AMFI (www.amfiindia.com) and on the website of AMC by 11.00 p.m. on every Business Day. For further details, please refer Section II.
IX.	Applicable timelines	Timeline for transfer of redemption proceeds: Redemption proceeds shall be transferred within 3 (three) business days from the date of redemption request. In case of delay beyond 3 (three) business days, the AMC is liable to pay interest to the investors at the rate of 15% per annum. However, in case of exceptional circumstances mentioned in para 15.3.3 of SEBI Master Circular for Mutual Funds dated March 20, 2026, redemption or repurchase proceeds will be transferred to investors within the timeframe prescribed for such exceptional circumstances.

		For further details, investors are requested to refer to Statement of Additional Information (SAI).																																													
X.	Plans and Options Plans/Options and sub options under the Scheme	The Scheme shall offer two plans viz. Regular Plan and Direct Plan. The portfolio of the Scheme under both these Plans will be common. Each Plan will offer only Growth Option and that will be default Option. <table><tr><th>Scenario</th><th>Broker mentioned by the investor</th><th>Code by the investor</th><th>Plan mentioned by the investor</th><th>Default Plan to be captured</th></tr><tr><td>1</td><td>Not mentioned</td><td></td><td>Not mentioned</td><td>Direct Plan</td></tr><tr><td>2</td><td>Not mentioned</td><td></td><td>Direct</td><td>Direct Plan</td></tr><tr><td>3</td><td>Not mentioned</td><td></td><td>Regular</td><td>Direct Plan</td></tr><tr><td>4</td><td>Mentioned</td><td></td><td>Direct</td><td>Direct Plan</td></tr><tr><td>5</td><td>Direct</td><td></td><td>Not mentioned</td><td>Direct Plan</td></tr><tr><td>6</td><td>Direct</td><td></td><td>Regular</td><td>Direct Plan</td></tr><tr><td>7</td><td>Mentioned</td><td></td><td>Regular</td><td>Regular Plan</td></tr><tr><td>8</td><td>Mentioned</td><td></td><td>Not Mentioned</td><td>Regular Plan</td></tr></table> In case of wrong/invalid/incomplete ARN code mentioned on the application form, the application will be processed under Direct Plan. In case of transactions received from the stock exchange platforms or through any other online platforms with invalid ARN, then the transaction shall be rejected instead of processing under Direct Plan. In case the EUIN is invalid / missing, the transaction shall be processed in Regular / Existing plan and the distributor / investor shall be given the period of 30 days from the date of transaction for remediation of EUIN and investor shall provide either different EUIN linked to the ARN or switch to Direct Plan. *Invalid ARN has been defined to include ARN validity period expired, ARN cancelled /terminated, ARN suspended, ARN Holder deceased, Nomenclature change (as required pursuant to SEBI (Investment Advisers) Regulations, 2013) and not complied by the Mutual Fund Distributor (‘MFD’), MFD is debarred by SEBI, ARN not present in AMFI ARN database, ARN not empanelled with AMC. The AMC may introduce further Option/s and/or sub-options in future, subject to regulations. For detailed disclosure on default plans/options, kindly refer SAI.	Scenario	Broker mentioned by the investor	Code by the investor	Plan mentioned by the investor	Default Plan to be captured	1	Not mentioned		Not mentioned	Direct Plan	2	Not mentioned		Direct	Direct Plan	3	Not mentioned		Regular	Direct Plan	4	Mentioned		Direct	Direct Plan	5	Direct		Not mentioned	Direct Plan	6	Direct		Regular	Direct Plan	7	Mentioned		Regular	Regular Plan	8	Mentioned		Not Mentioned	Regular Plan
Scenario	Broker mentioned by the investor	Code by the investor	Plan mentioned by the investor	Default Plan to be captured																																											
1	Not mentioned		Not mentioned	Direct Plan																																											
2	Not mentioned		Direct	Direct Plan																																											
3	Not mentioned		Regular	Direct Plan																																											
4	Mentioned		Direct	Direct Plan																																											
5	Direct		Not mentioned	Direct Plan																																											
6	Direct		Regular	Direct Plan																																											
7	Mentioned		Regular	Regular Plan																																											
8	Mentioned		Not Mentioned	Regular Plan																																											
XI.	Load Structure	Exit Load: Nil.																																													
XII.	Minimum Application Amount / switch in	<u>During NFO:</u> Minimum Application Amount (Lumpsum): Rs. 500/- and any amount thereafter.																																													

		Minimum Amount for switch-in to the Scheme: Rs. 500/- and any amount thereafter. Minimum Amount for Systematic Investment Plan (SIP): Rs. 500/- and in multiples of Re. 1/- thereafter. <u>On a continuous basis:</u> Minimum Amount for Purchase (Lumpsum): Rs. 500/- and any amount thereafter. Minimum Amount for switch-in to the Scheme: Rs. 500/- and any amount thereafter. Minimum Amount for Systematic Investment Plan (SIP): Rs. 500/- and in multiples of Re. 1/- thereafter.
XIII.	Minimum Additional Purchase Amount	Rs. 500/- and any amount thereafter.
XIV.	Minimum Redemption / switch out amount	‘Any amount’ or ‘any number of units’ as requested by the investor. The Redemption would be permitted to the extent of credit balance in the investor’s account of the Scheme (subject to release of pledge / lien or other encumbrances). The Redemption request can be made by specifying the rupee amount or by specifying the number of units to be redeemed.
XV.	New Fund Offer Period This is the period during which a new scheme sells its units to the investors.	NFO opens on: [●] NFO closes on: [●] As permitted by SEBI, NFO shall remain open for subscription for a minimum period of 3 business days but not more than 15 calendar days. Any extension or change to the NFO dates will be subject to the requirement of NFO period not exceeding 15 calendar days. Any changes in dates of NFO will be published through notice on website of the AMC i.e. https://www.jioblackrockamc.com/statutory-disclosure/addendum-and-notices/notice-cum-addendums.
XVI.	New Fund Offer Price: This is the period during which a new scheme sells its units to the investors.	INR 10/- per Unit
XVII.	Segregated portfolio / side pocketing disclosure	Pursuant to clause 5.5 of SEBI Master Circular for Mutual Funds dated March 20, 2026, the AMC has the provision to create segregated portfolio of debt and money market instruments under certain circumstances. Kindly refer SAI for more details.
XVIII.	Swing pricing disclosure	Not Applicable.
XIX.	Stock lending / short selling	The Scheme will not engage in short selling of securities. Pursuant to clause 13.6 of SEBI Master Circular for Mutual Funds dated March 20, 2026, the Scheme may engage in securities lending in accordance with the framework specified by SEBI.

		Kindly refer to SAI for more details.
XX.	How to apply	Investors can undertake transactions in the Schemes of JioBlackRock Mutual Fund either through physical, online / electronic mode or any other mode as may be prescribed from time to time. Physical Transactions For subscription / redemption / switches, application form and Key Information Memorandum may be obtained from the Official Points of Acceptance (OPAs) of the AMC / RTA/ Distributor or downloaded from the website of the AMC. (https://www.jioblackrockamc.com/statutory-disclosure/disclosures). Online / Electronic Transactions Investors can undertake transactions via electronic mode through various online facilities offered by JioBlackRock AMC/ other platforms specified by the AMC from time to time. During the New Fund Offers (NFO) period, investors applying under the Demat mode have the option to apply through Applications Supported by Blocked Amount (ASBA) facility. Investors will be required to submit ASBA form to the respective banks, which in turn will block the amount in their account as per authority contained in the ASBA form. ASBA applications can be submitted only at Self-Certified Syndicate Banks (SCSBs) at their designated branches. The list of SCSBs and their designated branches shall be displayed on the SEBI's website (www.sebi.gov.in). ASBA form should not be submitted at locations other than SCSB as it will not be processed. For details on the ASBA process, please refer to the ASBA application form. Please refer to Section II and the SAI for further details.
XXI.	Where can applications for subscription/redemption/ switches be submitted	For details, please refer section XX - "How to Apply".
XXII.	Investor services	Contact details for general service requests: • Post feedback/suggestions on our website www.jioblackrockamc.com • Investors may call at: +91 22-35207700 & +91 22-69987700 during business hours. • Email – service@jioblackrockamc.com Contact details for complaint resolution: Mr. Manish Kanchan Investor Relations Officer JioBlackRock Asset Management Private Limited, Unit no:1301, 13th Floor, Altimus building, Plot no.130, Worli Estate, Pandurang Budhkar Marg, Worli, Mumbai - 400018, Maharashtra, India

		For any grievances with respect to transactions through NSE/BSE, the Investor should approach the investor grievance cell of the respective stock exchange. MFU Customer Care: For transactions related to MFU, Investors may contact the customer care of MFU on 022-71791111 (business hours on all days except Sunday and Public Holidays) or can raise a query or lodge a complaint by selecting the 'Help & Support' option on www.mfuindia.com.												
XXIII.	Specific attribute of the scheme (such as lock in, duration in case of target maturity scheme/close ended schemes)	JioBlackRock CRISIL-IBX AAA Financial Services Index - Sep 2027 Fund is an open-ended Target Maturity Index Fund tracking the CRISIL-IBX AAA Financial Services Index - Sep 2027. In line with maturity profile of the underlying Index, the maturity of the Scheme will be September 30, 2027 ("Maturity Date"). If the maturity date falls on a non-business day, the maturity date shall be the next business day. Further, if there is change in maturity date of the underlying index, maturity date of the scheme will also undergo a change. A notice in this regard shall be issued to the investors. Upon the Maturity Date, the Units of the Scheme will be automatically Redeemed at the NAV applicable on the Maturity Date. The Redemption proceeds will be paid to the Unit holders whose names appear on the register of Unit holders / beneficiary list of depositories on the Maturity Date. The scheme shall be fully redeemed on the date of maturity and redemption proceeds shall be paid out within 3 business days, subject to availability of all relevant documents and details.												
XXIV.	Special product/facility available during the NFO and on ongoing basis	The facilities/products available are: <u>Systematic Investment Plan (SIP)</u> Investors of the Scheme can invest through SIP. SIP allows an investor to invest a specified sum of money at regular intervals. SIP facility will be available during NFO period and on an On-going basis. The minimum amount per SIP installment and Minimum number of installments under all frequencies of SIP are as follows: <table border="1"> <thead> <tr> <th>Frequency under SIP Facility</th><th>Minimum Installments</th><th>Minimum Amount and in multiples of</th></tr> </thead> <tbody> <tr> <td>Weekly</td><td>6</td><td>Rs. 500 and in multiples of Re. 1/- thereafter</td></tr> <tr> <td>Monthly</td><td>6</td><td>Rs. 500 and in multiples of Re. 1/- thereafter</td></tr> <tr> <td>Quarterly</td><td>6</td><td>Rs. 500 and in multiples of Re. 1/- thereafter</td></tr> </tbody> </table> 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. The SIP Top-up facility will be available during NFO period and on an On-going basis. Investors can utilize the Top-up facility to increase their SIP installment amount by investing a minimum of Rs. 50 and in multiples of Rs. 50.	Frequency under SIP Facility	Minimum Installments	Minimum Amount and in multiples of	Weekly	6	Rs. 500 and in multiples of Re. 1/- thereafter	Monthly	6	Rs. 500 and in multiples of Re. 1/- thereafter	Quarterly	6	Rs. 500 and in multiples of Re. 1/- thereafter
Frequency under SIP Facility	Minimum Installments	Minimum Amount and in multiples of												
Weekly	6	Rs. 500 and in multiples of Re. 1/- thereafter												
Monthly	6	Rs. 500 and in multiples of Re. 1/- thereafter												
Quarterly	6	Rs. 500 and in multiples of Re. 1/- thereafter												

Alternatively, investors can increase the SIP installment amount by 10% and in multiples of 5%. The Top-Up amount will be rounded off to the nearest multiple of Re.1. The Weekly and Monthly SIP offers top-up frequency at Half-yearly and Yearly intervals. For Quarterly SIP, the top-up frequency is available on a Yearly basis.

SIP Pause Facility

SIP Pause facility allows investors to pause their existing SIP for a temporary period, without discontinuing the existing SIP and SIP would restart from the immediate next installment after completion of the pause period specified by the investor. SIP Pause can be for a minimum period of 1 month to a maximum period of 6 months. SIP Pause facility will be available only on an On-going basis.

Systematic Transfer Plan (STP)

STP is a facility wherein unitholders can opt to transfer a fixed amount at regular intervals to another designated open-ended scheme of JioBlackRock Mutual Fund. STP facility will only be available on an on-going basis and will not be available during the NFO period.

The minimum amount per STP installment and minimum number of installments under all frequencies of STP are as follows:

Frequency under STP Facility	Minimum Installments	Minimum Amount and in multiples of
Daily	6	Rs. 100 and in multiples of Re. 1/- thereafter
Weekly	6	Rs. 100 and in multiples of Re. 1/- thereafter
Monthly	6	Rs. 100 and in multiples of Re. 1/- thereafter
Quarterly	6	Rs. 100 and in multiples of Re. 1/- thereafter

Systematic Withdrawal Plan (SWP)

Investors of the Scheme have the facility of enrolling themselves in a Systematic Withdrawal Plan (SWP). The SWP facility allows the investor to withdraw a specified sum of money periodically from their investments in the scheme. An SWP is ideal for investors seeking a regular inflow of funds for their needs. A fixed sum will be paid to the investor from their investments, and the remaining part of the corpus will continue to earn returns. SWP facility will only be available on an on-going basis and will not be available during the NFO period.

The minimum amount per SWP installment and minimum number of installments under all frequencies of SWP are as follows:

		Frequency under SWP Facility	Minimum Installment	Minimum Amount and in multiples of
		Weekly	6	Rs. 500 and in multiples of Re. 1/- thereafter
		Monthly	6	Rs. 500 and in multiples of Re. 1/- thereafter
		Quarterly	6	Rs. 500 and in multiples of Re. 1/- thereafter
		For more details on the above special products and facilities, please refer to the SAI.		
XXV.	Weblink	The Total Expense Ratio (TER) shall be made available to the investors on the website of the AMC at https://www.jioblackrockamc.com/ter . The Scheme factsheet shall be made available to investors on the website of the AMC at https://www.jioblackrockamc.com/statutory-disclosure/fund-documents/factsheet .		
XXVI.	Nomination and KYC	For details on nomination and KYC, refer SAI.		

DUE DILIGENCE BY THE ASSET MANAGEMENT COMPANY

It is confirmed that:

- (i) The draft 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) The intermediaries named in the Scheme Information Document and Statement of Additional Information are registered with SEBI and their registration is valid, as on date.
- (v) The contents of the Scheme Information Document including figures, data, yields etc. have been checked and are factually correct.
- (vi) The AMC has complied with the compliance checklist applicable for Scheme Information Document and that there are no deviations from the Regulations.
- (vii) Notwithstanding anything contained in this Scheme Information Document, the provisions of the SEBI (Mutual Funds) Regulations, 2026 and the guidelines there under shall be applicable.
- (viii) The Trustees have ensured that JioBlackRock CRISIL-IBX AAA Financial Services Index - Sep 2027 Fund approved by them is a new product offered by JioBlackRock Mutual Fund and is not a minor modification of any existing scheme/fund/product.
- (ix) The index proposed to be tracked/replicated by the Scheme is included in the list of eligible indices approved and published by AMFI.

Sd/-

Date: [●]

Name: Siddharth Swaminathan

Place: Mumbai

**Designation: Managing Director and Chief
Executive Officer**

Sd/-

Name: Garima Nahar

**Designation: Chief Compliance Officer and
General Counsel**

PART II. INFORMATION ABOUT THE SCHEME

A. HOW WILL THE SCHEME ALLOCATE ITS ASSETS?

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

Instruments	Indicative allocations (% of total assets)	
	Minimum	Maximum
Fixed Income securities comprising the CRISIL-IBX AAA Financial Services Index - Sep 2027*	95	100
Debt and Money Market Instruments (including units of mutual funds), Cash and Cash equivalents	0	5

* including Fixed Income Securities not forming part of the Index, invested in compliance with para 4.4.5 of SEBI Master Circular for Mutual Funds dated March 20, 2026 and further amended from time to time.

- As per Clause 13.6 of SEBI Master Circular for Mutual Funds dated March 20, 2026, as amended from time to time, the Scheme may engage in securities lending subject to a maximum of 20% in aggregate, of the net assets of the Scheme and 5% of the net assets of the Scheme in the case of a single intermediary.
- As per Clause 3 of the Sixth Schedule of SEBI (Mutual Funds) Regulations, 2026 read with Clause 13.14 of SEBI Master Circular for Mutual Funds dated March 20, 2026, the Scheme may invest in units of overnight, liquid and money market schemes under the same AMC or any other mutual fund without charging any fees, provided that aggregate inter-scheme investment made by all Schemes under the same AMC or in Schemes under the management of any other asset management shall not exceed 5% of the net asset value of the Mutual Fund. Further, the Scheme shall not invest in any fund of funds scheme.
- As per Clause 13.8 of SEBI Master Circular for Mutual Funds dated March 20, 2026, the investment in Repo / Reverse Repo in Corporate debt securities (listed AA and above rated corporate debt securities and Commercial Papers (CPs) and Certificate of Deposits (CDs)) shall be up to 5% of the net assets of the Scheme.
- The Scheme may invest in Tri-party Repo on Government Securities or Treasury Bills upto 5% of the net assets of the Scheme. The exposure to TREPS may exceed the limit at the time of building up the portfolio of the Scheme post New Fund Offer and also pending deployment of new inflows received in the Scheme on an ongoing basis or on account of any adverse market situation.
- Pending deployment of funds of the Scheme in securities in terms of the investment objective of the Scheme as stated above, the funds of the Scheme may be invested in short term deposits of scheduled commercial banks in accordance with Clause 13.7 of SEBI Master Circular for Mutual Funds dated March 20, 2026.

- Pursuant to para 4.4.5 of SEBI Master Circular for Mutual Funds dated March 20, 2026, the Macaulay Duration (hereinafter referred as “duration”) of the portfolio of the Index Fund shall replicate the duration of the underlying index within a maximum permissible deviation of +/- 10%. The following norms for permissible deviation in duration shall apply:
 - a) For portfolio with residual maturity of greater than 5 years: Either +/- 6 months or +/- 10% of duration, whichever is higher.
 - b) For a portfolio with residual maturity of up to 5 years: Either +/- 3 months or +/- 10% of duration, whichever is higher.
 - c) However, at no point of time, the residual maturity of any security forming part of the portfolio shall be beyond the target maturity date of the Index Fund.
- The Fund Manager would monitor the Tracking Difference of the Scheme on an ongoing basis. Under normal circumstances, the AMC shall endeavor that the Tracking Difference of the Scheme shall not exceed 1.25% per annum. In case the average annualized tracking difference over one year period is higher than 1.25%, the same shall be brought to the notice of trustees with corrective actions taken by the AMC, if any.
- The Fund Manager would monitor the Tracking Error of the Scheme on an ongoing basis and would seek to minimize the Tracking Error. There can be no assurance or guarantee that the Scheme will achieve any particular level of Tracking Error relative to performance of the underlying index.

In line with para 7.24.1 of SEBI Master Circular for Mutual Funds dated March 20, 2026, deployment of the funds garnered in an NFO shall be made within 30 business days from the date of allotment of units. In an exceptional case, if the AMC is not able to deploy the funds in 30 business days, reasons in writing, including details of efforts taken to deploy the funds, shall be placed before the Investment Committee. The Investment Committee, after examining the root cause for delay, may extend the timeline by 30 business days. In case the funds are not deployed as per the asset allocation mentioned above and as per the aforesaid mandated plus extended timelines, the AMC shall comply with the provisions mentioned under clause (f) of para 7.24.1 of SEBI Master Circular for Mutual Funds dated March 20, 2026 .

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	a. Upto 20% of the net assets b. Upto 5% of the net assets at single intermediary i.e. broker level	Clause 13.6 of SEBI Master Circular for Mutual Funds dated March 20, 2026
2	Mutual Fund Units	The Scheme may invest in units of overnight, liquid and money market schemes of JioBlackRock Mutual Fund and/or any other mutual fund subject to the overall limit of upto 5% of the net asset value of the mutual fund.	Clause 3 of Sixth Schedule of SEBI Mutual Fund Regulation and Clause 13.14 of Master Circular for Mutual Funds dated March 20, 2026
3	Repo/Reverse Repo in Corporate Debt Securities	Upto 5% of the net assets of the Scheme	Clause 13.8 of SEBI Master Circular for Mutual Funds dated March 20, 2026

Sl. No	Type of Instrument	Percentage of exposure	Circular References
4	Tri-party Repo (TREPS) on Government Securities or Treasury Bills	Upto 5% of the net assets The exposure to TREPS may exceed the limit at the time of building up the portfolio of the Scheme post New Fund Offer and also pending deployment of new inflows received in the Scheme on an ongoing basis or on account of any adverse market situation	-
5	Short Term Deposits of Scheduled Commercial Banks	Upto 15% of net assets of all scheduled commercial banks put together and up to 10% of net assets in single scheduled commercial bank. Pending deployment of funds of the Scheme in securities in terms of the investment objective of the Scheme.	Clause 13.7 of SEBI Master Circular for Mutual Funds dated March 20, 2026

The Scheme will not invest into the following instruments

Sl. No.	Type of Instrument
1	Debt instruments having Structured Obligations / Credit Enhancements;
2	Equity & Equity Related Instruments and Equity Derivatives
3	Debt Derivatives;
4	Overseas Securities;
5	Credit Default Swaps;
6	Short Selling;
7	Securitized Debt;
8	Units of Infrastructure Investment Trusts (InvITs);
9	Unlisted debt instrument;
10	Unrated debt and money market instruments (except G-Secs, T-Bills and other money market instruments);
11	Bespoke or complex debt products;
12	Securities with special features (AT1 and AT2 Bonds);

Portfolio Concentration Norms:

In accordance with para 4.4 of SEBI Master Circular for Mutual Funds dated March 20, 2026, as amended from time to time, the underlying index shall comply with the norms as prescribed for debt index Funds.

The Scheme shall abide by the waterfall approach as mentioned in SEBI email dated June 25, 2024 and any amendments thereof.

Short-Term Defensive Considerations:

Subject to SEBI (Mutual Fund) Regulations, the investment pattern indicated above may change from time to time, keeping in view market conditions, market opportunities, applicable regulations and political and economic factors. It must be clearly understood that the percentages stated above are only indicative and not absolute and that they can vary substantially depending upon the perception of the Fund Manager, the intention being at all times to seek to protect the interests of the investors. As per clause 1.9.1(b) of SEBI Master Circular for Mutual Funds dated March 20, 2026, as may be amended from time to time, such changes in the investment pattern will be for short term and for defensive consideration only. Such changes in the investment pattern will be rebalanced within 7 calendar days from the date of deviation and further action may be taken as specified by SEBI/AMFI from time to time.

Portfolio Rebalancing due to passive breaches:

Pursuant to para 4.4.5 of SEBI Master Circular on Mutual Funds dated March 20, 2026, rebalancing the portfolio of the Scheme shall be as follows:

- a) In case of change in constituents of the index due to periodic review, the portfolio of the Scheme will be rebalanced within 7 calendar days.
- b) In case the rating of any security is downgraded to below the rating mandated in the index methodology (including downgrade to below investment grade), the portfolio will be rebalanced within 30 calendar days.
- c) In case the rating of any security is downgraded to below investment grade, the said security may be segregated in accordance with para 5.5.3 and 5.5.4 of SEBI Master Circular on Mutual Funds.

Further, any transactions undertaken in the portfolio of the Scheme in order to meet the redemption and subscription obligations shall be done ensuring that post such transactions replication of the portfolio with the index is maintained at all points of time.

Calculation of Cumulative Gross Exposure

The cumulative gross exposure through debt, money market instruments, repo/ reverse repo transactions in corporate debt securities, units of mutual fund and such other securities/assets as may be permitted by the SEBI from time to time, subject to regulatory approvals if any, shall not exceed 100% of the net assets of the Scheme as per Clause 13.18 of SEBI Master Circular for Mutual Funds dated March 20, 2026.

Pursuant to clause 13.18.6.(a) of SEBI Master Circular for Mutual Funds dated March 20, 2026 read with SEBI Letter No. SEBI/HO/ IMD-II/DOF3/OW/P/2021/31487/1 dated November 3, 2021, cash or cash equivalents with residual maturity of less than 91 days may be treated as not creating any exposure. Cash Equivalent shall consist of the following securities having residual maturity of less than 91 days: a) Government Securities; b) T-Bills; and c) Repo on Government securities.

B. WHERE WILL THE SCHEME INVEST?

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

- a) Securities comprising CRISIL-IBX AAA Financial Services Index - Sep 2027 (TRI).

- b) Securities issued by Government of India. Repos/ Reverse repos in Government Securities as may be permitted by RBI (including but not limited to coupon bearing bonds, zero coupon bonds and treasury bills)
- c) Securities guaranteed by the Central and State Governments (including but not limited to coupon bearing bonds, zero coupon bonds and treasury bills)
- d) Debt obligations of domestic Government agencies and statutory bodies, which may or may not carry a Central/State Government guarantee
- e) Repo / Reverse Repo transactions in corporate debt securities
- f) Money Market Instruments include but not limited to Commercial Paper, Commercial Bills, Certificates of Deposit, Treasury Bills, Bills Rediscounting, Triparty Repo, Repo/ Reverse repo in government securities, Government securities with an unexpired maturity up to 1 year, Call or notice money, Usance Bills, and any other short-term instruments allowed under current Regulations.
- g) Debt Instruments (including non-convertible portion of convertible instruments) but not limited to Non-convertible debentures, Bonds, Secured premium notes, Zero interest bonds, Deep discount bonds, Floating rate bond / notes, Pass through, Pay through or other Participation Certificates.
- h) Units of mutual funds.
- i) Short Term Deposits of Scheduled Commercial Banks.
- j) Cash and Cash equivalents.
- k) Any other instruments permitted by SEBI/ RBI from time to time, subject to requisite approvals, if any.

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

The inter Scheme transfer of investments shall be in accordance with the provisions contained in Clause 13.19 of the SEBI Master Circular for Mutual Funds dated March 20, 2026, pertaining to Inter-Scheme transfer of investments.

Transfers of investments from one scheme to another scheme in the Mutual Fund shall be allowed only if

- a. Such transfers are done at the prevailing market price for quoted instruments on spot basis;
- b. The securities so transferred shall be in conformity with the investment objectives and policies of the scheme to which such transfer is made.

Further, Para 13.19 of the SEBI Master Circular prescribes detailed guidelines for inter-scheme transfer of securities (IST), key extracts of which are as follows:

- a. IST shall be permitted only after other resources such as cash and cash equivalents, market borrowing, and sale of securities in the market are exhausted.
- b. IST shall be permitted for portfolio rebalancing only in case of passive breach of regulatory limits or where duration, issuer, sector, or group rebalancing is required in both transferor and transferee schemes.
- c. No IST of a security shall be allowed if there is negative news or rumours in mainstream media or an alert is generated based on internal credit risk assessment.
- d. If the security is downgraded within four months of such transfer, the fund manager of the buying scheme shall provide detailed justification to the trustees.

The Fund Manager reserves the right to invest in such instruments and securities as may be permitted from time to time and which are in line with the investment objective of the scheme, subject to regulatory approvals, if any

C. WHAT ARE THE INVESTMENT STRATEGIES?

The Scheme is passively managed index fund employing an investment strategy that seeks to generate returns that are commensurate with the performance of the CRISIL-IBX AAA Financial Services Index - Sep 2027, subject to tracking errors. The Scheme will adopt a buy and hold strategy, holding fixed income instruments until maturity, with sales undertaken mainly to fulfil redemptions or rebalancing needs.

The Scheme will primarily invest in securities of issuers comprising the underlying index. The portfolio of eligible securities invested by the Scheme is expected to have, in aggregate, fundamental characteristics such as modified duration, weighted average maturity, aggregate credit ratings, aggregate Yield to Maturity (YTM) etc. along with other liquidity parameters in line with CRISIL-IBX AAA Financial Services Index - Sep 2027. In case the Scheme is not able to replicate the index, the Fund Manager may invest in other issuances within the limits specified and subject to conditions laid down by clause 4.4.5 of SEBI Master Circular for Mutual Funds dated March 20, 2026 as amended from time to time. Additionally, in case of maturity of instruments in the scheme portfolio, the reinvestment will be in line with the index methodology.

A part of the fund's corpus may be invested in instruments like Debt securities and Money Market Instruments, units of mutual fund. Such investments will be as per the limits in the asset allocation table of the Scheme, subject to permissible limits specified under SEBI (MF) Regulations.

Derivatives Strategy

The Scheme will not invest in Derivatives.

Portfolio Turnover

As the Scheme will follow a passive investment strategy the endeavor will be to minimize portfolio turnover subject to the exigencies and needs of the Scheme. Generally, as the scheme is open-ended, turnover will be confined to rebalancing of portfolio on account of new subscriptions, redemptions and change in the composition of the CRISIL-IBX AAA Financial Services Index - Sep 2027. Consequently, it is difficult to estimate with any reasonable measure of accuracy, the likely turnover in the portfolio. A higher portfolio turnover results in higher brokerage and transaction cost.

Risk Control

The Scheme aims to track the CRISIL-IBX AAA Financial Services Index - Sep 2027 before expenses. The index will be monitored regularly, and any changes to the constituents or their weights will be replicated in the scheme's portfolio in accordance with the clause 4.4.5 of SEBI Master Circular for Mutual Funds dated March 20, 2026. The Risk Mitigation strategy focuses on reducing tracking error through regular portfolio rebalancing, considering changes in the weights of securities in the underlying index and the incremental inflows into/redemptions from the Scheme.

Being a passive investment, the Scheme carry less risk as indexation limits concentration. The portfolio will follow the index, resulting in security concentration and volatility levels similar to those of the index, subject to tracking errors. Consequently, there will be minimal additional volatility and stock concentration due to limited fund manager discretion. The fund manager will aim to keep cash levels minimal to control tracking errors.

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

D. HOW WILL THE SCHEME BENCHMARK ITS PERFORMANCE?

The Scheme's benchmark would be CRISIL-IBX AAA Financial Services Index - Sep 2027 (TRI).

Given that the scheme's objective is to invest in securities that constitute the CRISIL-IBX AAA Financial Services Index - Sep 2027 (TRI), it is most appropriate to have the index as the benchmark for comparing the performance.

E. WHO MANAGES THE SCHEME?

Name of the Fund Manager & Age	Educational Qualification	Brief Experience (last 10 years)	Other schemes under his/her management
Mr. Arun Ramachandran Age: 42 Years (Managing the Scheme since inception)	- Financial Risk Management (2010) - Post Graduate Diploma in Business Administration (Mumbai Education Trust – 2006)	- JioBlackRock AMC (Fund Manager – Fixed Income) – December 27, 2024 – Present. - SBI Funds Management Limited (Fund Manager – Fixed Income) – March 02, 2009 – December 26, 2024.	- JioBlackRock Liquid Fund - JioBlackRock Money Market Fund - JioBlackRock Overnight Fund - JioBlackRock Nifty 8-13 yr G-Sec Index Fund - JioBlackRock Arbitrage Fund
Mr. Vikrant Mehta Age: 54 Years (Managing the Scheme since inception)	- M.S. (Engineering) from Kiev Polytechnical Institute, Ukraine - Chartered Financial Analyst, Institute of Chartered Financial Analysts of India (ICFAI)	- JioBlackRock AMC (Senior Fund Manager) - December 02, 2024 – Present. - ITI Asset Management Limited (Head – Fixed Income and Portfolio Manager) – January 15, 2021 – November 14, 2024. - Indiabulls Asset Management Company Limited (Head – Fixed Income and Portfolio Manager) – January 28, 2019 – May 31, 2020. - PineBridge India Private Limited (Vice President – Fixed Income) – December 04, 2006 – December 31, 2018.	- JioBlackRock Liquid Fund - JioBlackRock Money Market Fund - JioBlackRock Overnight Fund - JioBlackRock Nifty 8-13 yr G-Sec Index Fund
Mr. Siddharth Deb Age: 41 Years	MMS Finance from University of Mumbai	- JioBlackRock AMC (Senior Fund Manager) – May 01, 2025 – Present. - Nippon Life India Asset	- JioBlackRock Liquid Fund - JioBlackRock

(Managing the Scheme since inception)	B.Sc. (Zoology) from University of Kolkata	Management Limited (Fund Manager) – November 2016 – April 2025. Goldman Sachs Asset Management India (Fund Manager) – August 2011 – November 2016.	Money Market Fund - JioBlackRock Overnight Fund - JioBlackRock Nifty 8-13 yr G-Sec Index Fund - JioBlackRock Arbitrage Fund
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F. HOW IS THE SCHEME DIFFERENT FROM EXISTING SCHEMES OF THE MUTUAL FUND?

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

G. HOW HAS THE SCHEME PERFORMED?

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

H. ADDITIONAL SCHEME RELATED DISCLOSURES

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

Not Applicable as this is a new Scheme.

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

Not available as this is a new scheme.

iii. Functional website link for Portfolio Disclosure

The Mutual Fund / AMC will disclose the portfolio (along with ISIN and other prescribed details) of the Scheme in the prescribed format on a Fortnightly / Monthly basis on its website - <https://www.jioblackrockamc.com/statutory-disclosure/disclosures/monthly-portfolio-disclosure>.

iv. Functional website link to the respective addendums to the SID after the last update of SID- <https://www.jioblackrockamc.com/statutory-disclosure/addendum-and-notices/notice-cum-addendums>.

v. Portfolio Turnover Ratio.

Not Applicable as this is a new Scheme.

vi. Aggregate investment in the Scheme by:

Sr. No.	Category of Persons	Net Value*		Market Value (in Rs.)
		Units	NAV per Unit	
1	Concerned scheme's Fund Manager(s)			
Not Applicable				

**includes mandatory investments under SEBI guidelines, if any.*

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

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

The above disclosures are not applicable since this Scheme is a new scheme.

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

The AMC is not required to invest as per Regulation 22(3)(a) of the SEBI (MF) Regulations, 2026, based on the risk associated with the scheme as specified in SEBI Master Circular for Mutual Funds dated March 20, 2026 read with AMFI Best Practice Guidelines Circular 135/BP/100/2022-23 dated April 26, 2022 and any other circulars issued there under, from time to time.

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

For detailed disclosure, please refer to the SAI. The investors can also refer to the investments made by the AMC in the Scheme on the website of the Company at <https://www.jioblackrockamc.com/statutory-disclosure/disclosures/mandatory-investment-by-amc>.

PART III. OTHER DETAILS

A. COMPUTATION OF NAV

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

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

NAV (Rs.) =

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

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

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

$10,55,55,550.00 / 1,00,00,000 = \text{INR. } 10.5556 \text{ per unit (up to four decimals).}$

Methodology of calculating the sale price:

The price or NAV an investor is charged while investing in an open-ended scheme is called sale / subscription price. Pursuant to clause 11.7.1 of the SEBI Master Circular for Mutual Funds dated March 20, 2026, no entry load will be charged by the Scheme to the Investors.

Therefore, Sale / Subscription price = Applicable NAV

Methodology of calculating the repurchase price

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

Therefore, Repurchase / Redemption Price = Applicable NAV *(1 – Exit Load, if any)

For example, if the Applicable NAV of the Scheme is Rs. 10 and the Exit Load applicable at the time of investment is 1% if redeemed before completion of 1 year from the date of allotment of units and the Investor redeems units before completion of 1 year, then the repurchase/redemption price will be: = Rs. $10*(1-0.01) = \text{Rs. } 9.90$

The Repurchase Price will not be lower than 97% of the NAV.

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

B. NEW FUND OFFER (NFO) EXPENSES

These are the expenses incurred for the purpose of new fund offer of the scheme including marketing, advertising, communication, registrar expenses, statutory expenses, printing expenses, stationery expenses, bank charges, exchange related charges, service provider related charges etc. As required in SEBI Regulations, all NFO expenses will be borne only by the AMC and not by the Scheme. Accordingly, the NFO expenses would be incurred from AMC books and not from Scheme books.

C. 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.

Total Expense Ratio = Base Expense Ratio (BER) + Brokerage Cost + Transaction Cost incurred for the purpose of execution of trade + Statutory levies (including GST)

The AMC has estimated that up to 0.90% of the daily net assets of the Scheme will be charged to the Scheme as expenses on an annualized basis. For the actual current expenses being charged, the investor should refer to the following link: <https://www.jioblackrockamc.com/ter>

Expense Head	% p.a. of daily Net Assets (Estimated p.a.)
Investment Management & Advisory Fee	Up to 0.90%
Audit fees / fees and expenses of trustees ³	
Custodial Fees	
Registrar & Transfer Agent Fees including cost of providing account statements/ redemption cheques/ warrants	
Marketing & Selling Expenses including fees, commission and charges towards distribution of mutual fund scheme	
Costs related to investor communications	
Costs of fund transfer from location to location	
Cost towards investor education, awareness and financial inclusion ¹	
Brokerage & Transaction cost pertaining to execution of trade ²	
Cost of statutory advertisements	
Other Expenses (as specified under Reg 66 of SEBI (MF) Regulations, 2026)	
Maximum Base expenses ratio (BER) permissible under Regulation 66	Up to 0.90%
Statutory levies (including GST) on all expenses excluding brokerage and transaction cost ⁴	GST at 18% or any other rate as may be levied from time to time on the taxable amount. Additionally, levies such as Stamp Duty, STT, CTT, etc. charged on transaction value of

Expense Head	% p.a. of daily Net Assets (Estimated p.a.)
	securities at the prescribed rates. (These figures are calculated based on actuals and then annualised accordingly for daily disclosure of TER.)
Statutory levies (including GST) on brokerage and transaction cost ⁴	Levies such as GST, etc. charged on brokerage and various transaction cost at prescribed rates. (These figures are calculated based on actuals and then annualised accordingly for daily disclosure of TER.)

¹Investor Education, Awareness and financial inclusion initiatives: As per clause 11.9 of SEBI Master Circular for Mutual Funds dated March 20, 2026, the AMC shall annually set apart 1 basis points p.a. (i.e. 0.01% p.a.) on daily net assets of the Plan(s) under the Scheme within the maximum base expense ratio limits prescribed under Regulation 66(7) of SEBI (MF) Regulations, 2026 for investor education, awareness and financial inclusion initiatives undertaken.

² Additional Expenses under Regulation 66: The scheme may charge expense incurred towards brokerage, for the purpose of execution of trade, over and above the base expense ratio subject to a maximum of 0.06 per cent of trade value in case of cash market transactions and 0.02 per cent of trade value in case of derivatives transactions. Expense charged towards brokerage, over and above the specified limit, shall be part of the base expense ratio limit specified under sub-regulation (7) of regulation 66 of SEBI (MF) Regulations, 2026.

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.

The distributors shall be eligible for additional commission as specified under para 11.6 of SEBI Master Circular for Mutual Funds dated March 20, 2026.

Additional Incentives to distributors for onboarding new individual investors from B-30 cities and women investors:

In line with para 11.6 of SEBI Master Circular for Mutual Funds dated March 20, 2026, the AMC shall pay additional commission in the following manner:

1. Additional commission is payable to distributors for onboarding new eligible investors as follows:
 - a. New individual investors (new PAN) from B-30 cities at the mutual fund industry level;
 - b. New women individual investors (new PAN) from both Top 30 and B-30 cities.

The top 30 cities shall mean top 30 cities based on AMFI data on ‘AUM by Geography – Consolidated Data for Mutual Fund Industry’ as at the end of the previous financial year.

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.
3. Additional distribution commission shall be paid from the 2 basis points on daily net assets, mandated to be set apart annually by AMCs for investor education, awareness and financial inclusion initiatives and will be subject to adequate claw back provisions.
4. The additional commission will be in addition to the existing trail commission paid to the distributor from the investment strategy.
5. Distributor will be eligible to receive additional commission for mobilizing investment from new women investors from Top-30 cities and in cases where the commission for new investments from B-30 cities has not been claimed for the same women investors/investments. Dual incentives for the same investor/investment shall not be permitted.
6. Payment of additional commission will be applicable as per stipulated timelines and will be subject to implementation standards as may be prescribed by AMFI vide email dated December 27, 2025.

³**Trusteeship fees:**

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

⁴ Statutory levy (clause yy of sub regulation 1 of Regulation 2) means levy imposed by state government and central government.

The total expenses (excluding brokerage & transaction cost and statutory levies) charged to the Scheme shall not exceed the limits stated in Regulation 66 of the SEBI (MF) Regulations, 2026 and as permitted under SEBI Circulars issued from time to time.

All scheme related expenses by whatever name it may be called and in whatever manner it may be paid, shall necessarily be paid from the scheme only within the regulatory limits and not from the books of the AMC, its associate, sponsor, trustee or any other entity through any route. Provided that the expenses that are very small in value but high in volume may be paid out of AMC's books. Such expenses can be paid out of AMC's books at actuals or not exceeding 2 bps of respective scheme AUM, whichever is lower.

The AMC would update the notice of change in base expense ratio (BER) on the website – <https://www.jioblackrockamc.com/statutory-disclosure/disclosures/notice-change-in-base-expense-ratio> at least three working days prior to the effective date of the change and update the TER under the Section titled “Statutory Disclosures” under sub- section titled “Total Expense Ratio”.

The purpose of the above table is to assist the Investor in understanding the various costs and expenses that an Investor in the Plan(s) under the Scheme will bear directly or indirectly. The figures in the table above are estimates. The actual expenses that can be charged to the Scheme will be subject to limits prescribed from time to time under the SEBI (MF) Regulations.

Illustration:

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

Particulars	Direct Plan	Regular Plan
Amount invested at the beginning of the year (INR)	10,000	10,000
Returns before expenses (INR)	1,500	1,500
Expenses other than Distribution expenses (INR)	50	50
Distribution expenses (INR)	-	100
Returns after expenses at the end of the year (INR)	1450	1350
Returns (in %)	14.50%	13.50%

Note(s):

- The purpose of the above illustration is purely to explain the impact of expense ratio charged under the Scheme and should not be construed as providing any kind of investment advice or guarantee of returns on investments.
- It is assumed that the expenses charged are evenly distributed throughout the year.
- The expenses of the Direct Plan under the Scheme will be lower to the extent of the distribution expenses/commission.
- Any tax impact has not been considered in the above example, in view of the individual nature of the tax implications. Each investor is advised to seek appropriate advice.

D. LOAD STRUCTURE

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

Type of Load	Load chargeable (as %age of NAV)
Exit	Nil

As per Reg 44(4) of SEBI Mutual Funds Regulations, 2026, the exit load of the scheme shall not exceed three per cent of the Net Asset Value of the scheme.

Switches of following kind within the Scheme will also not attract any exit load :

- switch from Direct Plan to Regular Plan and vice versa;
- within different Options (Income Distribution cum Capital Withdrawal /growth) of the same Plan (Direct/Regular) of the Scheme, if any.

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

- The addendum detailing the changes will be attached to Scheme Information Documents and Key Information Memorandum.

- ii. The addendum will be circulated to all the distributors so that the same can be attached to the Scheme Information Document and Key Information Memorandum already in stock.
- iii. Arrangements will be made to display the addendum in the Scheme Information Document in the form of a notice in all the investor service centres.
- iv. The introduction of the exit load along with the details will be stamped in the acknowledgement slip issued to the investors on submission of the application form and will also be disclosed in the statement of accounts issued after the introduction of such load.
- v. A public notice shall be provided on the website of the AMC in respect of such changes.
- vi. Any other measures which the mutual fund may feel necessary.

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

SECTION II

I. Introduction

A. Definitions/interpretation:

The investors may refer to the website of the Company at link <https://www.jioblackrockamc.com/statutory-disclosure/fund-documents/scheme-related-documents-passive-schemes> for the definitions of terms used in this Scheme Information Document.

B. Risk factors:

a) Standard Risk Factors:

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

Please refer SAI for details.

b) Scheme Specific Risk Factors:

Market Risk and Performance of Underlying Index:

The Scheme will be a passively managed scheme providing exposure to constituents of CRISIL-IBX AAA Financial Services Index – Sep 2027 and tracking its performance and yield, before expenses, as closely as possible. The scheme performance may be affected by the vagaries of the Indian markets relating to its underlying Index. The scheme invests in the underlying Index regardless of its investment merit.

Passive Investments:

The Scheme is not actively managed and may be affected by a general decline in the Indian markets relating to its Underlying Index. The Scheme invests in the securities included in its Underlying Index regardless of their investment merit. The AMC does not attempt to individually select stocks or to take defensive positions in declining markets. Further, it is pertinent to note that there is no

element of research recommendations involved before the execution of trades in the Scheme. The decision of the Fund Manager to execute trades including rebalancing required will be purely driven by the inflows and outflows in the Scheme and composition of the Underlying Index.

Risk Factors associated with investments in Debt Securities and Money Market Securities

- a) The Scheme will invest in money market instruments, which are subject to credit risk, interest rate risk, and settlement risk. Credit risk arises from the possibility that the issuer of a security may default on its payment obligations. Interest rate risk affects the valuation of money market instruments, while settlement risk may delay the realization of proceeds from the sale of these instruments.
- b) The Net Asset Value (NAV) of the Scheme, to the extent that it is invested in Debt and Money Market instruments, will be influenced by changes in general interest rates. A decrease in interest rates is expected to lead to an increase in the NAV, while an increase in interest rates would adversely affect the NAV.
- c) While money market instruments are relatively liquid, they lack a well-developed secondary market, which may limit the Scheme's ability to sell these instruments and could result in losses until the securities are eventually sold.

Investments in Debt and Money Market instruments are subject to the risk of an issuer's inability to meet interest and principal payments on its obligations and market perception of the creditworthiness of the issuer. Other factors that may also adversely affect an issuer's credit quality and the value of its securities include changes in the issuer's financial condition, as well as broader economic and political changes. The Investment Manager will attempt to manage credit risk through in-house credit analysis.

- d) Prepayment Risk: Some fixed-income securities give the issuer the right to call back the securities before their maturity date, particularly in periods of declining interest rates. This prepayment risk may force the Scheme to reinvest the proceeds at lower yields, resulting in reduced interest income.
- e) Reinvestment Risk: This risk pertains to the interest rate levels at which cash flows received from the securities in the Scheme are reinvested. The concern is that these cash flows may need to be reinvested at a lower rate than originally anticipated, thereby reducing the "interest on interest" component of returns.
- f) Settlement Risk: Different segments of the Indian financial markets have varying settlement periods, which may be extended due to unforeseen circumstances. Settlement delays could lead to periods where the Scheme's assets are uninvested, resulting in no returns. Additionally, the Scheme may miss certain investment opportunities if it is unable to make intended securities purchases due to settlement issues. Similarly, the inability to sell securities held in the Scheme's portfolio due to a lack of a well-developed and liquid secondary market for debt securities could result in potential losses if the value of these securities declines.
- g) Government securities are subject to price risk like other fixed-income securities. Generally, when interest rates rise, the prices of fixed-income securities fall, and when interest rates drop, prices increase. The extent of this price fluctuation depends on the existing coupon, the time to maturity, and changes in interest rates. While local-currency denominated Government Securities are not exposed to credit risk, their prices are primarily influenced by movements in interest rates within the financial system.
- h) Interest Rate movement (Basis Risk): The underlying benchmark of a floating rate security or a swap might become less active or may cease to exist and thus may not be able to capture the exact interest rate movements, leading to loss of value of the portfolio.
- i) Spread movement (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.

- j) **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.
- k) Investing in lower-rated securities that offer higher yields, as well as zero coupon securities with attractive yields, can increase the overall risk of the portfolio. Zero coupon securities do not provide periodic interest payments to the holder, making them more sensitive to changes in interest rates. Consequently, the interest rate risk associated with zero coupon securities is higher. The scheme may choose to invest in zero coupon securities that offer attractive yields, which may further increase the portfolio's risk.

Risks associated with transaction in Units through stock exchange(s):

In respect of transaction in Units of the Scheme through BSE and / or NSE (applicable to the facility to transact in the Units of the Scheme through the Stock Exchange mechanism provided by the AMC), allotment and redemption of Units on any Business Day will depend upon the order processing / settlement by BSE and / or NSE and their respective clearing corporations on which the Fund has no control. Moreover, transactions conducted through the stock exchange mechanism shall be governed by the operating guidelines and directives issued by respective recognized stock exchange(s).

Tracking Error and Tracking Difference:

The Fund Manager may not be able to invest the entire corpus in the exact proportions of the Underlying Index due to various factors such as the Scheme's fees and expenses, corporate actions, cash balances, changes to the Underlying Index, and regulatory policies. These factors could affect the AMC's ability to closely match the performance of the Scheme with that of its Underlying Index. As a result, the Scheme's returns may deviate from those of the Underlying Index.

'Tracking Error' is defined as the standard deviation of the difference in daily returns between the Scheme and the Underlying Index, annualized over a one-year period.

'Tracking Difference' is defined as the annualized difference of returns between the NAV of the Scheme and the underlying index.

Tracking Error and Tracking Difference may arise due to several factors, including but not limited to:

- a) The expenses incurred by the Scheme.
- b) Holding cash positions and accrued income before distributing income or paying accrued expenses. The Scheme may not always be fully invested, as it may retain some funds in cash to meet redemptions or for corporate actions.
- c) Temporary halts in securities trading due to circuit filters.
- d) Corporate actions such as debenture or warrant conversions, rights issues, mergers, or changes in index constituents.
- e) Rounding off the quantity of shares in the Underlying Index.
- f) Dividends received from underlying securities.
- g) Disinvestments by the Scheme to meet redemptions, recurring expenses, etc.
- h) Execution of large buy/sell orders.
- i) Transaction costs (including taxes and insurance premiums), recurring expenses, and other costs, such as brokerage, custody, trustee, and investment management fees.
- j) Realization of Investors' funds.

- k) The Scheme may be unable to acquire or sell the desired number of securities due to market conditions, such as circuit filters, liquidity, and volatility in security prices.
- l) The Index reflects the prices of securities at a specific point in time, typically at the close of business on the BSE/National Stock Exchange of India Limited (NSE). However, the Scheme may trade these securities at different times during the trading session, leading to prices that may not match the closing price on the BSE/NSE. Additionally, the Scheme may choose to trade the same securities on different exchanges due to price or liquidity factors, which could result in traded prices differing from BSE/NSE closing prices.
- m) When investing in derivatives like index futures, the risk-reward profile is similar to investing in a portfolio of shares representing an index. However, buying an index future may involve additional costs. Furthermore, there is a settlement risk that differs from settling physical shares, along with risks related to the liquidity and depth of the relatively new index futures market.

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

Taxation Risks:

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

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

Legal and Regulatory Risks

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

Risks Associated with Securities Lending

There are risks inherent in securities lending, including the risk of failure of the other party, in this case the approved intermediary to comply with the terms of the agreement. Such failure can result in a possible loss of rights to the collateral, the inability of the approved intermediary to return the securities deposited by the Scheme and the possible loss of any benefit accruing thereon. Additionally, the Scheme may face temporary illiquidity and loss of investment opportunities if it is unable to sell the lent-out securities in timely manner.

Risks Associated with Investing in Other Mutual Fund Schemes

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

Risks Associated with Repo Transactions in Corporate Debt Securities

Settlement Risk: Corporate Bond Repo will be settled between two counterparties in the OTC segment unlike in the case of TREPS transactions where CCIL stands as central counterparty on all transactions (no settlement risk).

Quality of collateral: The Mutual Fund will be exposed to credit risk on the underlying collateral - downward migration of rating. The Mutual Fund will impose adequate haircut on the collateral to cushion against any diminution in the value of the collateral. Collateral will require to be rated AAA or equivalent.

Liquidity of collateral: In the event of default by the counterparty, the Mutual Fund would have recourse to recover its investments by selling the collateral in the market. If the underlying collateral is illiquid, then the Mutual Fund may incur an impact cost at the time of sale (lower price realization).

Risk factors associated with investment in Tri-Party Repo

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

As per the waterfall mechanism, after the defaulter's margins and the defaulter's contribution to the default fund have been appropriated, CCIL's contribution is used to meet the losses. Post utilization of CCIL's contribution if there is a residual loss, it is appropriated from the default fund contributions of the non-defaulting members. Thus, the scheme is subject to risk of the initial margin and default fund contribution being invoked in the event of failure of any settlement obligations. In addition, the fund contribution is allowed to be used to meet the residual loss in case of default by the other clearing member (the defaulting member).

CCIL shall maintain two separate Default Funds in respect of its Securities Segment, one with a view to meet losses arising out of any default by its members from outright and repo trades and the other for meeting losses arising out of any default by its members from Triparty Repo trades. The mutual fund is exposed to the extent of its contribution to the default fund of CCIL, in the event that the contribution of the mutual fund is called upon to absorb settlement/default losses of another member by CCIL, as a result the scheme may lose an amount equivalent to its contribution to the default fund.

Risks associated with segregated portfolio

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

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

Risks associated with Passive Breach of Investment Limits

The Scheme's portfolio may inter alia passively breach prescribed investment limits due to external factors such as market fluctuations, corporate actions (e.g., mergers), or significant investor redemptions, and not due to a new investment by the AMC. In such an event, the AMC will take corrective action to rebalance the portfolio within the timeline stipulated by SEBI and will refrain from making further investments in the specific security or sector until the breach is rectified.

Risk mitigation strategies:

The Scheme will be passively managed to track the performance of the CRISIL-IBX AAA Financial Services Index – Sep 2027. The Scheme will endeavor to achieve its objective by replicating the index basket. The AMC would incorporate adequate safeguards for controlling risks in the portfolio construction process, which would be periodically evaluated. Investments by the Scheme shall be made as per the investment objectives of the Scheme and provisions of SEBI regulations.

Risk associated with debt investment

Risk	Risk Mitigation Strategy
Market Risk/Interest Rate Risk As with all debt securities, changes in interest rates may affect the Scheme's Net Asset Value as the prices of securities generally increase as interest rates decline and generally decrease as interest rates rise. Prices of long-term securities generally fluctuate more in response to interest rate changes than do short-Term securities. Indian debt markets can be volatile leading to the possibility of price movements up or down in fixed income securities and thereby to possible movements in the NAV.	In a rising interest rate scenario, the Scheme may increase its investment in money market securities whereas if the interest rates are expected to fall, the allocation to debt securities with longer maturity may be increased thereby mitigating risk to that extent.

Risk	Risk Mitigation Strategy
Credit risk Credit risk or default risk refers to the risk that an issuer of a fixed income security may default (i.e., will be unable to make timely principal and interest payments on the security).	Credit risk shall be mitigated by investing in rated papers of the companies having the sound background, strong fundamentals, and quality of management and financial strength of the company.
Liquidity risk This refers to the ease with which a security can be sold at or near to its valuation yield-to-maturity (YTM).	The Scheme may invest in government securities, corporate bonds and money market instruments. While the liquidity risk for government securities, money market instruments and short maturity corporate bonds may be low, it may be high in case of medium to long maturity corporate bonds.
Reinvestment risk This risk refers to the interest rate levels at which cash flows received from the securities in the Schemes are reinvested. The risk is that the rate at which interim cash flows can be reinvested may be lower than that originally assumed.	Reinvestment risk will only apply to the small portion of the portfolio made up of coupon payments from debt instruments, thus limiting its overall impact.
Government securities and Triparty repo on Government securities or treasury bills:	As a member of securities segment and Triparty repo segment, maintenance of sufficient margin is a mandatory requirement. CCIL monitors these on a real time basis and requests the participants to provide sufficient margin to enable the trades etc. Also, there are stringent conditions / requirements before registering any participants by CCIL in these segments. Since settlement is guaranteed the loss on this account could be minimal though there could be an opportunity loss.
Securities Lending	The SLB shall be operated through Clearing Corporation/Clearing House of stock exchanges having nation-wide terminals who are registered as Approved Intermediaries (AIs). The risk is adequately covered as Securities Lending & Borrowing (SLB) is an Exchange traded product. Exchange offers an anonymous trading platform and gives the players the advantage of settlement guarantee without the worries of counter party default. The fund manager will endeavour to recall the securities in case lent securities are to be sold.

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

II. Information about the scheme:

A. Where will the scheme invest?

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

- a) Securities comprising CRISIL-IBX AAA Financial Services Index - Sep 2027.
- b) Money Market Instruments include but not limited to Commercial Paper, Commercial Bills, Certificates of Deposit, Treasury Bills, Bills Rediscounting, Triparty Repo, Repo/ Reverse repo in

government securities, Government securities with an unexpired maturity upto 1 year, Call or notice money, Usance Bills, and any other short-term instruments allowed under current Regulations.

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

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

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

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

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

- c) Debt Instruments include but not limited to non-convertible debentures, bonds, secured premium notes, zero interest bonds, deep discount bonds, floating rate bond / notes, Non-Convertible Preference Shares (NCPS), etc. These are financial instruments issued by companies (both public and private) to raise long-term funds through public issues. They are generally rated by credit rating agencies.
- d) Cash and cash equivalents
- e) Units of Mutual Fund- Mutual fund means a fund established in the form of a trust to raise monies through the sale of units to the public or a section of the public under one or more schemes for investing in securities, money market instruments, gold or gold related instruments, silver or silver related instruments, real estate assets and such other assets and instruments as may be specified by the SEBI from time to time.
- f) Securities issued by Government of India. Repos/reverse repos in Government Securities as may be permitted by RBI (including but not limited to coupon bearing bonds, zero coupon bonds and treasury bills).

Repo

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

Reverse repo

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

Triparty Repo

According to Repurchase Transactions (Repo) (Reserve Bank) Directions, 2018, triparty repo means a repo contract where a third entity (apart from the borrower and lender), called a Triparty Agent, acts as an intermediary between the two parties to the repo to facilitate services like collateral selection, payment and settlement, custody, and management during the life of the transaction.

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

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

- h) Debt obligations of domestic Government agencies and statutory bodies, which may or may not carry a Central/State Government guarantee.
- i) Repo / Reverse Repo transactions in corporate debt securities
- j) Short Term Deposits are offered by Scheduled Commercial Banks (both public and private sector banks) with a fixed/floating interest rate and maturity date.
- k) Any other like instruments as may be permitted by RBI/SEBI/ such other Regulatory Authority from time to time.

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

Debt Markets in India:

What is a Debt Instrument?

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

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

List of Features (list is indicative)

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

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

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

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

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

The following table gives approximate yields prevailing during the 30-day period ending July 28, 2026, on some of the instruments. These yields are indicative and do not indicate yields that may be obtained in future as interest rates keep changing consequent to changes in macro-economic conditions and RBI policy.

Instrument	Yield Range (% per annum)
Interbank Call Money	4.60-5.55
91 Day Treasury Bill	5.25-5.35
364 Day Treasury Bill	5.50-5.75
A1 + Commercial Paper 90 Days	6.53-6.98
5 Year Government of India Security	6.36-6.50
10 Year Government of India Security	6.68-6.80
15 Year Government of India Security	6.93-7.06
1 Year Corporate Bond - AAA Rated	7.13-7.63
3 Year Corporate Bond - AAA Rated	6.98-7.63
5 Year Corporate Bond - AAA Rated	7.25-7.65

Source: RBI, CCIL & NSE Cogencis

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

B. What are the investment restrictions?

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

- As per Reg. 41 (4) (b) of SEBI (MF) Regulations, pending deployment of funds of a Scheme in terms of investment objectives of the Scheme, a mutual fund may invest them in short term deposits of scheduled commercial banks, subject to Clause 13.7 of SEBI Master Circular for Mutual Funds dated March 20, 2026, as may be amended from time to time.
 - a. The term 'short term' for parking of funds shall be treated as a period not exceeding 91 calendar days.
 - b. Such deposits shall be held in the name of each Scheme.
 - c. Each Scheme shall not park more than 15% of its net assets in the short-term deposit(s) of all the scheduled commercial banks put together. However, it may be raised to 20% with the prior approval of the Trustee. Also, parking of funds in short term deposits of associate and sponsor scheduled commercial banks together shall not exceed 20% of total deployment by the Mutual Fund in short term deposits.
 - d. Each Scheme shall not park more than 10% of its net assets in short term deposit(s) with any one scheduled commercial bank including its subsidiaries.
 - e. Trustees / AMC will ensure that no funds of a scheme is parked in short term deposit of a bank which has invested in that scheme and the bank in which a scheme has short term deposit do not invest in that scheme until the scheme has short term deposit with such bank.The above provisions do not apply to term deposits placed as margins for trading in cash and derivative market.
- The Scheme shall not invest more than 10% of its NAV in debt instruments comprising money market instruments and non-money market instruments issued by a single issuer which are rated not below investment grade by a credit rating agency authorised to carry out such activity under the Act. Such investment limit may be extended to 12% of the NAV of the Scheme with the prior approval of the Board of Trustees and Board of Directors of the AMC.

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.

Note:

- i. The long-term rating of issuers shall be considered for the money market instruments. However, if there is no long-term rating available for the same issuer, then based on credit rating mapping of CRAs between short term and long-term ratings, the most conservative long term rating shall be taken for a given short term rating.
- ii. Exposure to government money market instruments such as TREPS on G-Sec/ T-bills shall be treated as exposure to government securities.

Such limit shall also be applicable to mortgage backed securitized debt which are rated not below investment grade by a credit rating agency registered with the SEBI.

Such limit shall not be applicable for investments in debt exchange traded funds, Government Securities, treasury bills and triparty repo on Government securities or treasury bills.

Such limit is not applicable for investment in securitized debt (mortgage backed securities and asset backed securities), at the originator level.

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

- Debentures, irrespective of any residual maturity period (above or below one year), shall attract the investment restrictions as applicable to debt instruments under para 13.1 of SEBI Master Circular for Mutual Funds dated March 20, 2026.
- The Scheme shall not invest more than 5% of its net assets in unrated money market instruments, other than government securities, treasury bills, etc subject to the following:
 - I. Investments should only be made in such instruments, including bills re-discounting, usance bills, etc., that are generally not rated and for which separate investment norms or limits are not provided in SEBI (Mutual Fund) Regulations, 2026 and various Circulars issued thereunder.
 - II. All such investments shall be made with the prior approval of the Board of AMC and the Board of trustees.
 - III. The single issuer limit and the group exposure limit shall be calculated at the issuing bank level as Bill Rediscounting Schemes (BRDS) are issued with recourse to the issuing bank.
- As per Clause 4.4.5 of the SEBI Master Circular for Mutual Funds dated March 20, 2026:
 - The Scheme being an Index Fund, investment by the Scheme in the securities shall be in accordance with the weightage of the security in CRISIL-IBX AAA Financial Services Index - Sep 2027 (TRI).
 - At least 8 issuers from the underlying index shall form part of the portfolio of the Index Fund
 - Securities of issuers accounting for at least 60% of weight in the index shall represent at least 80% of NAV of the Index Fund.
 - The securities of issuers not forming part of the index shall not exceed 20% of NAV of the Index Fund.
- The Macaulay Duration (hereinafter referred as “duration”) of the portfolio of the Index Fund replicates the duration of the underlying index within a maximum permissible deviation of +/- 10%. The following norms for permissible deviation in duration shall apply:
 - a) For portfolio with residual maturity of greater than 5 years: Either +/- 6 months or +/- 10% of duration, whichever is higher.

- b) For a portfolio with residual maturity of up to 5 years: Either +/- 3 months or +/- 10% of duration, whichever is higher.
- c) However, at no point of time, the residual maturity of any security forming part of the portfolio shall be beyond the target maturity date of the Index Fund.
- For an index with at least 80% weight of corporate debt securities, exposure of Index Fund to single issuer shall be as under:
 - i. In respect of AAA rated securities, not more than 15% weight in the portfolio.
 - ii. In respect of AA rated securities, not more than 12.5% weight in the portfolio.
 - iii. In respect of A and below rated securities, not more than 10% weight in the portfolio.
- Total exposure of the Index Fund to a particular group (excluding investments in securities issued by PSUs, PFIs and PSBs) shall not exceed 25% of NAV of the scheme.
Explanation: For the purpose of this provision, 'group' shall have the same meaning as defined in Regulation 2(x).
- The rating wise weightage of debt securities in the portfolio of Index Fund replicates the underlying index. However, greater allocation of up to 10% of the portfolio may be made to higher rated debt securities.

At all points of time, positioning of the Index Fund in the Potential Risk Class (PRC) matrix shall be in the same cell as that of positioning of the index in the PRC matrix.

- The Scheme may invest in units of overnight, liquid and money market schemes under the AMC or any other mutual fund without charging any fees, provided that aggregate inter-scheme investment made by all schemes under the same management or in schemes under the management of any other asset management company shall not exceed 5% of the net asset value of the mutual fund.
- The Mutual Fund shall get the securities purchased or transferred in the name of the Mutual Fund on account of the concerned scheme, except in respect of such securities as may be specified by the SEBI from time to time.
- Transfers of investments from one scheme to another scheme in the same mutual fund shall be allowed only if:
 - (a) such transfers are done at the prevailing market price for quoted instruments on spot basis.
Explanation – "spot basis" shall have same meaning as specified by stock exchange for spot transactions.
 - (b) the securities so transferred shall be in conformity with the investment objective of the scheme to which such transfer has been made.

The AMC shall comply with the guidelines issued under SEBI Master Circular for Mutual Funds dated March 20, 2026, and such other guidelines as may be notified from time to time.

- The Scheme shall not make any investment in any fund of funds scheme.
- The AMC can deploy the NFO proceeds in Tri-Party Repo on Government securities or Treasury Bills before the closure of NFO period. However, AMCs shall not charge any investment management and advisory fees on funds so deployed during the NFO period. The appreciation received from such investment shall be passed on to investors.

- The Scheme will not advance any loan for any purpose.
- The Scheme shall not borrow except to meet temporary liquidity needs of the Mutual Funds for the purpose of repurchase/ redemption of Units or payment of interest or Income Distribution cum Capital Withdrawal payout to the Investors. Such borrowings shall not exceed more than 20% of the net assets of the scheme and the duration of the borrowing shall not exceed a period of 6 months.
- No mutual fund Scheme shall make any investments in:
 - a. any unlisted security of an associate or group company of the Sponsor; or
 - b. any security issued by way of private placement by an associate or group company of the Sponsor
- Investment in the listed securities of group companies of the sponsor shall be upto 25% of NAV of the scheme, in the group companies of the sponsor.
- Conditions for undertaking repo in corporate debt securities: i. The gross exposure of the Scheme to repo transactions in corporate debt securities including Commercial Papers (CPs) and Certificate of Deposits (CDs) shall not be more than 5% of the net assets. ii. The cumulative gross exposure through debt, money market instruments, repo/ reverse repo transactions in corporate debt securities, units of mutual fund and such other securities/assets as may be permitted by the SEBI from time to time, subject to regulatory approvals if any, shall not exceed 100% of the net assets of the Scheme as per Clause 13.18 of SEBI Master Circular for Mutual Funds dated March 20, 2026. iii. The Scheme shall borrow through repo transactions only if the tenor of the transaction does not exceed a period of six months. iv. The exposure limit/investment restrictions prescribed under the Sixth Schedule of the Regulations and circulars issued there under (wherever applicable) shall be applicable to repo transactions in corporate debt securities. v. Counterparty selection & credit rating:
 The Scheme shall participate in repo transactions on following Corporate Debt securities; 1) listed AA and above rated corporate debt securities and 2) Commercial Papers (CPs) and Certificate of Deposits (CDs). • The Scheme shall ensure compliance with the Sixth Schedule of the Mutual Funds Regulations about restrictions on investments, wherever applicable, with respect to repo transactions in corporate debt securities including Commercial Papers (CPs) and Certificate of Deposits (CDs). However, for transactions where settlement is guaranteed by a Clearing Corporation, the exposure shall not be considered for the purpose of determination of investment limits for single issuer, group issuer and sector level limits.
- Securities in which investment shall be made for the purpose of ensuring liquidity (debt and money market instruments) are those that fall within the definition of liquid assets which includes Cash, Government Securities, T-bills and Repo on Government Securities.
- The Scheme shall buy and sell securities on the basis of deliveries and shall in all cases of purchases, take delivery of relevant securities and in all cases of sale, deliver the securities. Additionally, the sale of government security already contracted for purchase shall be permitted in accordance with the guidelines issued by RBI in this regard.
- The Fund shall settle their transactions only in dematerialised securities except for such instruments as may be specified by SEBI from time to time.

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

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

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

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) **Type of a scheme:** Please refer to point no. III of 'Part I. Highlights/Summary of the Scheme'.
- (ii) **Investment Objective:** Please refer to point no. V of 'Part I. Highlights/Summary of the Scheme' and point no. A of 'Part II. Information about the Scheme'.
- (iii) **Terms of Issue**

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

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

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

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

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

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

In accordance with Regulation 22(9)(c) of the SEBI (MF) Regulations and Paragraph 1.9.2 of SEBI Master Circular for Mutual Funds for Mutual Funds dated March 20, 2026, the Trustees and the AMC shall ensure that no change in the fundamental attributes of the Scheme(s) and the Plan(s) / Option(s) thereunder or fee and expenses payable or any other change which would modify the Scheme(s) and the Plan(s) / Option(s) thereunder and affect the interests of Investors is carried out unless:

- SEBI has reviewed and provided its comments on the proposal
- written communication (including digital modes such as email/sms etc.) about the proposed change is sent to each unit holder; details, as specified by SEBI, are appropriately displayed on the website of asset management company; and
- The Unitholders are given an option for a period of atleast 30 calendar days to exit at the prevailing NAV without any exit load

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

Index methodology:

CRISIL-IBX AAA Financial Services Index – Sep 2027

Seeks to track the performance of AAA issuers from the financial services sector maturing near target date of the index. This is a sectoral index consisting of only issuers from financial services sector.

Asset Allocation: AAA- Corporate Bonds: 100%

Securities maturing in 6-month period ending 30th September 2027

Eligibility Criteria:

AAA-rated corporate bond issuers in the financial services sector with conservative rating of AAA only based on liquidity, and the security nearest to index maturity.

Issuing entity should be domiciled in India and should satisfy either of the following:

- 1) HFC issuers as available in the list mentioned on the nhb.org.in website with minimum outstanding amount of Rs.300 Cr in the eligible bonds of the issuer.
- 2) NBFC issuers as available in the RBI list of Non-Banking Financial Companies (NBFCs) with minimum Outstanding amount of Rs.300 Cr in the eligible bonds of the issuer.
- 3) Public Financial Institutions (PFIs) owned and managed by GOI as available in the RBI list of Public Financial Institutions (PFIs) with minimum outstanding amount of Rs.300 Cr in the eligible bonds of the issuer.
- 4) Private sector banks as per RBI with minimum outstanding amount of Rs.2,500 Cr in the eligible bonds of the issuer.

Issuer Selection:

1. All eligible financial services corporate bond issuers with a conservative rating of AAA as evaluated during the inception date of the index maturing in the eligible period will be shortlisted.
2. Up to 20 most liquid issuers with a minimum total amount outstanding as stated in the eligibility criteria above and in the eligible period as evaluated during the inception date of the index will be selected based on liquidity score. If less than 20 issuers are available, remaining issuers will be selected based on total amount outstanding in the eligible period. The count of issuers could be below 20 (minimum count of 8 issuers shall be ensured), in case a smaller number of issuers are available.
3. Liquidity score for issuers will be calculated based on the volume traded (70%), number of trades (15%) and days traded (15%) in the previous quarter.

Security selection

1. Only listed securities will be eligible to be part of the Index.
2. For each issuer selected, security having maturity nearest to the target date as evaluated during the inception date of the index shall be selected, from securities maturing in eligible period.

3. Perpetual bonds, Floating rate bonds, Tax free bonds, CE/SO Rated, Partly Paid, Partial Redemption, Securitised debt and bonds with embedded call/put options are excluded from the universe of bonds. Bonds with both put & call option on same dates will be excluded too.

Weighting Approach

1. Weights to individual securities will be divided equally.
2. Weights to the issuers will be subject to group caps of 25% each as evaluated during the inception date of the index. The 25% group caps are not applicable to PSUs, PFIs and PSBs as mentioned under para 4.4 of SEBI Master Circular for Mutual Funds dated March 20, 2026.
3. The weights of the issuers may change due to relative price movements which will be reset on a quarterly basis (on the first business day of the quarter).
4. Each issuer will be subject to a cap of 15%

Rebalancing and Downgrade

The rebalancing review will be done on a semi-annual basis.

During the semi-annual rebalancing, if a new issuer meets the eligibility criteria as mentioned above and comes within the top 8 rank based on liquidity score of previous quarter, then only it will be added to the index, i.e. issuers will be only added in the index and no issuers will be removed based on liquidity. The weights of the issuers will be reset as mentioned above during the semi-annual rebalancing (subject to group and issuer caps)

The security of the newly added issuer within the eligibility period and nearest to the target date of the index will be selected.

The selected securities of each issuer in the index will be held till maturity unless there is another security of the same issuer with maturity date nearer to the target date of the index during semi-annual rebalancing in which case it will be replaced by the later.

If the issuer cap or group cap is being breached, additional / excess amount may be proportionately invested in the rest of the securities of the index. • In case if any AAA issuer gets downgraded, such issuer shall be excluded from the index within 5 working days. • When the issuer is excluded in between rebalancing, the weight of the issuer will be redistributed proportionally in rest of the issuers of the index, subject to the caps.

New issuers will be added only during the next rebalancing. Any index having maturity date on a weekend (Saturday or Sunday), on a holiday, or on an unplanned market off, will mature on the next working day.

Any cash flows accruing to the index on account of coupon cash flows, part redemption of the security or securities, will be reinvested on the same day in the index in the proportion of existing weights.

1. As the index includes securities that shall mature during the six-month period ending on the final maturity date of the index, any proceeds from the redemption of securities prior to the final maturity date of the index shall be reinvested according to following waterfall approach: -

a. The proceeds from security redemption will be reinvested in the longest maturity outstanding security issued by the same issuer (SDL in case of state/UT and Bond/money market instrument in case of corporate bond) and maturing on or just before the index maturity date with the same weightage. This will be subject to single issuer limit in compliance with the Norms for Debt Exchange Traded Funds (ETFs)/Index Funds as mentioned under para 4.4 of SEBI Master Circular for Mutual Funds dated March 20, 2026.

b. In case a replacement in the form of outstanding security of the same issuer cannot be found for reinvestment then the proceeds from such redemption shall be reinvested in the remaining portfolio on the same date in the proportion of the existing weights. This will be subject to single issuer limit in compliance

with the Norms for Debt Exchange Traded Funds (ETFs)/Index Funds as mentioned under para 4.4 of SEBI Master Circular for Mutual Funds dated March 20, 2026.

c. In case due to any reason, it is not possible to meet any norms as prescribed under para 4.4 of SEBI Master Circular for Mutual Funds dated March 20, 2026, then the proceeds from such redemption shall be reinvested in a T-Bill maturing on or just before the index maturity date

d. If the last outstanding security (including T-Bill) in the index matures before the final index maturity date, all redemption proceeds shall be re-invested in The Clearing Corporation of India Ltd.'s (CCIL) TREPS overnight rate tracked by CRISIL Overnight index for any subsequent days till the maturity of the index. The effective date of rebalancing shall be first working day of the rebalancing Period.

Any index having maturity date on a weekend (Saturday or Sunday), on a holiday, or on an unplanned market off, will mature on the next working day.

The methodology will be subject to compliance to relevant SEBI regulations including portfolio concentration norms for indices used by passive funds or prudential norms for mutual funds

Index Constituents as on July 31, 2026

Sr. No.	Security Name	ISIN	Weightage
1.	L&T Finance Ltd. 8.1629% (SERIES C) Taxable 30-Sep-2027	INE498L07046	5.02%
2.	Tata Capital Ltd. 8.098% NA SERIES TCFSL D FY2324 STRPP-II Taxable 23-Sep-2027	INE976I07CY9	5.02%
3.	Tata Capital Housing Finance Ltd. 7.8% (Series D FY 22-23 OPTION II) Taxable 05-Aug-2027	INE033L07HU0	5.02%
4.	Small Industries Development Bank Of India 7.68% NA (SERIES I) Taxable 10-Sep-2027	INE556F08KQ2	5.01%
5.	Rural Electrification Corporation Ltd. 7.56% (SERIES 236-B) Taxable 31-Aug-2027	INE020B08FF1	5.02%
6.	Power Finance Corporation Ltd. 7.3% NA Taxable 07-Aug-2027	INE134E08JE9	5.02%
7.	National Housing Bank 7.59% Taxable 08-Sep-2027	INE557F08FZ1	5.01%
8.	National Bank for Agriculture & Rural Development 7.7% (Series 25A) Taxable 30-Sep-2027	INE261F08EI9	5.02%
9.	MMFSL 07.90% (Series AF2022) 30-Aug-2027	INE774D07UM6	5.02%
10.	LIC Housing Finance Ltd. 6.9% NA (series 456) Taxable 17-Sep-2027	INE115A07RH4	5.02%
11.	Aditya Birla Capital Ltd. 0.0% NA Taxable 11-Jun-2027 Put 16-Jun-2020	INE860H07FD4	5.03%
12.	Kotak Mahindra Prime 07.9866% (tranche 5) 17-Sep-2027	INE916DA7RX0	5.02%
13.	Kotak Mahindra Inv 08.3721% 20-Aug-2027	INE975F07IS6	5.02%
14.	Indian Railway Finance Corporation Ltd. 7.33% NA Taxable 27-Aug-2027	INE053F07AC3	5.02%

Sr. No.	Security Name	ISIN	Weightage
15.	HDFC Bank 07.56% (Series 2/2017-18) 29-Jun-2027	INE040A08385	5.02%
16.	HDB Financial Services 07.65% (SERIES 2022 A/1 (FX) 183) 10-Sep-2027	INE756I07EJ2	5.02%
17.	Bajaj Housing Finance Ltd. 6.9% NA Taxable 12-Aug-2027	INE377Y07581	5.02%
18.	Bajaj Finance Ltd. 8.12% NA (Series 289 Option III) Taxable 10-Sep-2027	INE296A07TC9	5.02%
19.	Axis Finance 07.70% (SERIES 6) 08-sep-2027	INE891K07812	5.01%
20.	Aditya Birla Housing Finance Ltd. 8.1701% NA (Series D1 FY2024 25) Taxable 25-Aug-2027	INE831R07466	4.65%

The underlying index shall comply with the restrictions laid down under para 4.4.5 of SEBI Master Circular for Mutual Funds dated March 20, 2026.

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

Not Applicable.

F. Floors and ceiling within a range of 5% of the intended allocation against each sub class of asset, as per clause 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 and will not be listed on any of the stock exchanges. However, the AMC may, at its discretion, list the Units under the Scheme on one or more stock exchange at a later date. The Units of the Scheme can be transferred in demat form in accordance with the provisions of SEBI (Depositories and Participants) Regulations, 2018 as may be amended from time to time and as stated in Clause 15.2 of SEBI Master Circular for Mutual Funds dated March 20, 2026. Further, for the procedure of release of lien, the investors shall contact their respective Depository Participant. Transfer of Units: There are no restrictions on transfer of Units of the scheme whether held in Statement of Account (physical / non-demat) mode or dematerialised mode. Units held in dematerialized form can be transferred and transmitted in accordance with the provisions of SEBI (Depositories and Participants) Regulations, as may be amended from time to time and units held in Statement of Account (physical / non- demat) mode can be transferred by investors under resident / non- resident individual category for the reasons like
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	transfer to siblings, gifting of units, transfer of units to third party and addition / deletion of unitholders, in accordance with the AMFI Best Practices Guidelines Circular No.116/ 2024-25 dated August 14, 2024 read with AMFI Best Practices Guidelines Circular No. 135/BP/119/2025-26 dated May 08, 2025. For further details, please refer SAI. In case a person (i.e. a transferee) becomes a holder of the Units by operation of law or upon enforcement of pledge then the AMC shall, subject to production of such satisfactory evidence and submission of such documents, proceed to effect the transfer, if the intended transferee is otherwise eligible to hold the Units of the scheme. Additions / deletions of names of Unit holders will be allowed only in folio held in the name of individual investor(s). Further, addition of names in the folio will also be allowed under the following 2 (two) scenarios subject to compliance with AMFI Best Practices Guidelines Circular No.116/ 2024-25 dated August 14, 2024 read with AMFI Best Practices Guidelines Circular No. 135/BP/119/2025-26 dated May 08, 2025: i. Surviving joint unitholder who wants to add new joint holder(s) in the folio upon demise of one or more joint unitholder(s). ii. A minor unitholder, who has turned a major and has changed his / her status from minor to major, wants to add joint holder(s) in the folio. The facility for transfer of units held in SoA mode shall be available only through online mode including the transaction portals of the RTAs and the MF Central. The said provisions in respect of deletion of names will not be applicable in case of death of a Unit holder (in respect of joint holdings) as this is treated as transmission of Units and not transfer. Redemption of the transferred units shall be subject to cooling period of 10 business days from the date of transfer. This will enable the investor to revert in case the transfer is initiated fraudulently. Please refer SAI for further details.
Dematerialization of units	The applicants are given an Option to subscribe to/hold the units by way of an Account Statement or in Dematerialized ('Demat') form. The applicants intending to hold Units in demat mode would be required to have a beneficiary account with a Depository Participant of the NSDL/CDSL and would be required to mention in the application form DP's Name, DP ID No. and Beneficiary Account No. with the DP at the time of purchasing Units during the NFO. In case, the Investor desires to hold the Units in a Dematerialized /Rematerialized form at a later date, the request for conversion of units held in Account Statement (non- demat) mode into electronic (demat) form or vice-versa should be submitted alongwith a Demat/Remat Request Form to their Depository Participant(s).

	Investors should ensure that the combination of names in the account statement is the same as that in the demat account. For further details, please refer SAI.
Minimum Target amount (This is the minimum amount required to operate the scheme and if this is not collected during the NFO period, then all the investors would be refunded the amount invested without any return.)	INR 10,00,00,000 (Rupees Ten Crores)
Maximum Amount to be raised (if any)	Not Applicable
Dividend (IDCW) Policy	The Scheme is currently not offering IDCW option. However, the said option may be introduced at later date.
Allotment (Detailed procedure)	All Applicants whose monies towards purchase of Units have been realised by the Fund on or before the allotment date, will receive a full and firm allotment of Units, provided also the applications are complete in all respects and are found to be in order. Any application for subscription of Units may be rejected if found invalid or incomplete. For applicants applying through 'APPLICATIONS SUPPORTED BY BLOCKED AMOUNT (ASBA)', during NFO, under the Demat mode, on or before allotment, the amount will be unblocked in their respective bank accounts and account will be debited only to the extent required to pay for allotment of Units applied in the application form. Units will be allotted up to 3 decimals. Face Value per Unit of all Plans/ Options under the Scheme is INR 10/-. Post-NFO, on an ongoing basis, units will be allotted for purchases, switch-ins, and SIP installments at the applicable NAV (subject to applicable cut-off timings and realization of funds). A Consolidated Account Statement (CAS) detailing all the transactions across all mutual funds and their holding at the end of the month shall be sent to the Investors in whose folios transactions have taken place during the month by email on or before the 12th day of the succeeding month and by physical means on or before the 15th day of the succeeding month. The holding(s) of the beneficiary account holder for units held in demat mode will be shown in the statement issued by respective Depository Participants (DPs) periodically. Investors have the option to hold units in dematerialized (demat) form. Allotment in demat form will be made within 2 working days

	from the date of receipt of all necessary documents and realization of funds. Investors must provide their DP ID and Client ID along with relevant supporting documents while applying under the demat mode. Note: Allotment of Units will be done after deduction of applicable stamp duty and statutory charges, if any. Applicants under the Scheme will have an option to hold the Units either in physical form (i.e. account statement) or in dematerialized form. Accordingly, the AMC shall allot Units either in physical form (i.e. account statement) or in dematerialized form within 5 Business Days from the date of closure of the NFO period.
Refund	The Fund will refund the application money to applicants whose applications are found to be incomplete, invalid or have been rejected for any other reason whatsoever. Refund instruments will be dispatched within 5 business days of the closure of NFO period. In the event of delay beyond 5 business days, the AMC shall be liable to pay interest at 15% per annum or such other rate of interest as maybe prescribed from time to time. The bank and/ or collection charges, if any, will be borne by the applicant. Refunds may be made through electronic modes such as RTGS, NEFT, IMPS, Direct Credits or through Cheques as applicable.
Who can invest This is an indicative list and investors shall consult their financial advisor to ascertain whether the scheme is suitable to their risk profile.	The following persons are eligible and may apply for subscription to the Units of the Scheme (subject, wherever relevant, to subscription of Units of Mutual Fund being permitted under relevant statutory regulations): • Resident Indian adult individual either singly or jointly (not exceeding three) • Minor through parent/lawful guardian • Companies, Bodies Corporate, Public Sector Undertakings, association of persons or bodies of individuals and societies registered under the Societies Registration Act, 1860 (so long as the subscription of units is permitted under their respective constitutions) • Religious and Charitable Trusts under the provisions of Section 11(5)(xii) of the Income Tax Act, 1961 read with Rule 17C of Income-tax Rules, 1962 • Trustees of private trusts authorised to invest in mutual fund schemes under their trust deeds. • Partnership Firms • Hindu Undivided Family (HUF) through Karta; • Proprietorship in the name of the sole proprietor • Banks and Financial Institutions • Non-resident Indians (NRI)/Persons of Indian Origin (PIO)/Overseas Citizen of India (OCI) residing abroad on full repatriation basis or on non repatriation basis • Army, Air Force, Navy and other para-military funds • Scientific and Industrial Research Organizations

	• Other Mutual Funds registered with SEBI • Foreign Portfolio Investor subject to the applicable regulations • International Multilateral Agencies approved by the Government of India • Universities and Educational Institutions • Any other category of investor so long as wherever applicable they are in conformity with applicable SEBI Regulations/RBI, etc. Every investor, depending on any of the above category under which he/she/it/they fall are required to provide relevant documents along with the application form as may be prescribed by AMC. All applicants should be KYC compliant with valid PAN (except for Micro investments/ PAN exempt category). For complete details on KYC and PAN requirements refer SAI. Subject to the Regulations, any application for subscription of Units may be accepted or rejected if found incomplete or due to unavailability of underlying securities, etc. For example, the Trustee may reject any application for the Purchase of Units if the application is invalid or incomplete or if, in its opinion, increasing the size of any or all of the Scheme's Unit capital is not in the general interest of the Investors, or if the Trustee for any other reason does not believe that it would be in the best interest of the Scheme or its Investors to accept such an application.
Who cannot invest	The following persons are not eligible to invest in the scheme and apply for subscription to the units of the Scheme: 1 Overseas Corporate Bodies, as defined under the Foreign Exchange Management Act, 1999. 2 Investor residing in any Financial Action Task Force (FATF) designated High Risk jurisdiction. 3 A person who is resident of Canada; 4 United States Person (U.S. person*) as defined under the extant laws of the United States of America, except the following: • NRIs/PIOs may invest/transact, in the Scheme, when physically present in India, upon submission of such documents/undertakings, etc., as may be stipulated by AMC/Trustee from time to time and subject to compliance with all applicable laws and regulations. • FPIs may invest in the Scheme through submission of physical form in India, subject to compliance with all applicable laws and regulations and the terms, conditions, and documentation requirements stipulated by the AMC/Trustee from time to time and subject to compliance with all applicable laws and regulations. The Trustee/AMC reserves the right to put the transaction requests received from such U.S. person on hold or reject the transaction request and redeem the units, if allotted, as the case may be, as and when identified by the Trustee / AMC that the same is not in compliance with the applicable laws and/or not fulfilled the terms and conditions stipulated by Trustee/AMC from time to time. Such redemptions will be subject to applicable taxes and exit load, if any.

	The application form(s) for transactions (in non-demat mode) from such U.S. person will be accepted ONLY at the Investor Service Centers (ISCs) of the AMC. *The term “U.S. person” means any person that is a U.S. person within the meaning of Regulations under the Securities Act of 1933 of U.S. or as defined by the U.S. Commodity Futures Trading Commission or as per such further amended definitions, interpretations, legislations, rules etc., as may be in force from time to time. The Fund reserves the right to include / exclude new / existing categories of investors who can invest in the Scheme from time to time, subject to SEBI Regulations and other prevailing statutory regulations, as applicable. The AMC/ Trustee shall not be liable for any loss or expenses incurred in respect of those transaction requests / allotted units which have been kept on hold or rejected or reversed.
How to Apply and other details	Investors can undertake transactions in the Schemes of JioBlackRock Mutual Fund either through physical, online / electronic mode or any other mode as may be prescribed from time to time. <u>Physical Transactions</u> For subscription / redemption / switches, application form and Key Information Memorandum may be obtained from the Official Points of Acceptance (OPAs) of AMC / RTA/ Distributor or downloaded from the website of AMC (https://www.jioblackrockamc.com/statutory-disclosure/disclosures). <u>Online / Electronic Transactions</u> Investors can undertake transactions via electronic mode through various online facilities offered by JioBlackRock AMC / other platforms specified by AMC from time to time. Refer back cover page for contact details of Registrar and Transfer Agent (CAMS), brief details various official points of acceptance, collecting bankers during NFO (if any), etc. The list of the ISCs/ OPAs, of JioBlackRock Asset Management Private Limited is provided on the website of the AMC. i.e. https://www.jioblackrockamc.com/statutory-disclosure/disclosures/official-points-of-acceptance. Please refer to the SAI and Application form for the instructions.
Where can you submit the filled up application	Investors can submit the duly filled application forms at any Official Points of Acceptance (OPAs) of JioBlackRock AMC. The list of OPAs is available on AMC website (https://www.jioblackrockamc.com/statutory-disclosure/disclosures/official-points-of-acceptance). <u>AMC and RTA branches</u> Investors may submit their applications at any branches of JioBlackRock Asset Management Private Limited. The updated list of AMC branches is available on AMC website

(<https://www.jioblackrockamc.com/statutory-disclosure/disclosures/official-points-of-acceptance>). Investors can also submit their applications at the Registrar's - Computer Age Management Services Limited (CAMS) branches. The updated list of CAMS branches is available on CAMS website (www.camsonline.com).

JioBlackRock AMC Website and Mobile App

Investor can also subscribe to the Units of the Scheme through our website (www.jioblackrockamc.com) or our mobile app by downloading from the Google Play Store or Apple Store.

CAMS (RTA) Website and Mobile App

Investor can also subscribe to the Units of the Scheme through the website of CAMS (www.camsonline.com) or through their mobile app (myCAMS) by downloading from the Google Play Store or Apple Store.

Stock Exchanges

Investors can also subscribe to the Units of the Scheme on BSE StAR MF Platform, MFSS and NSE NMF II.

MF Utilities (MFU)

Investors may purchase units of the Plan(s) under the Scheme through MFU. All financial and non-financial transactions pertaining to Schemes of JioBlackRock Mutual Fund can also be submitted through MFU either electronically or physically through the authorized Points of Service ("POS") of MFU. The list of POS of MFU is published on the website of MFU at www.mfuindia.com and may be updated from time to time.

MFCentral

Investor can also submit their applications through MFCentral, a unified platform for mutual fund transactions and services.

The servers including email servers (maintained at various locations) of AMC, CAMS, and the servers of any other service provider/transaction platform with whom the AMC has tied up for this purpose will be the official point of acceptance for all online / electronic transactions mentioned above. For the purpose of, determining the applicability of NAV, the time when the request for purchase / sale / switch of units is received in the servers of AMC/ RTA or such other service provider/ transaction platform, shall be considered.

Channel Partners / Execution Only Platforms (EOP): In addition to the existing Official Point of Acceptance of transactions, the server(s) of CAMS, shall be an OPA for electronic transactions received from the Channel Partners / EOP with whom the AMC has entered or may enter specific arrangements for all financial transactions relating to the units of mutual fund schemes.

For more details, please refer to SAI

The policy regarding reissue of repurchased units, including the maximum extent, the manner of reissue, the entity (the scheme or the AMC) involved in the same.	Not applicable
Restrictions, if any, on the right to freely retain or dispose of units being offered.	The Units of the Scheme held in the dematerialised form will be fully and freely transferable (subject to lock-in period, if any and subject to lien, if any marked on the units) in accordance with the provisions of SEBI (Depositories and Participants) Regulations, 2018 as may be amended from time to time and as stated in. Additions/ deletion of names will not be allowed under any folio of the Scheme except for approved categories. Refer section of Listing and transfer of units. Right to limit Redemption The Trustee, in the general interest of the Unit holders of the Scheme and keeping in view of the unforeseen circumstances/unusual market conditions, may limit the total number of units, which can be redeemed on any Business Day depending on the total ‘Saleable Underlying Stock’ available with the Fund. Restrictions on Redemptions of Units The Fund shall at its sole discretion reserves the right to restrict Redemption (including switch-out) of the Units (including Plan/Option) of the scheme(s) of the fund on the occurrence of the below mentioned event for a period not exceeding ten (10) business days in any ninety (90) days period. The restriction on the Redemption (including switch-out) shall be applicable where the Redemption (including switch-out) request is for a value above Rs. 2,00,000/- (Rupees Two Lakhs). Further, no restriction shall be applicable for the Redemption/switch-out request upto Rs. 2,00,000/- (Rupees Two Lakhs). Further, in case of redemption request beyond Rs. 2,00,000/- (Rupees Two Lakhs), no restriction shall be applicable for first Rs. 2,00,000/- (Rupees Two Lakhs). The restriction on redemption of the units of the Scheme may be imposed when there are circumstances leading to a systemic crisis or event that severely constricts market liquidity or the efficient functioning of markets. A list of such circumstances are as follows: • Liquidity issues: when market at large becomes illiquid affecting almost all securities rather than any issuer specific security. • Market failures, exchange closures - when markets are affected by unexpected events which impact the functioning of exchanges or the regular course of transactions. Such unexpected events could also be related to political, economic, military, monetary or other emergencies. • Operational issues - when exceptional circumstances are caused by force majeure, unpredictable operational problems and technical failures (e.g. a black out). • If so directed by SEBI

	Since the occurrence of the abovementioned eventualities have the ability to impact the overall market and liquidity situations, the same may result in exceptionally large number of Redemption being made and in such a situation the indicative timeline mentioned by the Fund in the scheme offering documents, for processing of request of Redemption may not be applicable. Any restriction on Redemption or suspend Redemption of the Units in the scheme(s) of the Fund shall be made applicable only after prior approval of the Board of Directors of the AMC and Trustee Company and thereafter, immediately informing the same to SEBI. Refer SAI for further details.						
Cut off timing for subscriptions/ redemptions/ switches This is the time before which your application (complete in all respects) should reach the official points of acceptance.	Cut off timing for subscriptions/ redemptions/ switches: In case of Subscription/Switch-in for any amount (duly time stamped): Cut off timing 3.00 p.m. <table border="1"> <tr> <td>Valid applications received up to 3.00 p.m. and where the funds for the entire amount are available for utilization before the cut-off time i.e. credited to the bank account of the Scheme/Mutual Fund before the cut-off time.</td><td>The closing NAV of the same day</td></tr> <tr> <td>Valid applications received after 3.00 p.m. and where the funds for the entire amount are credited to the bank account of the Scheme /Mutual Fund either on the same day or before the cut-off time of the next Business Day i.e. available for utilization before the cut-off time of the next Business Day.</td><td>The closing NAV of the next Business Day.</td></tr> <tr> <td>Irrespective of time of receipt of application, where the funds for the entire amount are available for utilisation before the cut-off time on any subsequent business day</td><td>The closing NAV of such subsequent Business Day.</td></tr> </table> Realisation of funds means funds available for utilization and not date and time of debit from investor's account. In case application is time stamped after cut off timing on any day, the same will be considered as deemed to be received on the next Business Day. In case funds are realised after cut-off timing on any day, the same will be considered as deemed to be realised / available for utilisation on the next Business Day. In case of investments through Systematic Investment Plan (SIP), Systematic Transfer Plan (STP), other methods as may be offered by the AMC etc. the Units would be allotted as per the closing NAV of	Valid applications received up to 3.00 p.m. and where the funds for the entire amount are available for utilization before the cut-off time i.e. credited to the bank account of the Scheme/Mutual Fund before the cut-off time.	The closing NAV of the same day	Valid applications received after 3.00 p.m. and where the funds for the entire amount are credited to the bank account of the Scheme /Mutual Fund either on the same day or before the cut-off time of the next Business Day i.e. available for utilization before the cut-off time of the next Business Day.	The closing NAV of the next Business Day.	Irrespective of time of receipt of application, where the funds for the entire amount are available for utilisation before the cut-off time on any subsequent business day	The closing NAV of such subsequent Business Day.
Valid applications received up to 3.00 p.m. and where the funds for the entire amount are available for utilization before the cut-off time i.e. credited to the bank account of the Scheme/Mutual Fund before the cut-off time.	The closing NAV of the same day						
Valid applications received after 3.00 p.m. and where the funds for the entire amount are credited to the bank account of the Scheme /Mutual Fund either on the same day or before the cut-off time of the next Business Day i.e. available for utilization before the cut-off time of the next Business Day.	The closing NAV of the next Business Day.						
Irrespective of time of receipt of application, where the funds for the entire amount are available for utilisation before the cut-off time on any subsequent business day	The closing NAV of such subsequent Business Day.						

	the day on which the funds are available for utilization irrespective of the installment date of the SIP, STP, etc. Since different payment modes have different settlement cycles including electronic transactions (as per arrangements with Payment Aggregators/Banks/Exchanges etc), it may happen that the investor's account is debited, but the money is not credited within cut-off time on the same date to the Scheme's bank account, leading to a gap/delay in Unit allotment. Investors are therefore urged to use the most efficient electronic payment modes to avoid delays in realization of funds and consequently in Unit allotment. Redemptions including switch-outs: In respect of valid applications received up to 3.00 pm on a Business Day by the Mutual Fund, same day's closing NAV shall be applicable. In respect of valid applications received after the cut off time by the Mutual Fund, the closing NAV of the next Business Day shall be applicable. Demand Drafts/ Outstation Cheques will not be accepted. Valid application for "switch out" shall be treated as redemption and for "switch in" shall be treated as purchases and the relevant NAV of "Switch in" and "Switch Out" shall be applicable accordingly.
Where can the applications for purchase/redemption switches be submitted?	Please refer the AMC website www.jioblackrockamc.com/disclosure for the list of official points of acceptance. For further details, kindly refer section 'Other Scheme Specific Disclosures' – 'How to apply' and / or SAI It is mandatory for applicants to mention their bank account numbers in their applications for subscription or redemption of Units of the Scheme. If the investor fails to provide the bank mandate, the request for redemption would be considered as not valid and the Scheme retains the right to withhold the redemption until a proper bank mandate is furnished. Any provision with respect to penal interest in such cases will not be applicable.
Minimum amount for purchase/redemption/switches	• Minimum amount for Purchase (lumpsum): Rs. 500/- and any amount thereafter. • The minimum redemption amount shall be 'any amount' or 'any number of units' as requested by the investor at the time of redemption. • Redemption would be permitted to the extent of credit balance in the Investor's account of the Scheme (subject to release of pledge / lien or other encumbrances). The Redemption request can be made by specifying the rupee amount or by specifying the number of Units to be redeemed. • Minimum amount for Switch-in to the Scheme: Rs. 500/- and any amount thereafter. • Minimum amount for Systematic Investment Plan (SIP): Rs. 500/- and in multiples of Re.1 thereafter.

	Minimum amount for Systematic Transfer Plan (STP): Rs. 100/- and in multiples of Re. 1/- thereafter Minimum amount for Systematic Withdrawal Plan (SWP): Rs. 500/- and in multiples of Re. 1/- thereafter
Minimum balance to be maintained and consequences of non-maintenance	There is no minimum balance requirement.
Accounts Statements	The AMC shall send an allotment confirmation specifying the units allotted by way of email and / or SMS to the investor's registered email ID and / or mobile number within 5 business days of receipt of valid application / transaction and realization of funds towards purchase of units, whichever is later. A Consolidated Account Statement (CAS) detailing all the transactions across all mutual funds and their holding at the end of the month shall be sent to the Investors in whose folio(s) transaction(s) have taken place during the month by email on or before 12th day of the succeeding month and physical by 15th day of the succeeding month. Half-yearly physical CAS shall be issued at the end of every six months (i.e. April and October) on or before 21st day of succeeding month and e-CAS will be issued on or before 18th day of succeeding month to all investors providing the prescribed details across all schemes of mutual funds and securities held in dematerialized form across demat accounts, if applicable. The Investor may request for a physical account statement without any charges by writing to/calling the AMC/ISC/RTA. The Mutual Fund/ AMC shall dispatch an account statement within 5 Business Days from the date of the receipt of request from the Investor. For further details, please refer to the SAI.
Dividend/ IDCW	Not Applicable The AMC / Trustee at its discretion may introduce IDCW Option in future.
Redemption	The redemption or repurchase proceeds shall be dispatched to the investors within 3 (three) Business Days from the date of redemption or repurchase. For list of exceptional circumstances refer para 15.3.3 of SEBI Master Circular for Mutual Funds dated March 20, 2026.
Bank Mandate	It is mandatory for the investors to mention their bank account details in the applications. Investors are requested to provide the full particulars of their Bank Account i.e., Name, Account Number, 11-digit IFSC, branch address in the specified fields in the application form. For detailed information, please refer SAI.

	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.
Delay in payment of redemption / repurchase proceeds / dividend	Redemption shall be processed by the AMC within 3 (three) Business Days of the receipt of redemption request. The AMC shall be liable to pay interest to the investors at rate (currently 15% per annum) as specified vide clause 15.4 of SEBI Master Circular for Mutual Funds dated March 20, 2026 by SEBI for the period of such delay. Investor may note that in case of exceptional scenarios as prescribed by AMFI vide its communication no. AMFI/ 35P/ MEMCOR/ 74 / 2022-23 dated January 16, 2023 read with clause 15.3.3 of SEBI Master Circular for Mutual Funds dated March 20, 2026, the AMC may not be liable to adhere with the timelines prescribed above. Please refer SAI for details.
Unclaimed Redemption and Income Distribution cum Capital Withdrawal Amount	Unclaimed Redemptions are those amounts that are processed and released but not encashed by/credited to the bank account of the unitholders of the schemes of JioBlackRock Mutual Fund. The list of name(s) and addresses of investors of the Fund in whose folios there are unclaimed redemption is available on the AMC's website (www.jioblackrockamc.com) and AMFI website – www.amfiindia.com. An investor can obtain details after providing his/her proper credentials (like PAN, date of birth etc.) along with other security controls. Further, the process for claiming the unclaimed redemption amounts, and necessary forms/documents required for the same are also made available on the AMC's and AMFI website. Investors have to submit request to redeem unclaimed units. Investors can either submit 'Financial Transaction Form' OR simple request letter for claiming of unclaimed units at any of our OPAs. The form needs to be duly signed as per the mode of holding. To process the claim, valid bank account details are required. Investors are requested to get the bank account updated in their folio prior submitting the claim request. Please refer to SAI for details.
Disclosure w.r.t investment by minors	Payment for investment by means of cheque, or any other mode shall be accepted from the bank account of the minor, parent or legal guardian of the minor, or from a joint account of the minor with parent or legal guardian only, else the transaction is liable to get rejected. However, irrespective of the source of payment for subscription, all redemption proceeds shall be credited only in the verified bank account of the minor, i.e. the account the minor may hold with the parent/ legal guardian.

	For systematic transactions in a minor folio, AMC would register standing instructions till the date of the minor attaining majority OR till the end date of the Systematic plan, whichever is earlier. Upon attaining the status of major, the minor in whose name the investment was made, shall be required to provide all the KYC details, updated bank account details including cancelled original cheque leaf of the new bank account. All transactions / standing instructions / systematic transactions etc. will be suspended i.e. the Folio will be frozen for operation by the guardian from the date of beneficiary child completing 18 years of age, till the status of the minor is changed to major. For more details, please refer to SAI.
Potential Risk Class Matrix	Pursuant to the provisions of Clause 6.18 of SEBI Master Circular for Mutual Funds dated March 20, 2026, all debt schemes are required to be classified in terms of a Potential Risk Class matrix consisting of parameters based on maximum interest rate risk (measured by Macaulay Duration (MD) of the scheme) and maximum credit risk (measured by Credit Risk Value (CRV) of the scheme). Mutual Funds are required to disclose the PRC matrix (i.e. maximum risk that a fund manager can take in a Scheme) along with the mark for the cell in which the Scheme resides on the front page of initial offering application form, SID, KIM, common application form and scheme advertisements in the manner as prescribed in the said circular. The scheme would have the flexibility to take interest rate risk and credit risk below the maximum risk as stated in the PRC matrix. Subsequently, once a PRC cell selection is done by the Scheme, any change in the positioning of the Scheme into a cell resulting in a risk (in terms of credit risk or duration risk) which is higher than the maximum risk specified for the chosen PRC cell, shall be considered as a fundamental attribute change of the Scheme.

III. Other Details

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

Not Applicable.

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

I. Scheme Portfolio

Portfolio shall be disclosed (along with ISIN) (i) on a fortnightly basis (i.e. as on 15th and as on the last day of the month), within 5 calendar days from end of the fortnight and (ii) as on the last day of the month within 10 calendar days from the close of each month. Portfolio shall be disclosed on AMC website <https://www.jioblackrockamc.com/statutory-disclosure/disclosures/monthly-portfolio-disclosure> and on AMFI website www.amfiindia.com. Portfolio shall be disclosed in a user-friendly and downloadable spreadsheet format. Portfolio shall also be sent by e-mail to all investors

by the AMC/Mutual Fund. Physical copy of the scheme portfolio shall be provided to investors on receipt of specific request from the investor, without charging any cost.

II. Half Yearly Financial Results

The AMC / Mutual Fund shall within one month from the close of each half year, that is on March 31 and on September 30, host a soft copy of its unaudited financial results on the AMC website in a user-friendly, downloadable and machine readable format. The unaudited financial results would be displayed on AMC website <https://www.jioblackrockamc.com/statutory-disclosure/disclosures/half-yearly-financials> and AMFI website www.amfiindia.com.

III. Annual Report

Scheme wise annual report or an abridged summary thereof shall be mailed to all Investors whose email addresses are registered with the Mutual Fund, within four months from the date of closure of the relevant financial year i.e. 31st March each year.

The annual report in a machine-readable format, would be displayed on the website of the AMC <https://www.jioblackrockamc.com/statutory-disclosure/disclosures/scheme-annual-report> and AMFI website www.amfiindia.com. The physical copy of the scheme-wise annual report or abridged summary shall be made available to the investors at the registered office of the AMC.

IV. Disclosure on Risk-o-meters

In accordance with para 6.16 of SEBI Master Circular for Mutual Funds dated March 20, 2026, Risk-o-meter shall be evaluated on a monthly basis and Mutual Funds/AMCs shall disclose the Risk-o-meter along with portfolio disclosure for all their schemes on their respective website [www.jioblackrockamc.com/disclosure] and on AMFI website within 10 days from the close of each month. Further, any change in risk-o-meter and / or risk-o-meter of its benchmark shall be communicated by way of Notice cum Addendum and by way of an e-mail or SMS to investors of that scheme.

V. Disclosure on Scheme Summary Document (SSD)

A Scheme Summary Document (SSD) of the Scheme which contains details such as Scheme features, Fund Manager details, investment details, investment objective, expense ratio etc. will be made available on the website of the AMC <https://www.jioblackrockamc.com/statutory-disclosure/fund-documents> and AMFI <https://www.amfiindia.com>.

VI. Disclosure on Tracking Error and Tracking Difference

Tracking Error - The tracking error based on past one year rolling data, on a daily basis shall be disclosed on the website of AMC (<https://www.jioblackrockamc.com/statutory-disclosure/fund-documents/index-funds-etf-disclosure>) and of the Association of Mutual Funds in India - AMFI (www.amfiindia.com).

Tracking Difference - the Scheme shall also disclose the tracking difference i.e. the annualized difference of daily returns between the underlying Index and the NAV of the Index Fund shall also be disclosed on the website of the AMC and AMFI, on a monthly basis, for tenures 1 year, 3 year, 5 year, 10 year and since the date of allotment of units.

VII. Disclosure of Debt Index Replication Factor (DIRF)

As per para 4.5.10 of SEBI Master Circular for Mutual Funds dated March 20, 2026, the Scheme shall disclose the “Debt Index Replication Factor (DIRF)” of the underlying index by the portfolio along with the Tracking Error and Tracking Difference on the website of the AMC on monthly basis. The DIRF shall also be disclosed along with the portfolio disclosure of the scheme.

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

The AMC will calculate and disclose the first NAV up to four decimal places of the Scheme within a period of 5 Business Days from the date of allotment. Subsequently, the AMC will calculate and disclose the NAVs up to four decimal places on all business days.

The AMC shall update the NAVs on website of the Association of Mutual Funds in India - AMFI (www.amfiindia.com) and on the website of AMC (www.jioblackrockamc.com/nav) by 11.00 p.m. on every Business Day.

The information on NAVs of the Scheme/plans may be obtained by the Unit Holders, by contacting the AMC Contact Center no.- +91 22-35207700 & +91 22-69987700 during business hours or by approaching any of the Investor Service Centres at various locations.

If the NAVs are not available before the commencement of Business Hours on the following day due to any reason, the Mutual Fund shall issue a press release giving reasons for the delay and explaining when the Mutual Fund would be able to publish the NAV. Further, as per SEBI Regulations, the repurchase price shall not be lower than 97% of the NAV.

D. Transaction charges and stamp duty:

No transaction charges will be levied on the investor as payment of transaction charges to the distributors has been discontinued.

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

For further details, refer SAI.

E. Associate Transactions:

Please refer to Statement of Additional Information (SAI).

F. Taxations:

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

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

* As per Notification No. 9/2014 dated 22 January 2014, the Central Government has specified Foreign Portfolio Investors registered under the Securities and Exchange Board of India (Foreign Portfolio Investors) Regulations, 2014, as 'Foreign Institutional Investor' for the purposes of clause (a) of the Explanation to section 115AD of the Income tax Act, 1961 ['the Old Act'] (corresponding to section 210 of the Act).

Notes:

1. Under the terms of the Scheme Information Document, the scheme is classified as "Specified Mutual Fund".
2. As per section 76 of the Act, "specified mutual fund" means a Mutual Fund by whatever name called, which invests more than 65% of its total proceeds in debt and money market instruments; or a fund which invests 65% or more of its total proceeds in units of such Mutual Fund, subject to the following:

the percentage of investment in debt and money market instruments or in units of a fund, shall be computed with reference to the annual average of the daily closing figures.
"debt and money market instruments" shall include any securities, by whatever name called, classified or regulated as debt and money market instruments by the Securities and Exchange Board of India.
3. Income of the Mutual Fund is exempt from income tax in accordance with the provisions of Section 11(3) read with Schedule VII [Table: S. No. 20] of the Act.
4. The withholding tax would be lower of 20% (plus applicable surcharge and cess) or the rate provided under the relevant tax treaty, whichever is lower, subject to eligibility and compliance with applicable conditions.

Under Section 393(2)[Table: S.No. 15] of the Act, a 20% withholding tax rate (plus applicable surcharge and cess) applies to income from securities referred to in section 210(1) [Table: S. No. 1] paid to FII. However, tax treaty benefits can be claimed at the time of withholding tax on income with respect to securities, if the FII provides a tax residency certificate and other necessary documents required to claim treaty benefits. As per Section 393(4) [Table: S. No. 16], no withholding is required for capital gains from the transfer of securities as specified under Section 210 of the Act.

5. Health and Education Cess shall be applicable at 4% on aggregate of base tax and surcharge.
6. The slab rates as prescribed under section 202 of the Act are as under:

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

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

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

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

7. A tax rate of 25% (plus applicable surcharge and health and education cess) is applicable for the tax year 2026-27 in the case of domestic companies having total turnover or gross receipts not exceeding Rs. 400 crores in the tax year 2024-25.
8. Domestic companies may opt for a lower tax rate of 22% (plus fixed surcharge at the rate of 10% and health and education cess) (as per section 200 of the Act), subject to fulfilment of prescribed conditions. Further, new domestic manufacturing companies may opt for a lower tax rate of 15% (plus fixed surcharge at the rate of 10% and health and education cess) (as per section 201 of the Act), subject to fulfilment of prescribed conditions.
9. Short term/ long term capital gain tax will be deducted at the time of redemption of units in case of non-resident investors only. However, as per section 393(2) [Table: S. No. 10] of the Act, withholding tax would be lower of 20% (plus applicable surcharge and cess) or the rate provided under the relevant tax treaty subject to fulfilment of certain conditions for being able to avail benefits under the tax treaty viz. obtain a valid tax residency certificate (TRC) and electronically file Form 41.
10. If the total income of a resident investor (being individual or HUF) [without considering such Long Term Capital Gains / Short Term Capital Gains] is less than the basic exemption limit, then such Long-term capital gains/short-term capital gains should be first adjusted towards basic exemption limit and only excess should be chargeable to tax.
11. Non-resident investors may be subject to a separate tax regime / eligible to benefits under Tax Treaties, depending upon the facts of the case. The same has not been captured above.
12. In case of resident individuals opting out from section 202 rebate of up to Rs. 12,500 is available if total income does not exceed Rs. 500,000.
13. As per section 156 of the Act, where the total income of a resident individual assessee for any tax year is chargeable to tax under section 202(1), then from income-tax (computed before allowing the deduction under this section) following deductions shall be allowed, if :
 - (i) the income does not exceed twelve lakh rupees, 100% of the income-tax payable or ₹ 60000, whichever is less;
 - (ii) the total income exceeds twelve lakh rupees and the income-tax payable on such total income exceeds the amount by which the total income is in excess of twelve lakh rupees, an amount equal to the amount by which the income-tax payable on such total income is in excess of the amount by which the total income exceeds twelve lakh rupees

Further, such rebate of income-tax will not be available on tax on incomes chargeable to tax at special rates (for e.g.: capital gains u/s 196, 197, 198 etc.)

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

G. Rights of Unitholders:

Please refer to SAI for details.

H. List of official points of acceptance:

The details pertaining to official points of acceptance of AMC and RTA are available on the website of the AMC at <https://www.jioblackrockamc.com/statutory-disclosure/disclosures/official-points-of-acceptance> .

Details of the Registrar and Transfer Agent:

Name	Computer Age Management Services Limited (CAMS)
Address	Rayala Towers, 158, Anna Salai, Chennai – 600 002.
Website Address	www.camsonline.com
Email id	service@jioblackrockamc.com
Contact no.	18004192267

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

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

The investors may refer to the details on the website of the Company at link: <https://www.jioblackrockamc.com/statutory-disclosure/fund-documents/scheme-related-documents-passive-schemes>.

Notes:

The Scheme under this Scheme Information Document was approved by the Trustees on July 14, 2026.

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

For and on behalf of the Board of Directors of Jio BlackRock Asset Management Private Limited

Sd/-

**Siddharth Swaminathan
Managing Director and Chief Executive Officer**

Place: Mumbai

Date: _____