

SCHEME INFORMATION DOCUMENT

# Samco Overnight Fund

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

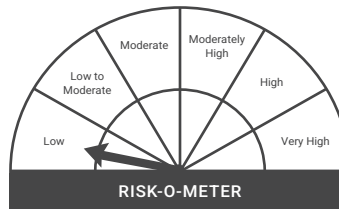
## Product Label

This product is suitable for investors who are seeking\*:

- Regular income with high levels of safety and liquidity over short term.
- Investment in fixed income instruments with overnight maturity.

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

## Scheme Risk-o-meter



Investors understand that their principal will be at low risk

## Benchmark Risk-o-meter



Benchmark risk-o-meter is at low risk

Scheme code **SAMC/O/D/ONF/22/05/0002**

Continuous offer for Units at NAV based prices

### Potential Risk Class Matrix ("PRC Matrix") of the Scheme

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

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

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

The investors are advised to refer to the Statement of Additional Information (SAI) for details of Samco Mutual Fund, Tax and Legal issues and general information on [www.samcomf.com](http://www.samcomf.com). Investors are informed that the Mutual Fund/AMC and its empaneled brokers /distributors have not given and shall not give any indicative portfolio and indicative yield in any communication, in any manner whatsoever. Investors are advised not to rely on any communication regarding indicative yield/ portfolio with regard to the Scheme.

**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 should be read in conjunction with the SAI and not in isolation.**

#### Name of Sponsor :

Samco Securities Limited

#### Address:

1004 - A, 10th Floor, Naman Midtown - A Wing,  
Senapati Bapat Marg, Prabhadevi 400 013

Name of Mutual Fund: Samco Mutual Fund

Name of Asset Management Company: Samco Asset Management Private Limited

Name of Trustee Company : Samco Trustee Private Limited

#### Addresses, Website of the Entities:

Address: 1003 - A, Naman Midtown, Senapati Bapat Marg, Prabhadevi - West, Mumbai - 400 013  
Website: [www.samcomf.com](http://www.samcomf.com), Email: [mfassist@samcomf.com](mailto:mfassist@samcomf.com), Toll Free No.: 18001034757,  
Fax No.: 022 41708989

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## HIGHLIGHTS/ SUMMARY OF THE SCHEME

### Investment objective

The investment objective of the Scheme is to provide reasonable returns commensurate with very low risk and providing a high level of liquidity, through investments made primarily in overnight securities having maturity/ residual maturity of 1 day.

However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved.

### Scheme Code

SAMC/O/D/ONF/22/05/0002

### Liquidity

The Scheme offers Units for Redemption commencing not later than 5 (five) Business Days from the date of allotment. on an ongoing basis, the Subscription and redemption shall be at NAV based prices on all Business Days. Under normal circumstances, the AMC shall dispatch the redemption proceeds within 3 business days of receiving the redemption request in accordance with SEBI Master Circular no. SEBI/HO/IMD/IMDPoD-1/P/CIR/2023/74 dated May 19, 2023.

### Benchmark

CRISIL Liquid Overnight Index

### Minimum Application Amount

₹ 5,000 and in multiples of ₹1/- thereafter

### Minimum Additional Purchase Amount

₹ 500 and in multiples of ₹1/- thereafter

### Plans and Options under the Scheme

#### Plans

Samco Overnight Fund - Direct Plan  
Samco Overnight Fund - Regular Plan

#### Option under each Plan(s)

Growth

#### Direct Plan

Direct Plan is only for investors who purchase/ subscribe Units in a Scheme directly with the Fund and is not

available for investors who route their investments through a Distributor.

### Regular Plan

Regular Plan is available for Investors who purchase / subscribe Units in a Scheme through a Distributor.

The Direct Plan shall have a lower expense ratio as compared to the Regular Plan to the extent of distribution expenses, commission, etc. and no commission for distribution of Units will be paid / charged under the Direct Plan. The Direct Plan shall have a separate NAV.

All the plans will have common portfolio.

### Loads

**Entry Load:** Not Applicable

**Exit Load:** Nil

For further details on Load Structure, refer to the section on 'Load Structure' in this document. The investor is requested to check the prevailing existing load structure of the scheme before investing. For up to date information on Entry / Exit Loads, unit holders are advised to contact their ISCs or the AMC at its tollfree number 1800-103-4757.

### Product Labelling/Risk-o-meter

In terms of SEBI Master Circular no. SEBI/HO/IMD/IMDPoD-1/P/CIR/2023/74 dated May 19, 2023 and clarifications issued by SEBI in this regard, the product labelling / risk level assigned for the Scheme during the New Fund Offer is based on internal assessment of the Scheme's characteristics and the same may vary post New Fund Offer when the actual investments are made.

Further, the Mutual Fund/AMC shall evaluate the Risk-o-meter of the Scheme on a monthly basis and shall disclose the same along with portfolio disclosure of the Scheme on its website viz. [www.samcomf.com](http://www.samcomf.com) and on the website of AMFI viz. [www.amfiindia.com](http://www.amfiindia.com) within 10 days from the close of each month. Further, any change in Risk-o-meter shall be communicated by way of Notice-cum-Addendum and by way of an e-mail or SMS to unitholders of the Scheme.

The AMC shall also disclose the risk level of all schemes as on March 31 of every year, along with number of times the risk level has changed over the year, on their website and AMFI website. The table of scheme wise changes in Risk-o-meter shall also be disclosed in scheme wise Annual Reports and Abridged summary thereof.

Further, the AMC shall disclose the following in all disclosures, including promotional material or the disclosures stipulated by SEBI:

- a. risk-o-meter of the Scheme wherever the performance of the Scheme is disclosed; and
- b. risk-o-meter of the Scheme and benchmark wherever the performance of the Scheme vis-à-vis that of the benchmark is disclosed.

Additionally, the AMC shall also include the Scheme risk-o-meter, name of benchmark and risk-o-meter of benchmark in the portfolio disclosure in terms of clause 5.6 of SEBI Master Circular no. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2023/74 dated May 19, 2023.

#### **Disclosure of Potential Risk Class (PRC) Matrix:**

Pursuant to clause 17.5 of SEBI Master Circular no. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2023/74 dated May 19, 2023, all debt schemes are required to be classified in terms of a Potential Risk Class matrix consisting of parameters based on maximum interest rate risk (measured by Macaulay Duration (MD) of the scheme) and maximum credit risk (measured by Credit Risk Value (CRV) of the scheme).

Mutual Funds are required to disclose the PRC matrix (i.e. maximum risk that a fund manager can take in a Scheme) along with the mark for the cell in which the Scheme resides on the front page of initial offering application form, SID, KIM, common application form and scheme advertisements in the manner as prescribed in the said circular. The Scheme would have the flexibility to take interest rate risk and credit risk below the maximum risk as stated in the PRC matrix.

Subsequently, once a PRC cell selection is done by the Scheme, any change in the positioning of the Scheme into a cell resulting in a risk (in terms of credit risk or duration risk) which is higher than the maximum risk specified for the chosen PRC cell, shall be considered as a fundamental attribute change of the Scheme in terms of Regulation 18(15A) of SEBI (Mutual Fund) Regulations, 1996.

The Mutual Funds shall be required to inform the unitholders about the PRC classification and subsequent changes, if any, through SMS and by providing a link on their website referring to the said change.

The Mutual Fund/ AMC shall also publish the PRC Matrix in the scheme wise Annual Reports and Abridged summary.

#### **Transparency/ NAV Disclosure**

The AMC will calculate and disclose the first NAV of the

Scheme within 5 business days from the date of allotment. Subsequently, the AMC will calculate and disclose the NAVs on all calendar days. The AMC shall update the NAVs on its website ([www.samcomf.com](http://www.samcomf.com)) and of the Association of Mutual Funds in India (AMFI) ([www.amfiindia.com](http://www.amfiindia.com)) before 11.00 p.m. on every Business Day. In case of any delay, the reasons for such delay would be explained to AMFI in writing. If the NAVs are not available before the commencement of Business hours on the following day due to any reason, the Mutual Fund shall issue a press release giving reasons and explaining when the Mutual Fund would be able to publish the NAV.

The AMC shall disclose the portfolio of the Scheme (along with ISIN) on fortnightly and half yearly basis on the website of the Mutual Fund and AMFI within 5 days of every fortnight and within 10 days from the close of each half year (i.e. 31st March and 30th September) respectively in a user-friendly and downloadable spreadsheet format.

In line with SEBI Master Circular no. SEBI/HO/IMD/IMDPoD-1/P/CIR/2023/74 dated May 19, 2023, the AMC shall provide a link to investors to their registered email to enable to view/download directly the portfolio of the schemes subscribed by such investor.

Further, AMC shall publish an advertisement, in an all-India edition of one national English daily newspaper and a Hindi newspaper, every half year disclosing the hosting of the half-yearly statement of its scheme's portfolio on the website of the Mutual Fund and AMFI and the modes through which unitholder can submit a request for a physical or electronic copy of the statement of scheme portfolios.

The AMC will also provide a dashboard, in a comparable, downloadable (spreadsheet) and machine-readable format, providing performance and key disclosures like Scheme's AUM, investment objective, expense ratios, portfolio details, scheme's past performance etc. on its website.

The AMC will make available the Annual Report of the Scheme within four months of the end of the financial year on its website and on the website of AMFI along with a link.

#### **Option to hold Units in dematerialized form**

The Unit holders are given an option to hold the units in Physical form (by way of an Account Statement) or Dematerialized ('Demat') form. Units held in demat form are freely transferable. The Applicants intending to hold the Units in dematerialized mode will be required to have a beneficiary account with a DP of the NSDL/CDSL and will be required to mention the DP's Name, DP ID No. and Beneficiary Account No. with the DP in the application form at the time of subscription/ additional purchase of the Units of the respective Scheme(s)/ Plan(s)/ Option(s).

Further, investors also have an option to convert their physical holdings into the dematerialised mode at a later date. Each Option under each Plan held in the dematerialised form shall be identified on the basis of an International Securities Identification Number (ISIN) allotted by National Securities Depositories Limited (NSDL) and Central Depository Services Limited (CDSL). Unit holders holding the units in physical form will not be able to trade or transfer their units till such units are dematerialized. Unit holders who wish to trade in units would be required to have a demat account.

## I. INTRODUCTION

### A. RISK FACTORS

#### i. Standard Risk Factors:

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

#### ii. Scheme Specific Risk Factors

##### Risks associated with investments in Fixed Income Securities

**Interest-Rate Risk:** Fixed income securities such as government bonds, corporate bonds, money market instruments run price-risk or interest-rate risk. Generally, when interest rates rise, prices of existing fixed income securities fall and when interest rates drop, such prices increase. The extent of fall or rise in the prices depends upon the coupon and maturity of the security. It also depends upon the yield level at which the security is being traded.

**Re-investment Risk:** Investments in fixed income securities carry re-investment risk as interest rates prevailing on the coupon payment or maturity dates may differ from the original coupon of the bond.

**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.

**Spread Risk:** In a floating rate security the coupon is expressed in terms of a spread or mark up over the benchmark rate. In the life of the security this spread may move adversely leading to loss in value of the portfolio. The yield of the underlying benchmark might not change, but the spread of the security over the underlying benchmark might increase leading to loss in value of the security.

**Liquidity Risk:** The liquidity of a bond may change, depending on market conditions leading to changes in the liquidity premium attached to the price of the bond. At the time of selling the security, the security can become illiquid, leading to loss in value of the portfolio.

**Liquidity Risk on account of unlisted securities:** The liquidity and valuation of the Schemes' investments due to their holdings of unlisted securities may be affected if they have to be sold prior to their target date of divestment. The unlisted security can go down in value before the divestment date and selling of these securities before the divestment date can lead to losses in the portfolio.

**Credit Risk:** This is the risk associated with the issuer of a debenture/bond or a money market instrument defaulting on coupon payments or in paying back the principal amount on maturity. Even when there is no default, the price of a security may change with expected changes in the credit rating of the issuer. It is to be noted here that a Government Security is a sovereign security and is the safest. Corporate bonds carry a higher amount of credit risk than Government Securities. Within corporate bonds also there are different levels of safety and a bond rated higher by a particular rating agency is safer than a bond rated lower by the same rating agency.

**Settlement Risk:** Fixed income securities run the risk of settlement which can adversely affect the ability of the fund house to swiftly execute trading strategies which can lead to adverse movements in NAV.

##### Risks associated with investing in Tri-party Repo (TREPS) through CCIL

The Mutual Fund is a member of securities segment and Tri-party Repo trade settlement of the Clearing Corporation of India Limited (CCIL). All transactions of the Mutual Fund in government securities and in Tri-party Repo trades are settled centrally through the infrastructure and settlement systems provided by CCIL; thus, reducing the settlement and counterparty risks considerably for transactions in the said segments. The members are required to contribute an



amount as communicated by CCIL from time to time to the default fund maintained by CCIL as a part of the default waterfall (a loss mitigating measure of CCIL in case of default by any member in settling transactions routed through CCIL). CCIL shall maintain two separate Default Funds in respect of its Securities Segment, one with a view to meet losses arising out of any default by its members from outright and repo trades and the other for meeting losses arising out of any default by its members from Triparty Repo trades. The Mutual Fund is exposed to the extent of its contribution to the default fund of CCIL at any given point in time i.e., in the event that the default waterfall is triggered and the contribution of the Mutual Fund is called upon to absorb settlement/default losses of another member by CCIL, the Scheme may lose an amount equivalent to its contribution to the default fund.

Further, it may be noted that, CCIL periodically prescribes a list of securities eligible for contributions as collateral by members. Presently, all Central Government securities and Treasury bills are accepted as collateral by CCIL. The risk factors may undergo change in case the CCIL notifies securities other than Government of India securities as eligible for contribution as collateral.

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

In respect of transaction in Units of the Scheme through Bombay Stock Exchange (“BSE”) and / or National Stock Exchange (“NSE”), allotment and redemption of Units on any Business Day will depend upon the order processing / settlement by NSE and / or BSE and their respective clearing corporations on which the Fund has no control.

**Risks associated with Restrictions on Redemption**

The Trustee and the AMC may impose restrictions on redemptions when there are circumstances leading to a systemic crisis or event that severely constricts market liquidity or the efficient functioning of markets. Accordingly, such restriction may affect the liquidity of the Scheme and there may be a delay in investors receiving part of their redemption proceeds.

**Risks associated with segregated portfolio**

The unit holders may note that no redemption and subscription shall be allowed in the segregated portfolio. However, in order to facilitate exit to unit holders in the segregated portfolio, the AMC shall enable listing of units of segregated portfolio on the recognized stock exchange. The risks associated in regard to the segregated portfolio are as follows:

- The investors holding units of the segregated portfolio may not be able to liquidate their holdings till the time of recovery of money from the issuer.
- The security comprising the segregated portfolio may

not realize any value.

- Listing of units of the segregated portfolio on a recognized stock exchange does not necessarily guarantee their liquidity. There may not be active trading of units of the segregated portfolio on the stock exchange.
- The trading price of units on the stock exchange may be significantly lower than the prevailing Net Asset Value (NAV) of the segregated portfolio.

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

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

**C. SPECIAL CONSIDERATIONS, if any**

- Prospective investors should study this Scheme Information Document and Statement of Additional Information carefully in its entirety and should not construe the contents hereof as advise relating to legal, taxation, financial, investment or any other matters and are advised to consult their legal, tax, financial and other professional advisors to determine possible legal, tax, financial or other considerations of subscribing to or redeeming Units, before making a decision to invest/ redeem/hold Units.
- The Scheme related documents i.e. SID/ KIM/ SAI or the units of the Fund are not registered in any jurisdiction including the United States of America nor in any provincial/ territorial jurisdiction in Canada.

- The distribution of the Scheme related document in certain jurisdictions may be restricted or subject to registration requirements and, accordingly, persons who come into possession of the Scheme related documents are required to inform themselves about, and to observe any such restrictions. No persons receiving a copy of this Scheme related documents or any accompanying application form in such jurisdiction may treat these Scheme related documents or such application form as constituting an invitation to them to subscribe for units, nor should they in any event use any such application form, unless in the relevant jurisdiction such an invitation could lawfully be made to them and such application form could lawfully be used without compliance with any registration or other legal requirements.

Accordingly, the Scheme related documents do not constitute an offer or solicitation by anyone in any jurisdiction in which such offer or solicitation is not lawful or in which the person making such offer or solicitation is not qualified to do so or to anyone to whom it is unlawful to make such offer or solicitation as per applicable law. The AMC, Trustee or the Mutual Fund have not authorized any person to issue any advertisement or to give any information or to make any representations, either oral or written, other than that contained in this Scheme Information Document or the Statement of Additional Information or as is provided by the AMC in connection with this offering. Prospective investors are advised not to rely upon any information or representation not incorporated in the Scheme Information Document or Statement of Additional Information or provided by the AMC as having been authorized by the Mutual Fund, the AMC or the Trustee.

- Redemption due to change in the fundamental attributes of the Scheme or due to any other reasons may entail tax consequences. The Trustee, AMC, Mutual Fund, their directors or their employees shall not be liable for any such tax consequences that may arise due to such redemptions.
- The Trustee, AMC, Mutual Fund, their directors or their employees shall not be liable for any of the tax consequences that may arise, in the event that the Scheme is wound up for the reasons and in the manner provided in Statement of Additional Information.
- The tax benefits described in this Scheme Information Document and Statement of Additional Information are as available under the present taxation laws and are available subject to relevant conditions. The information given is included only for general purpose and is based on advice received by the AMC regarding the law and practice currently in force in India as on the date of this Scheme Information Document and the Unit holders should be aware that the relevant fiscal rules or their interpretation may change. As is the case with any

investment, there can be no guarantee that the tax position or the proposed tax position prevailing at the time of an investment in the Scheme will endure indefinitely. In view of the individual nature of tax consequences, each Unit holder is advised to consult his / her own professional tax advisor.

- The Mutual Fund may disclose details of the investor's account and transactions thereunder to those intermediaries whose stamp appears on the application form or who have been designated as such by the investor. In addition, the Mutual Fund may disclose such details to the bankers, as may be necessary for the purpose of effecting payments to the investor. The Fund may also disclose such details to regulatory and statutory authorities/bodies as may be required or necessary.
- In case the AMC or its Sponsor or its Shareholders or their affiliates/associates or group companies make substantial investment, either directly or indirectly in the Scheme redemption of Units by these entities may have an adverse impact on the performance of the Scheme. This may also affect the ability of the other Unit holders to redeem their Units.
- As the liquidity of the Scheme investments may sometimes be restricted by trading volumes and settlement periods, the time taken by the Fund for Redemption of Units may be significant in the event of an inordinately large number of Redemption Requests or of a restructuring of the Scheme portfolio. In view of this, the AMC / Trustee has the right to limit redemptions under certain circumstances - please refer to the paragraph "Suspension/Restriction on Redemption of Units of the Scheme".
- The AMC and/ or its Registrars & Transfer Agent (RTA) reserve the right to disclose/share Unit holder's details of folio(s) and transaction details thereunder with the following third parties: a) RTA, Banks and/ or authorised external third parties who are involved in transaction processing, dispatching etc., of the Unitholder's investment in the Scheme; b) Distributors or sub-brokers through whom the applications are received for the Scheme c) Any other organizations for compliance with any legal or regulatory requirements or to verify the identity of the Unitholders for complying with anti-money laundering requirements.
- Pursuant to the provisions of Prevention of Money Laundering Act, 2002, if after due diligence, the AMC believes that any transaction is suspicious in nature as regards money laundering, on failure to provide required documentation, information, etc. by the Unit holder the AMC shall have absolute discretion to report such suspicious transactions to FIU-IND and / or to freeze the folios of the investor(s), reject any application(s) / allotment of Units.

## D. DEFINITIONS

Particulars	Definitions
“AMC” / “Asset Management Company” / “Investment Manager”	Samco Asset Management Private Limited, incorporated under the provisions of the Companies Act, 2013 and approved by Securities and Exchange Board of India to act as the Asset Management Company for the scheme(s) of Samco Mutual Fund.
“Applicable NAV”	The NAV applicable for purchase or redemption or switching of Units based on the time of the Business Day on which the application is time stamped.
“Business Day”	A day other than: (i) Saturday and Sunday; (ii) A day on which the banks in Mumbai and/or RBI are closed for business /clearing; (iii) A day on which the National Stock Exchange of India Ltd and / or BSE Limited, Mumbai are closed; (iv) A day which is a public and /or bank Holiday at an Investor Service Centre/ Official Point of Acceptance where the application is received; (v) A day on which Sale / Redemption / Switching of Units is suspended by the AMC; (vi) A day on which normal business cannot be transacted due to storms, floods, bandhs, strikes or such other events as the AMC may specify from time to time. The AMC, with the approval of the Trustee of the Scheme, reserves the right to change the definition of Business Day, in accordance with applicable regulations.
“Consolidated Account Statement or CAS”	Consolidated Account Statement is a statement containing details relating to all the transactions across all mutual funds viz. purchase, redemption, switch, Payout of Income Distribution cum Capital Withdrawal, Reinvestment of Income Distribution cum Capital Withdrawal, systematic investment plan, systematic withdrawal plan, systematic transfer plan transactions and holding at the end of the month. Further, in case of investors who hold demat account(s), CAS shall also include transaction in dematerialized securities across demat accounts of the investors and holding at the end of the month.
“Custodian”	A person who has been granted a certificate of registration to carry on the business of custodian of securities under the Securities and Exchange Board of India (Custodian of Securities) Regulations 1996, which for the time being is Deutsche Bank AG.
“Depository”	Depository as defined in the Depositories Act, 1996 (22 of 1996).
“Entry Load” or “Sales Load”	Load on Sale / Switch in of Units.
“Exit Load” or “Redemption Load”	Load on Redemption of Units.
“FII”	Foreign Institutional Investor, registered with SEBI under the Securities and Exchange Board of India (Foreign Institutional Investors) Regulations, 1995, as amended from time to time.
“GOI”	Government of India
“Holiday”	Holiday means the day(s) on which the banks (including the Reserve Bank of India) are closed for business or clearing or their functioning is affected due to a strike / bandh call made at any part of the country or due to any other reason.
“Investment Management Agreement”	The agreement dated August 21, 2020 entered into between Samco Trustee Private Limited and Samco Asset Management Private Limited, as amended from time to time.
“Investor Service Centres” / “ISCs”	Offices of Samco Asset Management Private Limited or such other centres / offices as may be designated by the AMC from time to time.
“Load”	In the case of Redemption / Switch out of a Unit, the sum of money deducted from the Applicable NAV on the Redemption / Switch out (Exit Load) and in the case of Sale / Switch in of a Unit, a sum of money to be paid by the prospective investor on the Sale / Switch in of a Unit (Entry Load) in addition to the Applicable NAV. Presently, entry load cannot be charged by mutual fund schemes.
“Main Portfolio”	‘Main Portfolio’ shall mean scheme portfolio excluding the segregated portfolio.



"Micro SIP"	Systematic Investment Plans (SIPs) where aggregate of installments in a year, does not exceed Rs. 50,000/- (per year per investor).
"Mutual Fund" / "the Fund"	Samco Mutual Fund, a trust set up under the provisions of the Indian Trusts Act, 1882.
"Net Asset Value" / "NAV"	Net Asset Value per Unit of the Scheme, calculated in the manner described in this Scheme Information Document or as may be prescribed by the SEBI (MF) Regulations from time to time.
"NRI"	A Non-Resident Indian or a Person of Indian Origin residing outside India.
"Official Points of Acceptance"	Places, as specified by AMC from time to time where application for Subscription / Redemption / Switch will be accepted on ongoing basis.
"Overseas Citizen of India" / "OCI"	Means a person registered as an Overseas Citizen of India Cardholder by the Central Government under section 7A of The Citizenship Act, 1955.
Politically Exposed Persons / PEPs	Politically Exposed Persons or PEPs are persons who are or have been entrusted with prominent public functions in a foreign country, e.g., Heads of States or of Governments, senior politicians, senior government/ judicial / military officers, senior executives of state-owned corporations, important political party officials, etc. In terms of SEBI Master Circular on Anti Money Laundering (AML and Combating Financing of Terrorism (CFT)- Obligations of Intermediaries under the Prevention of Money Laundering Act, 2002 and Rules Framed there-under, there are additional KYC norms specified for a PEP. It has also been specified that these additional norms shall also be applicable to the accounts of the family members or close relatives of PEPs.
"Person of Indian Origin"	A citizen of any country other than Bangladesh or Pakistan, if (a) he at any time held an Indian passport; or (b) he or either of his parents or any of his grandparents was a citizen of India by virtue of Constitution of India or the Citizenship Act, 1955 (57 of 1955); or (c) the person is a spouse of an Indian citizen or person referred to in sub-clause (a) or (b).
"QFI"	QFI means Qualified Foreign Investor who fulfils the following criteria: (i) Resident in a country that is a member of Financial Action Task Force (FATF) or a member of a group which is a member of FATF; and (ii) Resident in a country that is a signatory to IOSCO's MMOU (Appendix A Signatories) or a signatory of a bilateral MOU with SEBI: Provided that the person is not resident in a country listed in the public statements issued by FATF from time to time on- (i) jurisdictions having a strategic Anti-Money Laundering/Combating the Financing of Terrorism (AML/CFT) deficiencies to which counter measures apply, (ii) jurisdictions that have not made sufficient progress in addressing the deficiencies or have not committed to an action plan developed with the FATF to address the deficiencies: Provided further such person is not resident in India. Provided further that such person is not registered with SEBI as Foreign Institutional Investor or Sub-account or Foreign Venture Capital Investor.
"Rating"	Rating means an opinion regarding securities, expressed in the form of standard symbols or in any other standardized manner, assigned by a credit rating agency and used by the issuer of such securities, to comply with any requirement of the SEBI (Credit Rating Agencies) Regulations, 1999.
"RBI"	Reserve Bank of India, established under the Reserve Bank of India Act, 1934, (2 of 1934)
"Registrar and Transfer Agent" / "Registrar"	KFin Technologies Ltd., Hyderabad, currently acting as registrar to the Scheme, or any other Registrar appointed by the AMC from time to time.
"Redemption / Repurchase"	Redemption of Units of the Scheme as permitted.
"Regulatory Agency"	GOI, SEBI, RBI or any other authority or agency entitled to issue or give any directions, instructions or guidelines to the Mutual Fund
"Repo"	Sale/Purchase of Securities with simultaneous agreement to repurchase / resell them at a later date.
"Statement of Additional Information" / "SAI"	The document issued by Samco Mutual Fund containing details of Samco Mutual Fund, its constitution, and certain tax, legal and general information. SAI is legally a part of the Scheme Information Document.

"Sale Subscription" /	Sale or allotment of Units to the Unit holder upon subscription by the Investor / applicant under the Scheme.
"Scheme"	Samco Overnight Fund
"Scheme Information Document"	This document issued by Samco Mutual Fund, offering for Subscription of Units of Samco Overnight Fund (including Options thereunder)
"SEBI"	Securities and Exchange Board of India, established under the Securities and Exchange Board of India Act, 1992.
"SEBI (MF) Regulations" / "Regulations"	Securities and Exchange Board of India (Mutual Funds) Regulations, 1996, as amended from time to time.
"Segregated Portfolio"	'Segregated Portfolio' shall mean a portfolio, comprising of debt or money market instrument affected by a credit event / actual default of either the interest or principal amount (in case of unrated debt or money market instruments) that has been segregated in a mutual fund scheme.
"Sponsor"	Samco Securities Limited
"Switch"	Redemption of a Unit in any Scheme (including the Plans / options therein) of the Mutual Fund against purchase of a Unit in another Scheme (including the Plans /options therein) of the Mutual Fund, subject to completion of Lock-in Period, if any.
"Stock Lending"	Lending of securities to another person or entity for a fixed period of time, at a negotiated compensation in order to enhance returns of the portfolio.
"Systematic Investment Plan" / "SIP"	A plan enabling investor to save and invest in the Scheme on a periodic basis submitting post-dated cheques / payment instructions.
"Systematic Withdrawal Plan" / "SWP"	Facility given to the Unit holders to withdraw a specified sum of money each month/quarter from his investment in the Scheme.
"Systematic Transfer Plan" / "STP"	Facility given to the Unit holders to transfer sums on periodic basis from one scheme to other schemes launched by the Mutual Fund from time to time by giving a single instruction.
"Total Portfolio"	Total Portfolio' shall mean the scheme portfolio including the securities affected by the credit event / actual default of either the interest or principal amount (in case of unrated debt or money market instruments).
"Tri Party Repos"	Tri-party repo means a repo contract where a third entity (apart from the borrower and lender), called a Tri-Party 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.
"Trust Deed"	The Trust Deed dated August 06, 2020 made by and between Samco Securities Limited and Samco Trustee Private Limited thereby establishing an irrevocable trust, called Samco Mutual Fund.
"Trustee" / "Trustee Company"	Samco Trustee Private Limited incorporated under the provisions of the Companies Act, 2013 and approved by SEBI to act as the trustee to the Scheme of the Mutual Fund.
"Unit"	The interest of the Unit holder which consists of each Unit representing one undivided share in the assets of the Scheme.
"Unit holder" / "Investor"	A person holding Units in Samco Overnight Fund.

## INTERPRETATION

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

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

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

It is confirmed that:

1. The Scheme Information Document forwarded to SEBI is in accordance with the SEBI (Mutual Funds) Regulations, 1996 and the guidelines and directives issued by SEBI from time to time.
2. 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.
3. 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.
4. 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.
5. The contents of the Scheme Information Document including figures, data, yields, etc. have been checked and are factually correct.

Place: Mumbai

Date: October 31, 2023

Signed : Sd/-

Name : **C. Balasubramanian**

Designation : Company Secretary &  
Compliance Officer

## II. INFORMATION ABOUT THE SCHEME

### A. TYPE OF THE SCHEME

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

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

The investment objective of the Scheme is to provide reasonable returns commensurate with very low risk and providing a high level of liquidity, through investments made primarily in overnight securities having maturity/residual maturity of 1 day. However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved.

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

Under normal circumstances, the asset allocation pattern will be as follows:

Instruments	Indicative allocations (% of net assets)		Risk Profile
	Minimum	Maximum	High/ Medium/ Low
Overnight Securities*	0%	100%	Low

\*TREPS (or any similar instrument), Government Repo / Reverse Repo (in Government Securities), Treasury bills, Government securities (Issued by both Central and State governments) and any other like instruments as specified by the Reserve Bank of India from time to time and approved by SEBI from time to time with one day residual maturity.

Pursuant to SEBI Master Circular no. SEBI/HO/IMD/IMDPoD-1/P/CIR/2023/74 dated May 19, 2023 the scheme shall invest not exceeding, 5% of the net assets in G-secs and/or T-bills with a residual maturity of upto 30 days for the purpose of placing as margin and collateral for certain transactions.

The scheme does not intend to invest in securitized debt, repo in corporate bond, derivatives, overseas/foreign securities or engage in stock lending or short selling or participate in credit default swap transactions. Further, the scheme shall not invest in debt securities with special features as referred to in SEBI Master Circular no. SEBI/HO/IMD/IMDPoD-1/P/CIR/2023/74 dated May 19, 2023, and debt instruments having credit enhancements or structured obligations. However, debt securities with government guarantee shall be excluded from such restriction.

In terms of SEBI Master Circular no. SEBI/HO/IMD/IMDPoD-1/P/CIR/2023/74 dated May 19, 2023, the Scheme shall not park funds pending deployment in short term deposits of scheduled commercial banks.

The cumulative gross exposure through fixed income securities and such other securities/assets as may be permitted by the Board from time to time shall not exceed 100% of the net assets of the respective Scheme.

The Scheme may review the above pattern of investments based on views on interest rates and asset liability management needs. However, at all times the portfolio will adhere to the overall investment objectives of the Scheme.

### D. WHERE WILL THE SCHEME INVEST?

The corpus of the Scheme, subject to the enabling provisions of asset allocation pattern, will be invested in securities/ instruments which will include but not limited to:

#### Tri-party Repo (TREPS) through CCIL

Trading in the triparty repo is conducted over the Triparty Repo (Dealing) System (TREPS) a screen based anonymous order matching

system that is provided to the members of CCIL's securities segment and Triparty Repo (Dealing) Segment of CCDS. TREPS receives borrowing limits and initial margin details from CCIL for each member based on cash and/or government securities contributions by respective member. Once the orders are matched and the trade is concluded, the first leg consideration is determined by the system based on the tenor and the repo interest rate of the trade. Members can square off the trades or re-repo (i.e. lend trade can be squared off by borrow trades and vice versa) wherein the second leg settlement date of the squaring off trade is the same business date as the second leg settlement date of original trade. TREPS trades are settled through CCIL's Securities Segment.

### **Treasury Bill (T-Bills)**

Treasury Bills are issued by the Government of India to meet their short term borrowing requirements. T-Bills are issued for maturities of 14 days, 91 days, 182 days and 364 days. The Scheme may also invest in Cash Management Bill (CMB) are issued by the Government of India to meet their short term borrowing requirements. CMB are generally issued for maturities of less than 91 days.

### **Repos**

Repo (Repurchase Agreement) or Reverse Repo is a transaction in which two parties agree to sell and purchase the same security with an agreement to purchase or sell the same security at a mutually decided future date and price. The transaction results in collateralized borrowing or lending of funds. Presently in India, corporate debt securities, Government Securities, State Government Securities and T-Bills are eligible for Repo/Reverse Repo.

"Tri-party repo" means a repo contract where a third entity (apart from the borrower and lender), called a Tri-Party 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.

The Scheme may undertake repo or reverse repo transactions in accordance with the directions issued by RBI and SEBI from time to time. Such investment shall be made subject to the guidelines which may be prescribed by the Board of Directors of the Asset Management Company and Trustee Company.

**Securities created and issued by the Central and State Governments** as may be permitted by RBI, securities guaranteed by the Central and State Governments (including but not limited to coupon bearing bonds, zero coupon bonds and treasury bills). State Government securities (popularly known as State Development Loans or SDLs) are issued by the respective State Government in coordination with the RBI.

The Fund Manager may invest in such any other security as may be permitted by RBI / SEBI from time to time and which are in line with the investment objectives of the Scheme.

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

The scheme intent to invest primarily in TREPS (or any similar instrument), Government Repo / Reverse Repo (in Government Securities), Treasury bills, Government securities (Issued by both Central and State governments) and any other like instruments as specified by the Reserve Bank of India from time to time and approved by SEBI from time to time with one day residual maturity. There could also be circumstances when the Scheme is entirely invested in Tri-Party Repo based on the Fund Manager's discretion or when other securities with overnight maturity are not available.

The Fund Manger will continuously monitor and review the macroeconomic environment including the political and economic factors, money supply in the system, Government borrowing programme and demand and supply of debt instruments, credit pick up among others, affecting the liquidity and interest rates.

### **"SAMCO's proprietary HexaShield Investment framework**

SAMCO's HexaShield framework is a strategy to put to work money with businesses that can endure and survive in a variety of stressful situations and generate superior long-term risk adjusted returns. It relies on understanding the resilience of companies based on SAMCO's HexaShield framework tests and evaluates every company and institution on 6 most important facets of risks and stress. These tests are meant to measure every company's ability to maintain enough buffer to stay afloat under adverse economic scenarios. The HexaShield tests are also designed to understand if these companies can generate high cash returns on



capital employed in a variety of economic conditions including degrowth, recession, etc. This rigorous scientific and statistical process helps get an understanding of risks, reduces room for bias and beliefs, inculcates discipline and enhances the probability of success. Companies that pass the criteria often exhibit 2 characteristics - they survive as a going concern during economic distress and operate as true compounding machines in normal economic cycles.

The 6 facets of testing that are followed in our HexaShield framework are:

1. Competitive Strength and Pricing Power
2. Balance Sheet and Insolvency
3. Re-investment and Growth
4. Corporate Governance and Leadership
5. Cash Flow
6. Regulatory

The HexaShield tested framework puts businesses through simulated pressure scenarios to filter out the businesses that stand tall and emanate excellence despite any adversity. It observes if companies pass the test on various fundamental factors and only the ones that cross the benchmark percentage hurdle in all 6 pillars will be eligible to be a part of the investment universe. The companies which fail to cross the benchmark level on even a single pillar will fail the test. Samco Mutual Fund endeavors to invest in only the most capital efficient companies. Samco's HexaShield tested framework defines and quantifies the definition of a high-quality business. The investable universe is restricted to a limited set of businesses that passes the criteria and construct a portfolio that scores highly under the HexaShield Framework."

## **DEBT AND MONEY MARKETS IN INDIA**

The Indian debt market is today one of the largest in Asia and includes securities issued by the Government (Central & State Governments), public sector undertakings, other government bodies, financial institutions, banks and corporates. Government and public sector enterprises are the predominant borrowers in the markets.

Securities in the debt market typically vary based on their tenure and rating. The major players in the Indian debt markets today are banks, financial institutions, mutual funds, insurance companies, primary dealers, trusts, pension funds and corporates. The Indian debt market is the largest segment of the Indian financial markets. The debt market comprises broadly two segments, viz. Government Securities market or G-Sec market and corporate debt market. The latter is further classified as market for PSU bonds and private sector bonds.

The Government Securities market is the oldest and the largest component of the Indian debt market in terms of market capitalization, outstanding securities and trading volumes. The G-Sec market plays a vital role in the Indian economy as it provides the benchmark for determining the level of interest rates in the country through the yields on the Government Securities which are referred to as the risk-free rate of return in any economy. Over the years, there have been new products introduced by the RBI like zero coupon bonds, floating rate bonds, inflation indexed bonds, etc. The corporate bond market, in the sense of private corporate sector raising debt through public issuance in capital market, is only an insignificant part of the Indian Debt Market. A large part of the issuance in the non-Government debt market is currently on private placement basis.

The money markets in India essentially consist of the call money market (i.e. market for overnight and term money between banks and institutions), reverse repo transactions (temporary buy with an agreement to sell the securities at a future date at a specified price), commercial papers (CPs, short term unsecured promissory notes, generally issued by corporates), certificate of deposits (CDs, issued by banks) and Treasury Bills (issued by RBI) and similar securities. In a predominantly institutional market, the key money market players are banks, financial institutions, insurance companies, mutual funds, primary dealers and corporates. In money market, activity levels of the Government and non government debt vary from time to time.

Apart from these, there are some other options available for short tenure investments that include MIBOR linked debentures with periodic exit options and other such instruments. PSU / DFI / Corporate paper with a residual maturity of less than 1 year are actively traded and offer a viable investment option.

Following table exhibits various debt instruments along with current yields as on October 23, 2023.

Instrument	Yield Range (% per annum)
Tri – Party Repo	6.70-6.85
91 days T-Bill	6.85-6.90
182 days T-Bill	6.95–7.05
364 days T-Bill	7.09-7.15
91 days CD/CP	7.20 - 7.25/ 7.55-7.65
182 days CD/CP	7.40-7.45 / 7.75-7.85
365 days CD/CP	7.55-7.65 / 8.05-8.20
10 years G-sec	7.35-7.40

(Source: Bloomberg, NDS OM and CCIL)

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

## PORTFOLIO TURNOVER

The Scheme being an open-ended debt Scheme, it is expected that there would be a number of subscriptions and redemptions on a daily basis. Also the average maturity of the Scheme being low, the portfolio turnover ratio may be high. Further, in the debt market, trading opportunities may arise due to changes in system liquidity, interest rate policy announced by RBI, shifts in the yield curve, credit rating changes or any other factors. In the opinion of the fund manager these opportunities can be played out to enhance the total return of the portfolio, which will result in increase in portfolio turnover. There may be an increase in transaction cost such as brokerage paid, if trading is done frequently. However, the cost would be negligible as compared to the total expenses of the Scheme. Frequent trading may increase the profits which will offset the increase in costs. The fund manager will endeavour to optimize portfolio turnover to maximize gains and minimize risks keeping in mind the cost associated with it. However, it is difficult to estimate with reasonable measure of accuracy, the likely turnover in the portfolio of the Scheme. The Scheme has no specific target relating to portfolio turnover.

## RISK CONTROL

Risk management is going to be an integral part of the investment process. Effective risk management is critical to fund management for achieving financial soundness. The investment team of the AMC will carry out rigorous in depth credit evaluation of the money market and debt instruments (other than G-Secs) proposed to be invested in. The credit evaluation will essentially be a bottom up approach and include a study of the operating environment of the issuer, the past track record as well as the future prospects of the issuer and the short term / long term financial health of the issuer. 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. AMC has implemented the Order Management System as Front Office System (FOS). The system has incorporated all the investment restrictions as per SEBI guidelines and “soft” warning alerts at appropriate levels for preemptive monitoring. The system enables identifying & measuring the risk through various risk measurement tools like various risk ratios, average duration and analyzes the same and acts in a preventive manner.

## F. FUNDAMENTAL ATTRIBUTES

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

### (i) Type of a Scheme:

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

**(ii) Investment Objective:**

The investment objective of the Scheme is to provide reasonable returns commensurate with very low risk and providing a high level of liquidity, through investments made primarily in overnight securities having maturity/residual maturity of 1 day. However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved.

**Investment Pattern:** Please refer to sub - section C ‘How will the Scheme Allocate its Assets?’ under the section II ‘INFORMATION ABOUT THE SCHEME’.

**(iii) Terms of Issue**

- Liquidity provisions such as listing, Repurchase, Redemption.
- Aggregate fees and expenses charged to the Scheme. (Please refer to section IV “FEES and EXPENSES”)
- Any safety or guarantee net provided: (Not applicable for the scheme).

In accordance with Regulation 18(15A) of the SEBI (MF) Regulations and SEBI Master Circular no SEBI/HO/IMD/IMD-PoD-1/P/CIR/2023/74 dated May 19, 2023, the Trustee shall ensure that no change in the fundamental attributes of the Scheme(s) and the Plan(s) / Option(s) thereunder or the trust or fee and expenses payable or any other change which would modify the Scheme(s) and the Plan(s) / Option(s) thereunder and affect the interests of Unit holders is carried out unless:

- Comments from SEBI are obtained before bringing such fundamental attribute change(s);
- A written communication about the proposed change is sent to each Unit holder and an advertisement is given in one English daily newspaper having nationwide circulation as well as in a newspaper published in the language of the region where the Head Office of the Mutual Fund is situated; and
- The Unit holders are given an option for a period of 30 days to exit at the prevailing Net Asset Value without any exit load.

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

The Scheme performance would be benchmarked against **CRISIL Liquid Overnight Index**

**Justification for use of benchmark**

Pursuant to SEBI Master Circular no. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2023/74 dated May 19, 2023, specified a two-tiered structure for benchmarking of schemes, and stipulated AMFI to prescribe Tier-1 benchmarks for mutual fund schemes in the industry. Based on AMFI’s recommendations, the Tier-1 benchmark as per Potential Risk Class matrix (PRC) of the scheme is chosen as CRISIL Liquid Overnight Index.

The Trustee reserves the right to change the benchmark for the evaluation of the performance of the Scheme from time to time, keeping in mind the investment objective of the Scheme and the appropriateness of the benchmark, subject to the Regulations and other prevalent guidelines.

**H. WHO MANAGES THE SCHEME ?**

Name of Fund Manager	Age and Qualification	Experience of the Fund Manager	Names of other schemes under his management	Tenure of Managing the Scheme as Fund Manager
Mr. Dhawal Dhanani	29 B.Com., C.A.	Mr. Dhawal Ghanshyam Dhanani has over 6 years of experience with more than 4 years spanning capital markets and investment research and has been known for in-depth examination into the business models and computational crux of varied Indian companies. His multidisciplinary approach	Samco Flexi Cap Fund - Dedicated Fund Manager for Overseas investments	February 04, 2022 (Since Inception)

Name of Fund Manager	Age and Qualification	Experience of the Fund Manager	Names of other schemes under his management	Tenure of Managing the Scheme as Fund Manager
		and working knowledge of fundamentals have aided the prime objective of guiding investors through insightful ideas for the long term. Prior to joining Samco Asset Management Private Limited, he was associated with Samco Securities Limited and SKP Business Consulting LLP.		

## I. WHAT ARE THE INVESTMENT RESTRICTIONS ?

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

1. The Scheme shall not invest more than 10% of its NAV in debt instruments comprising money market instruments and non-money market instruments issued by a single issuer, which are rated not below investment grade by a credit rating agency authorized to carry out such activity under the SEBI Act, 1992. Such investment limit may be extended to 12% of the NAV of the Scheme with the prior approval of the Trustee and the Board of Directors of AMC.

Provided that such limit shall not be applicable for investments in Government Securities, treasury bills and TREPS. Provided further that investment within such limit can be made in mortgaged backed securitised debt which are rated not below investment grade by a credit rating agency registered with SEBI. However, Samco Overnight Fund does not intend to invest in Securitised Debt.

2. The Scheme shall not invest in unlisted debt instruments including commercial papers, except Government Securities, money market instruments and derivative products such as Interest Rate Swaps, Interest Rate Futures, etc. which are used by mutual fund for hedging.

Provided further that the Scheme shall comply with the norms under this clause within the time and in the manner as may be specified by the Board:

Provided further that the norms for investments by the Scheme in unrated debt instruments shall be as specified by the Board from time to time. Further the investments by the Scheme shall be in compliance with SEBI Master Circular no. SEBI/HO/IMD/IMDPoD-1/P/CIR/2023/74 dated May 19, 2023 and as amended by SEBI from time to time.

3. The Scheme shall not park funds pending deployment in short term deposits of scheduled commercial banks.
4. The Scheme shall not invest in debt securities having structured obligations (SO rating) and/ or credit enhancements (CE rating). However, debt securities with government guarantee shall be excluded from such restriction.
5. The Scheme may invest in other schemes of the Mutual Fund or any other mutual fund without charging any fees, provided the aggregate inter-scheme investment made by all the schemes under the same management or in schemes under the management of any other asset management company shall not exceed 5% of the Net Asset Value of the Fund. The Scheme shall invest only in units of Overnight Schemes of mutual funds.
6. The Scheme shall not make any investment in:
  - a) any unlisted security of an associate or group company of the sponsor; or
  - b) any security issued by way of private placement by an associate or group company of the sponsor; or
  - c) the listed securities of group companies of the sponsor which is in excess of 25% of the net assets.

7. The Mutual Fund shall get the securities purchased transferred in the name of the Fund on account of the concerned Scheme, wherever investments are intended to be of a long-term nature.
8. Transfer of investments from one scheme to another scheme in the same Mutual Fund is permitted provided:
  - a) such transfers are done at the prevailing market price for quoted instruments on spot basis (spot basis shall have the same meaning as specified by a Stock Exchange for spot transactions); and
  - b) the securities so transferred shall be in conformity with the investment objective of the scheme to which such transfer has been made.

Further, the inter scheme transfer of securities would be done either for meeting liquidity requirements in a scheme in case of unanticipated redemption pressure or to facilitate duration, issuer, sector or group rebalancing in line with SEBI Master Circular no. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2023/74 dated May 19, 2023.

9. The Mutual Fund shall buy and sell securities on the basis of deliveries and shall in all cases of purchases, take delivery of relevant securities and in all cases of sale, deliver the securities.
10. The Scheme shall not make any investment in any fund of funds scheme.
11. Save as otherwise expressly provided under the Regulations, the Scheme shall not advance any loans for any purpose.
12. The Scheme shall not borrow except to meet temporary liquidity needs of the Fund for the purpose of repurchase/redemption of Units or payment of interest to the Unit holder. Provided the scheme shall not borrow more than 20% of the net assets of the Scheme and the duration of the borrowing shall not exceed a period of 6 months.

The Scheme will comply with the other Regulations applicable to the investments of Mutual Funds from time to time.

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

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

## **J. CREATION OF SEGREGATED PORTFOLIO**

SEBI has, vide clause 4.4 of Master Circular no. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2023/74 dated May 19, 2023, permitted creation of segregated portfolio of debt and money market instruments by mutual funds schemes, in order to ensure fair treatment to all investors in case of a credit event / actual default of either the interest or principal amount (in case of unrated debt or money market instruments).

The creation of a segregated portfolio is optional and may be created at the discretion of the Board of Directors of Samco Asset Management Private Limited and Samco Trustee Private Limited, in case of a credit event at issuer level i.e. downgrade in credit rating by a Credit Rating Agencies (CRA), as under:

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

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

The segregated portfolio of unrated debt or money market instruments shall be created only in case of actual default of either the interest or principal amount.



### **Process for Creation of Segregated Portfolio**

The AMC shall decide on creation of segregated portfolio of the Scheme on the day of credit event or actual default of either the interest or principal amount, in case of its unrated debt or money market instruments. Once the AMC decides to segregate portfolio, the AMC shall:

- (i) seek approval from the Board of Directors of the Trustee, prior to creation of the segregated portfolio.
- (ii) immediately issue a press release disclosing its intention to segregate such instrument and its impact on the investors of the Scheme. The AMC shall also disclose that the segregation shall be subject to Trustee approval. Additionally, the said press release shall be prominently disclosed on the website of the AMC.
- (iii) ensure that till the time the Trustee approval is received, which in no case shall exceed 1 (one) business day from the day of credit event or actual default of either the interest or principal amount (in case of unrated debt or money market instruments), the subscription and redemption in the concerned Scheme shall be suspended for processing with respect to creation of units and payment on redemptions.

### **Once the Trustee approval is received,**

- (i) The segregated portfolio shall be effective from the day of credit event or actual default of either the interest or principal amount (in case of unrated debt or money market instruments).
- (ii) The AMC shall issue a press release immediately with all relevant information pertaining to the segregated portfolio of the Scheme. The said information shall also be submitted to SEBI.
- (iii) An e-mail or SMS should be sent to all unit holders of the concerned Scheme.
- (iv) The NAVs of both segregated and main portfolio shall be disclosed from the day of credit event or actual default of either the interest or principal amount (in case of unrated debt or money market instruments).
- (v) All existing investors in the Scheme as on the day of credit event / actual default of either the interest or principal amount (in case of unrated debt or money market instruments) shall be allotted equal number of units in the segregated portfolio as held in the main portfolio.
- (vi) No redemption and subscription shall be allowed in the segregated portfolio. However, in order to facilitate exit to unit holders in the segregated portfolio, the AMC shall enable listing of units of segregated portfolio on the recognized stock exchange within 10 working days of creation of segregated portfolio and also enable transfer of such units on receipt of transfer requests.

If the Trustee does not approve the proposal to create a segregated portfolio, the AMC will issue a press release immediately informing investors of the same. Thereafter, the transactions will be processed on the applicable NAV of total portfolio.

### **Valuation and processing of subscriptions and redemptions**

Notwithstanding the decision to segregate the debt and money market instrument, the valuation process shall take into account the credit event date / actual default of either the interest or principal amount (in case of unrated debt or money market instruments) and the portfolio shall be valued based on the principles of fair valuation (i.e. realizable value of the assets) in terms of the relevant provisions of SEBI MF Regulations, 1996 and circular(s) issued thereunder.

All subscription and redemption requests for which NAV of the day of credit event / actual default of either the interest or principal amount (in case of unrated debt or money market instruments) is applicable, will be processed as per the existing SEBI circular on applicability of NAV as under:

1. Upon receipt of Trustee approval to create a segregated portfolio -
  - Investors redeeming their units will get redemption proceeds based on the NAV of main portfolio and will continue to hold the units of segregated portfolio.
  - Investors subscribing to the scheme will be allotted units only in the main portfolio based on its NAV.
2. In case the Trustee does not approve the proposal of segregated portfolio, subscription and redemption applications will be processed based on the NAV of total portfolio.

## Disclosure Requirements

In order to enable the existing as well as the prospective investors to take informed decision, the following shall be adhered to:

- a. A statement of holding indicating the units held by the investors in the segregated portfolio along with the NAV of both segregated portfolio and main portfolio as on the day of the credit event shall be communicated to the investors within 5 working days of creation of the segregated portfolio.
- b. Adequate disclosure of the segregated portfolio shall appear in all scheme related documents, in monthly and half-yearly portfolio disclosures and in the annual report of the mutual fund and the scheme.
- c. The Net Asset Value (NAV) of the segregated portfolio shall be declared on daily basis.
- d. The information regarding number of segregated portfolios created in a scheme shall appear prominently under the name of the scheme at all relevant places such as SID, KIM-cum-Application Form, advertisement, AMC and AMFI websites, etc.
- e. The scheme performance required to be disclosed at various places shall include the impact of creation of segregated portfolio. The scheme performance shall clearly reflect the fall in NAV to the extent of the portfolio segregated due to the credit event and the said fall in NAV along with recovery(ies), if any, shall be disclosed as a footnote to the scheme performance.
- f. The disclosures at paragraph (d) and (e) above regarding the segregated portfolio shall be carried out for a period of at least 3 years after the investments in segregated portfolio are fully recovered/ written-off.
- g. The investors of the segregated portfolio shall be duly informed of the recovery proceedings of the investments of the segregated portfolio. Status update may be provided to the investors at the time of recovery and also at the time of writing-off of the segregated securities.

## TER for the Segregated Portfolio

- a. The AMC shall not charge investment and advisory fees on the segregated portfolio. However, TER (excluding the investment and advisory fees) can be charged, on a pro-rata basis only upon recovery of the investments in segregated portfolio.
- b. The TER so levied shall not exceed the simple average of such expenses (excluding the investment and advisory fees) charged on daily basis on the main portfolio (in % terms) during the period for which the segregated portfolio was in existence.
- c. The legal charges related to recovery of the investments of the segregated portfolio may be charged to the segregated portfolio in proportion to the amount of recovery. However, the same shall be within the maximum TER limit as applicable to the main portfolio. The legal charges in excess of the TER limits, if any, shall be borne by the AMC.
- d. The costs related to segregated portfolio shall in no case be charged to the main portfolio.

## Monitoring by Trustees

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

- i. The AMC puts in sincere efforts to recover the investments of the segregated portfolio.
- ii. Upon recovery of money, whether partial or full, it shall be immediately distributed to the investors in proportion to their holding in the segregated portfolio. Any recovery of amount of the security in the segregated portfolio even after the write off shall be distributed to the investors of the segregated portfolio.
- iii. An Action Taken Report (ATR) on the efforts made by the AMC to recover the investments of the segregated portfolio shall be placed in every Trustee meeting till the investments are fully recovered/written-off.
- iv. The Trustees will monitor the compliance of the SEBI Circular in respect of creation of segregated portfolio and disclosure in this respect shall be made in Half-Yearly Trustee reports filed with SEBI.

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

## Example of Segregation:

The below table shows how a security affected by a credit event / actual default of either the interest or principal amount (in case

of unrated debt or money market instruments) will be segregated and its impact on investors. Whether the distressed security is held in the original portfolio or the segregated portfolio, the value of the investors' holdings will remain the same on the date of actual default of either the interest or principal amount (in case of unrated debt or money market instruments).

**Key assumptions:**

Let us assume a Scheme consists of 3 Securities (A, B and C). It has two investors with total of 10,000 units (Investor 1 with 6,000 units, Investor 2 with 4,000 units).

Total Portfolio Value of Rs. 30 Lakhs (Each Security invested Rs. 10 Lakh).

Current NAV: 30,00,000/10,000 = Rs. 300 Per Unit.

Suppose Security A is downgraded to below investment grade or default of either the interest or principal amount (in case of unrated debt or money market instruments) and consequently the value of the security falls from Rs. 10,00,000 to Rs. 4,00,000 and the AMC decides to segregate the security into a new portfolio, then the Investors will be allotted the same number of units in the segregated portfolio as they hold in the main portfolio. So, Investor 1 will get 6,000 Units and Investor 2 will get 4,000 units in the segregated portfolio.

With Segregation, the Portfolio Value is Rs. 24,00,000 (Now B & C Securities worth Rs. 20 Lakh and Security A has fallen from Rs 10,00,000 to Rs. 4,00,000).

	Main Portfolio (Security of B & C)	Segregated Portfolio (Security A)
Net Assets	Rs. 20,00,000	Rs. 4,00,000
Number of Units	10,000	10,000
NAV per Unit	Rs. 20,00,000/ 10,000 = Rs. 200	Rs. 4,00,000/ 10,000 = Rs. 40

**With respect to Investors:**

	Investor 1	Investor 2
Units held in Main portfolio (No. of Units)	6,000	4,000
NAV of Main Portfolio	Rs. 200 per Unit	Rs. 200 per unit
Value of Holding in Main Portfolio (A) (Rs.)	12,00,000	8,00,000
Units Held in Segregated Portfolio	6,000	4,000
NAV of Segregated Portfolio	Rs. 40 Per unit	Rs. 40 Per unit
Value of Holding in Segregated Portfolio (B) (Rs.)	2,40,000	1,60,000
<b>Total Value of Holdings (A) + (B) (Rs.)</b>	<b>14,40,000</b>	<b>9,60,000</b>

**In case the portfolio is not segregated, the Total Portfolio after marking down the value of security A would be :**

Net Assets of the Portfolio Rs. 24,00,000 (Rs. 4,00,000 in Security A and Rs. 10,00,000 in Security B and Rs. 10,00,000 in Security C)	No. of Units 10,000	NAV per unit Rs. 24,00,000 / 10,000= Rs. 240
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Particulars	Investor 1	Investor 2
Units held in Original portfolio (No. of Units)	6,000	4,000
NAV of Original Portfolio	Rs. 240 Per Unit	Rs. 240 Per Unit
<b>Value of Holding (Rs.)</b>	<b>14,40,000</b>	<b>9,60,000</b>

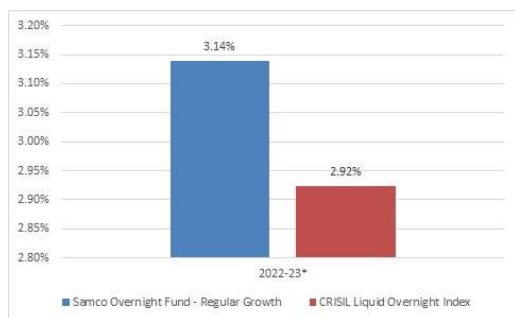
The AMC / Mutual Fund shall adhere to such other requirements as may be prescribed by SEBI / AMFI in this regard.

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

Performance of Samco Overnight Fund – Regular Plan - Growth as at September 30, 2023 is as follows:

Period	Samco Overnight Fund- Regular Plan- Growth	CRISIL Liquid Overnight Index
Returns for the last 1 year		
Returns for the last 3 years	-	-
Returns for the last 5 years	-	-
Returns Since Inception (12 Oct 2022)	6.08%	6.35%

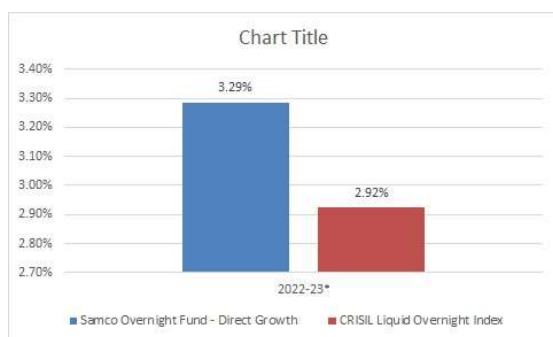
**Absolute Returns for each Financial Year for the last Five years – Regular Plan**



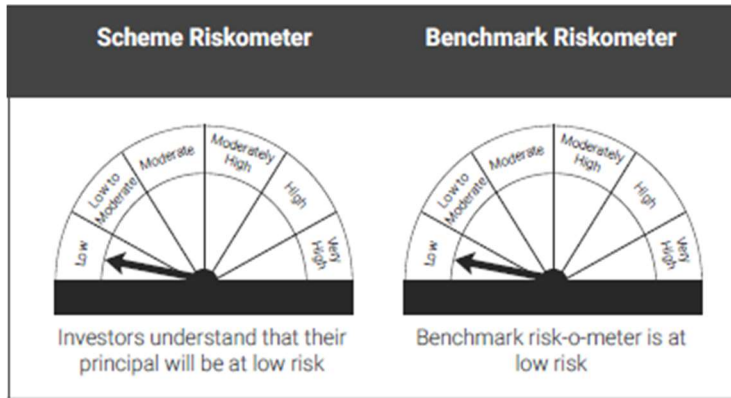
Performance of Samco Overnight Fund – Direct Plan - Growth as at September 30, 2023 is as follows

Period	Samco Overnight Fund- Direct Plan- Growth	CRISIL Liquid Overnight Index
Returns for the last 1 year		
Returns for the last 3 years	-	-
Returns for the last 5 years	-	-
Returns Since Inception (12 Oct 2022)	6.33%	6.35%

**Absolute Returns for each Financial Year for the last Five years – Direct Plan**



*Samco Overnight Fund has not completed 1 year, accordingly, absolute returns are shown. Past performance may or may not be sustained in future and should not be used as a basis of comparison with other investments. Different Plans i.e. Regular Plan and Direct Plan under the scheme has different expense structure.*



#### L. INVESTMENT BY THE AMC IN THE SCHEME

Subject to the Regulations, the AMC may invest either directly or indirectly, in the Scheme during NFO or Ongoing Offer Period. However, the AMC shall not charge any investment management fee on such investment in the Scheme.

The sponsor or asset management company shall invest in the growth option of the Scheme on the basis of risk value assigned to the scheme in terms of SEBI Master Circular no SEBI/HO/IMD/IMD-PoD-1/P/CIR/2023/74 dated May 19, 2023. In case of NFO, AMC's investment shall be made during the allotment of units and shall be calculated as a percentage of the final allotment value excluding AMC's investment. The investment shall be maintained at all points of time till the completion of tenure of the scheme or till the scheme is wound up. The AMC shall conduct a quarterly review to ensure compliance with the requirement of investment of minimum amount in the scheme which may change either due to change in value of the AUM or in the risk value assigned to the scheme. Further, based on review of quarterly average AUM, shortfall in value of the investment in scheme, if any, shall be made good within 7 days of such review. The AMC shall have the option to withdraw any excess investment than what is required pursuant to such review.

#### M. ADDITIONAL SCHEME RELATED DISCLOSURES

##### (I) PORTFOLIO DISCLOSURES

##### (a) TOP 10 HOLDINGS OF THE SCHEME

###### Scheme's portfolio holdings as on September 30, 2023

Name of Issuer	% of Net Assets
TREPS - Clearing Corporation of India	99.72%

##### (b) SECTOR WISE PORTFOLIO HOLDINGS OF THE SCHEME

###### Fund allocation towards various Sectors

Sector	% of Net Assets
Cash & Cash Equivalents	100.00%



**Website link for Monthly Portfolio Holding**

Please visit <https://www.samcomf.com/StatutoryDisclosure> to obtain Scheme’s latest monthly portfolio holding statement.

**(c) PORTFOLIO TURNOVER RATIO OF THE SCHEME**

The Portfolio Turnover Ratio has not been given as the Scheme is a Debt Scheme.

**(II) THE AGGREGATE INVESTMENT (MARKET VALUE) IN THE SCHEME BY AMC’S BOARD OF DIRECTORS, SCHEME’S FUND MANAGER AND OTHER KEY MANAGERIAL PERSONNEL –**

<b>Sr. No.</b>	<b>Category of Persons</b>	<b>Net Asset Value of Units held as on September 30, 2023 (in Rs.)</b>
i.	AMC’s Board of Directors	-
ii.	Concerned scheme’s Fund Manager(s)	-
iii.	Other key managerial personnel	4,272

**(IV) THE INVESTMENT (MARKET VALUE) IN THE SCHEME AS ON SEPTEMBER 30, 2023 BY THE AMC: Rs. 3,67,51,883**

### III. UNITS AND OFFER

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

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

<p><b>Plans / Options offered</b></p>	<p>The Scheme offers the following Plans:</p> <p>Samco Overnight Fund – Regular Plan Samco Overnight Fund – Direct Plan</p> <p>Regular Plan is available for all type of investors investing through a Distributor. Direct Plan is only for investors who purchase /subscribe Units in a Scheme directly with the Fund and is not available for investors who route their investments through a Distributor. All the plans will have common portfolio.</p> <p>Each plan offers growth option.</p> <p><b>Growth Option</b></p> <p>Dividends will not be declared under this Option. The income attributable to Units under this Option will continue to remain invested in the Scheme and will be reflected in the Net Asset Value of Units under this Option.</p> <p><b>Default Plan</b></p> <p>The investor must clearly specify his choice of plan. Investors subscribing under Direct Plan of a Scheme will have to indicate “Direct Plan” against the Scheme name in the application form. Investors should also indicate “Direct” in the ARN column of the application form. The investors may refer to the following table for applicability of Direct Plan/ Regular Plan under different scenario: -</p> <table border="1" data-bbox="553 1203 1469 1535"> <thead> <tr> <th>Scenario</th> <th>Broker code mentioned by investor</th> <th>Plan mentioned by the investor</th> <th>Default Plan to be captured</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>Not mentioned</td> <td>Not mentioned</td> <td>Direct Plan</td> </tr> <tr> <td>2</td> <td>Not mentioned</td> <td>Direct</td> <td>Direct Plan</td> </tr> <tr> <td>3</td> <td>Not mentioned</td> <td>Regular</td> <td>Direct Plan</td> </tr> <tr> <td>4</td> <td>Mentioned</td> <td>Direct</td> <td>Direct Plan</td> </tr> <tr> <td>5</td> <td>Direct</td> <td>Not mentioned</td> <td>Direct Plan</td> </tr> <tr> <td>6</td> <td>Direct</td> <td>Regular</td> <td>Direct Plan</td> </tr> <tr> <td>7</td> <td>Mentioned</td> <td>Regular</td> <td>Regular Plan</td> </tr> <tr> <td>8</td> <td>Mentioned</td> <td>Not mentioned</td> <td>Regular Plan</td> </tr> </tbody> </table> <p>In cases of wrong/ invalid/ incomplete ARN codes mentioned on the application form, the application shall be processed under Regular Plan. The AMC shall contact and obtain the correct ARN code within 30 calendar days of the receipt of the application form from the investor/ distributor. In case, the correct code is not received within 30 calendar days, the AMC shall reprocess the transaction under Direct Plan from the date of application without any exit load.</p> <p><b>Default plan would be Direct Plan</b> (i.e plan whether Direct or Regular Plan and distributor code is not indicated in the application form).</p>	Scenario	Broker code mentioned by 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 code mentioned by 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																																		
<p><b>Dividend Policy</b></p>	<p>N.A.</p>																																				

<p><b>Allotment</b></p>	<p>On acceptance of the application for subscription, an allotment confirmation specifying the number of units allotted by way of e-mail and/or SMS within 5 business days will be sent to the Unitholders/ investors registered e-mail address and/or mobile number.</p> <p>In cases where the email does not reach the Unitholder/ investor, the Fund / its Registrar &amp; Transfer Agents will not be responsible, but the Unitholder/ investor can request for fresh statement/confirmation. The Unitholder/ investor shall from time to time intimate the Fund / its Registrar &amp; Transfer Agents about any changes in their e-mail address.</p> <p>The Trustee reserves the right to recover from an investor any loss caused to the Scheme on account of dishonour of cheques issued by the investor for purchase of Units of the Scheme.</p> <p>Applicants under both the Direct and Regular Plan(s) offered under the Scheme will have an option to hold the Units either in physical form (i.e. account statement) or in dematerialized form.</p> <p>Where investors / Unitholders, have provided an email address, an account statement reflecting the units allotted to the Unitholder shall be sent by email on their registered email address. However, in case of Unit Holders holding units in the dematerialized mode, the Fund will not send the account statement to the Unit Holders. The statement provided by the Depository Participant will be equivalent to the account statement.</p>
<p><b>Refund</b></p>	<p>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. The Refund proceeds will be paid by way of NEFT / RTGS / Direct credits/ IMPS / any other electronic manner if sufficient banking details are available with the Mutual Fund for the Unitholder or else through dispatch of Refund instruments within 5 business days of the closure of NFO period. In absence of the required banking details to process the refund through electronic manner, the refund instruments will be dispatched within 5 business days of the closure of NFO period.</p> <p>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. Refund orders will be marked "A/c Payee only" and drawn in the name of the applicant (in the case of a sole applicant) and in the name of the first applicant in all other cases, or by any other mode of payment as authorised by the applicant. All refund orders will be sent by registered post or as permitted by Regulations.</p>
<p><b>Who can invest?</b> This is an indicative list and you are requested to consult your financial advisor to ascertain whether the scheme is suitable to your risk profile.</p>	<p>The following persons (subject to, wherever relevant, purchase of Units of mutual funds, being permitted under respective constitutions, and relevant statutory regulations) are eligible and may apply for Subscription to the Units of the Scheme:</p> <ol style="list-style-type: none"> <li>1. Resident adult individuals either singly or jointly (not exceeding three) or on an Anyone or Survivor basis;</li> <li>2. Hindu Undivided Family (HUF) through Karta;</li> <li>3. Minor (as the first and the sole holder only) through a natural guardian (i.e. father or mother, as the case may be) or a court appointed legal guardian. There shall not be any joint holding with minor investments;</li> <li>4. Partnership Firms including limited liability partnership firms;</li> <li>5. Proprietorship in the name of the sole proprietor;</li> <li>6. Companies, Bodies Corporate, Public Sector Undertakings (PSUs), Association of Persons (AOP) or Bodies of Individuals (BOI) and societies registered under the Societies Registration Act, 1860(so long as the purchase of Units is permitted under the respective constitutions);</li> <li>7. Banks (including Co-operative Banks and Regional Rural Banks) and Financial Institutions;</li> <li>8. Religious and Charitable Trusts, Wakfs or endowments of private trusts (subject to receipt of necessary approvals as "Public Securities" as required) and Private trusts authorised to invest in mutual fund schemes under their trust deeds;</li> </ol>

	<p>9. Non-Resident Indians (NRIs) / Persons of Indian origin (PIOs)/ Overseas Citizen of India (OCI) residing abroad on repatriation basis or on non-repatriation basis;</p> <p>10 Foreign Institutional Investors (FIIs) and their sub-accounts registered with SEBI on repatriation basis;</p> <p>11. Army, Air Force, Navy and other para-military units and bodies created by such institutions;</p> <p>12. Scientific and Industrial Research Organizations;</p> <p>13. Multilateral Funding Agencies / Bodies Corporate incorporated outside India with the permission of Government of India / RBI;</p> <p>14. Provident/ Pension/ Gratuity Fund to the extent they are permitted;</p> <p>15. Other schemes of Samco Mutual Fund or any other mutual fund subject to the conditions and limits prescribed by the SEBI (MF) Regulations;</p> <p>16. Schemes of Alternative Investment Funds;</p> <p>17. Trustee, AMC or Sponsor or their associates may subscribe to Units under the Scheme;</p> <p>18. Qualified Foreign Investor (QFI)</p> <p>19. Such other person as maybe decided by the AMC from time to time.</p> <p>The list given above is indicative and the applicable laws, if any, as amended from time to time shall supersede the list.</p>
<p><b>Who cannot invest</b></p>	<p>1. Any individual who is a foreign national or any other entity that is not an Indian resident under the Foreign Exchange Management Act, 1999 (FEMA Act) except where registered with SEBI as a FPI or otherwise explicitly permitted under FEMA Act/ by RBI/ by any other applicable authority.</p> <p>2. Pursuant to RBI A.P. (DIR Series) circular no. 14 dated September 16, 2003, Overseas Corporate Bodies (OCBs) cannot invest in Mutual Funds.</p> <p>3. NRIs residing in Non-Compliant Countries and Territories (NCCTs) as determined by the Financial Action Task Force (FATF), from time to time.</p> <p>4. U.S. Persons and Residents of Canada as defined under the applicable laws of U.S. and Canada except the following:</p> <p>a. subscriptions received by way of lump sum / switches /systematic transactions received from Non-resident Indians (NRIs) / Persons of Indian origin (PIO) / Overseas Citizen of India (OCI) who at the time of such investment, are present in India and b. FPIs</p> <p>5. Such other persons as may be specified by AMC from time to time.</p> <p>The AMC reserves the right to include/exclude new/existing categories of investors to invest in the Scheme from time to time, subject to SEBI Regulations and other prevailing statutory regulations, if any. The Mutual Fund / Trustee / AMC may redeem Units of any Unitholder in the event it is found that the Unitholder has submitted information either in the application or otherwise that is false, misleading or incomplete or Units are held by any person in breach of the SEBI Regulations, any law or requirements of any governmental, statutory authority.</p>
<p><b>How to Apply</b></p>	<p>Please refer to the SAI and Application form for the instructions.</p>
<p><b>Listing</b></p>	<p>The Scheme is an open-ended debt Scheme under which Sale and Repurchase will be made on a continuous basis and therefore listing on stock exchanges is not envisaged. The Trustee/AMC may at its discretion list the units on any Stock Exchange.</p>
<p><b>Special Products / facilities available during the NFO</b></p>	<p><b>Stock Exchange Infrastructure Facility:</b></p> <p>The investors can subscribe to the Units of the Scheme through Mutual Fund Service System (“MFSS”) platform of National Stock Exchange and “BSEstAR MF” platform of Bombay Stock Exchange Ltd.</p> <p><b>MF Utility (MFU):</b></p> <p>Investor can also subscribe to the Units of the Scheme through MFU which allows transacting in multiple Schemes of various Mutual Funds with a single form / transaction</p>

	<p>request and a single payment instrument / instruction. All financial and non-financial transactions pertaining to Schemes of Samco Mutual Fund can also be submitted through MFU either electronically or physically through the authorized Points of Service ("POS") of MFUI. The list of POS of MFUI is published on the website of MFUI at <a href="http://www.mfuindia.com">http://www.mfuindia.com</a> and may be updated from time to time.</p> <p>Further, <b>Systematic Investment Plan (SIP) / Systematic Withdrawal Plan (SWP) / Systematic Transfer Plan (STP)</b> facilities would be available to the investors. For details, investors/ unitholders are requested to refer to paragraph "Special Products available" given in the document under Ongoing Offer Details.</p>
<p><b>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.</b></p>	<p>Units once redeemed will be extinguished and will not be reissued.</p>
<p><b>Restrictions, if any, on the right to freely retain or dispose of Units being offered.</b></p>	<p><b>Pledge of Units</b></p> <p>The Unit under the Scheme (subject to completion of Lock-in Period, if any) may be offered as security by way of a pledge / charge in favour of scheduled banks, financial institutions, non-banking finance companies (NBFCs), or any other person. The AMC and / or the ISC will note and record such Pledged Units. The AMC shall mark a lien only upon receiving the duly completed form and documents as it may require. Disbursement of such loans will be at the entire discretion of the bank / financial institution / NBFC or any other person concerned and the Mutual Fund assumes no responsibility thereof.</p> <p>The Pledger will not be able to redeem Units that are pledged until the entity to which the Units are pledged provides written authorisation to the Mutual Fund that the pledge / lien charge may be removed. As long as Units are pledged, the Pledgee will have complete authority to redeem such Units.</p> <p>For units of the Scheme held in electronic (Demat) form, the rules of Depository applicable for pledge will be applicable for Pledge/Assignment of units of the Scheme. Pledgor and Pledgee must have a beneficial account with the Depository. These accounts can be with the same DP or with different DPs.</p> <p><b>Lien on Units</b></p> <p>On an ongoing basis, when existing and new Investors make Subscriptions, a lien on Units allotted will be created and such unit shall not be available for redemption until the payment proceeds are realised by the Scheme. In case a unit holder redeems units soon after making purchases, the redemption cheque will not be dispatched until sufficient time has elapsed to provide reasonable assurance that cheques or drafts for Units purchased have been cleared.</p> <p>In case the cheque / draft is dishonoured by the bank, the transaction shall be reversed and the Units allotted earlier shall be cancelled, and a fresh Account Statement / Confirmation slip shall be dispatched to the Unit holder. For NRIs, the Scheme may mark a lien on Units in case documents which need to be submitted are not given in addition to the application form and before the submission of the redemption request. However, the AMC reserves the right to change operational guidelines for lien on Units from time to time.</p> <p><b>Suspension/Restriction on Redemption of Units of the Scheme</b></p> <p>Subject to the approval of the Boards of the AMC and of the Trustee and subject also to necessary communication of the same to SEBI, the redemption of / switch-out of Units of Scheme, may be temporarily suspended/ restricted. In accordance with SEBI Master Circular no SEBI/HO/IMD/IMD-PoD-1/P/CIR/2023/74 dated May 19, 2023 and subject to prevailing regulations, restriction on/suspension of redemptions / switch-out of Units of the Scheme, may be imposed when there are circumstances leading to systemic crisis or event that severely constricts market liquidity or the efficient functioning of markets such as:</p>



	<p>a) Liquidity issues: when market at large becomes illiquid affecting almost all securities rather than any issuer specific security;</p> <p>b) 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;</p> <p>c) Operational issues: when exceptional circumstances are caused by force majeure, unpredictable operational problems and technical failures (e.g. a black out).</p> <p>Restriction on / suspension of redemption of Units of the Scheme may be imposed for a specified period of time not exceeding 10 working days in any 90 days period.</p> <p><b>When restriction on / suspension of redemption of Units of the Scheme is imposed, the following procedure shall be applied</b></p> <p>i. No redemption / switch-out requests upto ₹ 2 lakhs shall be subject to such restriction.</p> <p>ii. Where redemption / switch-out requests are above ₹ 2 lakhs, the AMC shall redeem the first ₹ 2 lakhs without such restriction and remaining part over and above ₹ 2 lakhs shall be subject to such restriction.</p> <p>In addition to the above, the AMC / Trustee may restrict / suspend redemptions / switch-out of Units of the Scheme pursuant to direction/ approval of SEBI.</p> <p>In case of any of the above eventualities, the general time limits for processing requests for redemption of Units will not be applicable.</p> <p>Also refer to the paragraph 'Suspension of Purchase and Redemption of Units' in the Statement of Additional Information.</p>
<p><b>Third Party Payment Avoidance and additional documents / declaration required</b></p>	<p>Please refer SAI for details</p>
<p><b>Cash Investments in mutual funds</b></p>	<p>In order to help enhance the reach of mutual fund products amongst small investors, who may not be tax payers and may not have PAN/bank accounts, such as farmers, small traders/businessmen/workers, SEBI has permitted receipt of cash transactions for fresh purchases/ additional purchases to the extent of ₹ 50,000/- per investor, per mutual fund, per financial year subject to:</p> <p>i. compliance with Prevention of Money Laundering Act, 2002 and Rules framed there under; the SEBI Circular(s) on Anti Money Laundering (AML) and other applicable Anti Money Laundering Rules, Regulations and Guidelines; and</p> <p>ii. sufficient systems and procedures in place.</p> <p>However, payment towards redemptions with respect to aforementioned investments shall be paid only through banking channel.</p> <p>The Fund/ AMC is currently in the process of setting up appropriate systems and procedures for the said purpose. Appropriate notice shall be displayed on its website viz. as well as at the Investor Service Centres, once the facility is made available to the investors.</p>

**B. ONGOING OFFER DETAILS: -**

<p><b>Ongoing Offer Period</b></p>	<p>The Scheme being an ongoing Scheme, the Units of the Scheme are available for subscription / redemption at applicable NAV based prices, subject to prevalent load provisions, if any.</p>
<p><b>Ongoing price for subscription (purchase)/switch-in (from other schemes/plans of the mutual fund) by investors.</b></p> <p>This is the price you need to pay for purchase/switch-in.</p>	<p>Units of the Scheme shall be available for subscription (purchase) and switch-in at the Applicable NAV.</p>
<p><b>Ongoing price for redemption (sale) /switch outs (to other schemes/plans of the Mutual Fund) by investors.</b></p> <p>This is the price you will receive for redemptions/switch outs.</p>	<p>At the Applicable NAV subject to prevailing Exit Load.</p> <p>Ongoing price for redemption /Switch out (to other Schemes/Plans of the Mutual Fund) is price which a Unit holder will receive for redemption/Switch-outs. During the continuous offer of the Scheme, the Unit holder can redeem the Units at Applicable NAV, subject to payment of Exit Load, if any. It will be calculated as follows:</p> <p>Methodology of calculating repurchase price:</p> <p>Redemption Price = Applicable NAV*(1-Exit Load, if any)</p> <p>Example: If the Applicable NAV is ₹ 1,000, Exit Load is 1% then redemption price will be:</p> <p>= ₹ 1000* (1-0.01)</p> <p>= ₹ 990</p> <p>Investors/Unit holders should note that the AMC/Trustee has right to modify existing Load structure and to introduce Loads subject to a maximum limit prescribed under the Regulations.</p> <p>Any change in Load structure will be effective on prospective basis and will not affect the existing Unit holder in any manner.</p> <p>However, the Mutual Fund will ensure that the Redemption Price will not be lower than 95% of the Applicable NAV provided that the difference between the Redemption Price and the Subscription /Purchase Price at any point in time shall not exceed the permitted limit as prescribed by SEBI from time to time, which is currently 5% calculated on the Subscription/ Purchase Price. The Purchase Price shall be at applicable NAV.</p>
<p><b>Cut off timing for subscriptions/redemptions/ switches</b></p> <p>This is the time before which your application (complete in all respects) should reach the official points of acceptance.</p>	<p><b>Subscriptions/Purchases including Switch - ins:</b></p> <p>The following cut-off timings shall be observed by the Mutual Fund in respect of purchase of units of the Scheme and the following NAVs shall be applied for such purchase:</p> <ol style="list-style-type: none"> <li>1. In respect of valid applications received upto 1.30 p.m. on a Business Day at the Designated Investor Service Centre and funds for the entire amount of subscription/purchase /switch-in as per the application are credited to the bank account of the respective Scheme / the Fund before the cut-off time i.e. available for utilization before the cut-off time – the closing NAV of the day immediately preceding the day on which the funds are available for utilization shall be applicable.</li> <li>2. In respect of valid applications received after 1.30 p.m. on a Business Day at the Designated Investor Service Centre and funds for the entire amount of subscription/purchase /switch-in as per the application are credited to the bank account of the respective Scheme / the Fund after cut-off time i.e. available for utilization after the cut-off time – the closing NAV of the day immediately preceding the next business day on which the funds are available for utilization shall be applicable.</li> <li>3. Irrespective of the time of the receipt of valid at the Designated Investor Service Centre where funds for the entire amount of subscription/purchase /switch-in as per the</li> </ol>

	<p>application are credited to the bank account of the respective Scheme / the Fund before cut-off time of next business day i.e. available for utilization before the cut-off time on any subsequent Business day - the closing NAV of the day immediately preceding the day on which the funds are available for utilization shall be applicable. For allotment of units in respect of purchase in the Scheme under Pt. (3) above, it shall be ensured that:</p> <ul style="list-style-type: none"> <li>i. Application is received before the applicable cut-off time</li> <li>ii. Funds for the entire amount of subscription/purchase as per the application are credited to the bank account of the Scheme before the cut-off time.</li> <li>iii. The funds are available for utilization before the cut-off time without availing any credit facility whether intra-day or otherwise, by the respective switch-in Scheme.</li> </ul> <p>For allotment of units in respect of switch-in to the scheme under Pt. (3) above from other schemes, it shall be ensured that:</p> <ul style="list-style-type: none"> <li>i. Application for switch-in is received before the applicable cut-off time.</li> <li>ii. Funds for the entire amount of subscription/purchase as per the switch-in request are credited to the bank account of the Scheme before the cut-off time.</li> <li>iii. The funds are available for utilization before the cut-off time without availing any credit facility whether intra-day or otherwise, by the Scheme.</li> </ul> <p><b>Redemptions including Switch - outs:</b></p> <p>The following cut-off timings shall be observed by the Mutual Fund in respect of Repurchase of Units:</p> <ol style="list-style-type: none"> <li>1. In respect of valid applications received upto 3.00 p.m. – the closing NAV of the day immediately preceding the next Business Day;</li> <li>2. In respect of valid applications received after 3.00 p.m. by the Mutual Fund, the closing NAV of the next Business Day shall be applicable.</li> </ol> <p><b>Note:</b> In case the application is received on a Non-Business Day, it will be considered as if received on the Next Business Day.</p> <p>The above mentioned cut off timing shall also be applicable to transactions through the online trading platform.</p> <p>In case of Transaction through Stock Exchange Infrastructure, the Date of Acceptance will be reckoned as per the date &amp; time; the transaction is entered in stock exchange's infrastructure for which a system generated confirmation slip will be issued to the investor.</p>
<p><b>Where can the applications for purchase/redemption switches be submitted?</b></p>	<p>Investors can submit the application forms for purchase or redemption or switch at any of the Official Points of Acceptance, details of which are mentioned on the last page of this document.</p> <p>Investors are requested to note that the Investor Service Centres/Official Points of Acceptance of the Mutual Fund or its Registrar will not accept redemption requests for units held in demat mode. Investors who hold units in demat form, would need to route redemption requests through their Depository Participants in the format prescribed by them.</p> <p>Investors are requested to note that an Application Form accompanied by a payment instrument issued from a bank account other than that of the Applicant / Investor will not be accepted except in certain circumstances. For further details, please refer paragraph "Restriction on Acceptance of Third-Party Payment Instruments for Subscription of Units" under the section "How to Apply?" in SAI.</p> <p>Investors in cities other than where the Designated Investor Service Centers (DISC) are located, may forward their application forms to any of the nearest DISC, accompanied by Demand Draft/s payable locally at that DISC or apply online on our website Samcomf.com</p>

<p><b>Minimum amount for purchase/redemption/ switches</b></p>	<p><b>Minimum amount for purchase/Switch in:</b> ₹ 5,000 and in multiples of Re 1/- thereafter</p> <p><b>Minimum Additional Purchase Amount:</b> ₹ 500 and in multiples of Re. 1/- thereafter</p> <p><b>Minimum Redemption Amount/Switch Out</b> There will be no minimum redemption criterion. The Redemption / Switch-out would be permitted to the extent of credit balance in the Unit holder's account of the Plan(s) / Option(s) of the Scheme (subject to completion of Lock-in period or release of pledge / lien or other encumbrances). The Redemption / Switch-out request can be made by specifying the rupee amount or by specifying the number of Units of the respective Plan(s) / Option(s) to be redeemed.</p> <p>In case of Units held in dematerialized mode, the Unit Holder can give a request for Redemption only in number of Units which can be fractional units also. Depository participants of registered Depositories to process only redemption request of units held in demat form.</p> <p>The AMC/ Trustee reserves the right to change/ modify the terms of minimum redemption amount/switch-out provision offered under the Scheme of the Fund.</p>														
<p><b>Minimum balance to be maintained and consequences of non-maintenance.</b></p>	<p>Currently, there is no minimum balance requirement.</p>														
<p><b>Special Products available</b></p>	<p><b>SYSTEMATIC INVESTMENT PLAN (SIP)</b></p> <p>Unit holder can enroll for the SIP facility by submitting duly completed Enrolment Form at the Official Point(s) of Acceptance. An Investor shall have the option of choosing any date of the Month as his SIP date other than 29th, 30th or 31st of a month.</p> <p>Minimum amount per SIP installment and Minimum number of installments under monthly and yearly frequency of SIP are as follows:</p> <table border="1" data-bbox="548 1182 1455 1465"> <thead> <tr> <th>Frequency under SIP Facility</th> <th>Minimum Installments</th> <th>Minimum SIP amount</th> </tr> </thead> <tbody> <tr> <td rowspan="2">Monthly</td> <td>12 installments</td> <td>₹ 500/- and in multiple of ₹ 1/-</td> </tr> <tr> <td>6 installments</td> <td>₹ 1000/- and in multiple of ₹ 1/-</td> </tr> <tr> <td>Quarterly</td> <td>4 installments</td> <td>₹ 1,500/- and in multiple of ₹ 1/-</td> </tr> <tr> <td>Half-yearly</td> <td>2 installments</td> <td>₹ 3,000/- and in multiple of ₹ 1/-</td> </tr> </tbody> </table> <p>If the SIP period is not specified by the unit holder, then the SIP enrolment will be deemed to be for perpetuity and processed accordingly.</p> <p>In case the transactions are received through the distributor, the Stock Exchange(s) and / or the SEBI Registered Investment Advisor(s) other than the SIP frequency date (i.e. on 29th or 30th or 31st) and funds parked in scheme collection account within cut off timings of these dates, the AMC may allot the units with applicable cut off time NAV.</p> <p><b>SIP through National Automated Clearing House (NACH)</b></p> <p><b>NACH:</b> The unit holders can also make payment of SIP instalments through NACH facility. NACH is a centralized system, launched by National Payments Corporation of India (NPCI) with an aim to consolidate multiple NACH mandates. This facility will enable the unit holders of the Fund to make SIP investments through NACH by filling up the SIP Registration cum mandate form. A Unique number will be allotted to every mandate registered under NACH called as Unique Mandate Reference Number ("UMRN") which can</p>	Frequency under SIP Facility	Minimum Installments	Minimum SIP amount	Monthly	12 installments	₹ 500/- and in multiple of ₹ 1/-	6 installments	₹ 1000/- and in multiple of ₹ 1/-	Quarterly	4 installments	₹ 1,500/- and in multiple of ₹ 1/-	Half-yearly	2 installments	₹ 3,000/- and in multiple of ₹ 1/-
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Half-yearly	2 installments	₹ 3,000/- and in multiple of ₹ 1/-													

be used for SIP transactions. The NACH facility shall be available subject to terms and conditions contained in the SIP registration Mandate Form and as prescribed by NPCI from time to time.

- All SIP cheques/payment instructions should be of the same amount and same date (excluding first cheque). However, there should be a gap of 30 days between first SIP Installment and the second installment in case of SIP started during ongoing offer.
- Investors will have the right to discontinue the SIP facility at any time by sending a written request to any of the Official Point(s) of Acceptance. Notice of such discontinuance should be received at least 30 days prior to the due date of the next debit. On receipt of such request, the SIP facility will be terminated.
- It is clarified that if the Fund fails to get the proceeds from three Installments out of a continuous series of Installments submitted at the time of initiating a SIP, the SIP is deemed as discontinued.
- Units will be allotted at the Applicable NAV on SIP installment realisation basis on which investments are sought to be made.
- In case the date falls on a non-business day, the immediate next Business Day will be considered for this purpose.
- In case the fund realised on non-business day of the scheme, the immediate next Business Day will be considered for this purpose.
- An extension of an existing SIP will be treated as a new SIP on the date of such application, and all the above conditions need to be met with.
- The Load structure prevailing at the time installment of the SIP will apply for all the Installments indicated in such application.
- The AMC has the authority to make available SIP by way of a salary savings scheme for a group of employees through an arrangement with their employers.
- For applicable Load on Purchases through SIP, please refer paragraph 'Load Structure' given in this document.

The AMC reserves the right to change / modify Load structure and other terms and conditions under the SIP prospectively at a future date. Please refer to the SIP Enrolment Form for terms & conditions before enrolment.

**Purchase/Redemption of units through Stock Exchange Infrastructure:**

Investors can subscribe to the Units of Samco Mutual Fund through the mutual fund trading platforms of the Bombay Stock Exchange ("BSE") and National Stock Exchange ("NSE") – with NSDL and CDSL as depositories for such units of the mutual fund.

NSE has introduced Mutual Fund Service System (MFSS) Platform and BSE has introduced BSE StAR MF Platform (Stock Exchange Platform).

The following are the salient features of the MFSS / BSE StAR MF Platform:

1. The facility i.e. purchase/redemption/SIP (Systematic Investment Plan) is available for both existing and new investors.
2. The Investors will be able to purchase/redeem units of the scheme. Further, facility to switch units shall be provided if are available on the platform.
3. The facility can be availed by both, investors under Direct Plan offered by the schemes and investors investing through Distributors under the Regular Plan offered by the schemes.

The following shall be the additional Official Point of Acceptance of Transactions for the Scheme:

All trading members of BSE & NSE who are registered with AMFI as Mutual Fund Distributor and also registered with BSE or NSE as Participants ("AMFI registered stock exchange brokers") will be eligible to offer this facility to investors and shall be treated as Official Point of Acceptance.

Units of mutual fund schemes shall be permitted to be transacted through clearing members of the registered Stock Exchanges. Further, the Depository Participants of registered Depositories are permitted to process only redemption request of units held in demat form.

Clearing members and Depository participants will be considered as Official Points of Acceptance of Samco Mutual Fund and conditions stipulated in SEBI circular no. SEBI/IMD/CIR No.11/183204/2009 dated November 13, 2009 for stock brokers viz. AMFI /NISM certification, code of conduct prescribed by SEBI for Intermediaries of Mutual Fund, shall be applicable for such Clearing members and Depository participants as well.

4. The units of the Scheme are not listed on BSE & NSE and the same cannot be traded on the Stock Exchange. The window for purchase/redemption of units on stock exchange Platform will be available between 9 a.m. and 3 p.m. or such other timings as may be decided.

5. Investors will be able to purchase/redeem units in the Scheme in the following manner:

(i) Investors shall receive redemption amount (if units are redeemed) and units (if units are purchased) through clearing member's pool account. Samco Asset Management Private Limited (the "AMC")/Samco Mutual Fund (the "Mutual Fund") shall pay proceeds to the clearing member / directly investor bank account (in case of redemption) and clearing member in turn to the respective investor and similarly units shall be credited by the AMC/ Mutual Fund into clearing member's pool account (in case of purchase) and clearing member in turn shall credit the units to the respective investor's demat account.

(ii) In case of transaction through distributors using exchange platform, the distributor shall not handle pay-out and pay in of funds as well as units on behalf of investor. The pay-in in such cases will be directly received by recognised clearing corporation and pay-out will be directly made to investor account. In the same manner, units shall be credited and debited directly from the demat account of investors.

6. Applications for purchase/redemption of units which are incomplete /invalid are liable to be rejected.

7. For all the transactions done through these platforms, separate Folio. No. shall be allotted to the existing and the new investors. The bank a/c number, address, nomination details etc. shall be the same as per the Demat account of the investor. In case of non-financial requests/applications such as change of address, change of bank details, etc. for units held in demat mode investors should approach the respective Depository Participant(s) and OPAT of AMC for units held in physical mode.

8. Investors will have to comply with Know Your Customer (KYC) norms as prescribed by BSE/NSE/CDSL/ NSDL and Samco Mutual Fund to participate in this facility.

9. Investors should get in touch with Investor Service Centres (ISCs) of Samco Mutual Fund for further details.

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

SEBI Master Circular no SEBI/HO/IMD/IMD-PoD-1/P/CIR/2023/74 dated May 19, 2023, has permitted Mutual Fund Distributors ("MF Distributors") and SEBI circular no. SEBI/HO/MRD/DSA/CIR/P/2016/113 dated October 19, 2016 permitted SEBI Registered Investment Advisors ("RIAs") to use recognized Stock Exchange infrastructure to purchase/redeem units directly from Mutual Fund/AMC on behalf of their clients.



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

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

1. MF distributors/RIAs shall not handle pay out/pay in of funds as well as units on behalf of investor. Pay in will be directly received by recognized clearing corporation and payout will be directly made to investor account. In the same manner, units shall be credited and debited directly from the demat account of investors.

2. Transactions only in physical (non-demat) transactions will be permitted through NMF-II / BSE StAR MF Platform.

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

#### **MICRO SYSTEMATIC INVESTMENT PLAN**

Systematic Investment Plans (SIPs) where aggregate of installments in a year does not exceed ₹ 50,000/- (per year per investor).

The Unit holders will have the facility of Micro SIP under the current SIP facility. The key features of the facility are as under:

1. Minimum amount per SIP installment is ₹ 500/- and in multiples of Re. 1 thereafter.
2. Where the Mutual Fund fails to get the proceeds from three Installments out of a continuous series of Installments submitted at the time of initiating a SIP, the SIP may be discontinued by the AMC.
3. All other features / guidelines of Systematic Investment Plan with reference to Standing Instruction / Direct Debit will be equally applicable for a Micro SIP.

Investors with PAN are not eligible for simplified KYC procedure for Micro SIP investments - details of which have been provided in the Statement of Additional Information.

#### **SYSTEMATIC INVESTMENT PLAN (SIP) SWITCH FACILITY**

Unit holders having registered SIP in the specified scheme(s) of the Fund can use SIP Switch Facility to terminate SIP in the existing scheme and initiate SIP in another specified scheme (as and when new scheme launched). SIP Switch Facility shall be available to unit holders under all open-ended schemes of the Fund.

The terms and conditions of SIP Switch Facility are as below:

1. SIP Switch Facility can be availed by unit holders only after completion of minimum installments specified for SIP registration in the Switch-out (existing) scheme.
2. SIP Switch Facility will be considered as termination of SIP in Switch-out scheme and subscription of SIP in Switch-in scheme.
3. SIP in Switch-in scheme will be subject to the terms of offering specified in the SID of Switch-in scheme.
4. SIP registration end date should ensure compliance of minimum SIP installments prescribed in Switch-in scheme.
5. SIP Switch Facility is available for changing SIP investment mandate from one scheme to another specified scheme. The same is also available for switch between Plans/Options offered under same scheme. Further, the amount of installment, date and frequency of SIP and SIP end date of Switch-out scheme shall remain same under Switch-in scheme.

6. The allotment of units of Switch-in scheme shall be in the same folio.
7. SIP Switch Facility is not available for SIP subscribed with post-dated cheques.
8. Investors will have the option of changing the distributor code from direct to regular/ regular to direct.
9. Unit holder must submit request for SIP Switch at least 21 days before the SIP due date.

**SYSTEMATIC INVESTMENT PLAN (SIP) TOP-UP FACILITY**

- a. Investors can opt for SIP TOP UP facility with Fixed Top Up option or Variable Top Up option, wherein the amount of the SIP can be increased at fixed intervals. In case the investor opts for both options, the Variable Top Up option shall be triggered.
- b. The minimum amount for Fixed TOP UP shall be ₹ 500 and in multiple of ₹ 1/- thereof.
- c. Variable TOP UP would be available in at 10%, 15% and 20% and such other denominations (over and above 10%, 15% and 20%) as opted by the investor in multiples of 5%.
- d. The frequency is fixed at Yearly and Half Yearly basis. In case the TOP UP facility is not opted by ticking the appropriate box and frequency is not selected, the TOP UP facility may not be registered.
- e. In case of Quarterly SIP, only the Yearly frequency is available under SIP TOP UP.
- f. SIP Top-Up facility shall also be available for the existing investors who have already registered for SIP facility without Top-Up option.

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

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

**Top-Up Cap month-year:** It is the date from which SIP Top-Up amount will cease and last SIP installment including Top-Up amount will remain constant from Cap date till the end of SIP tenure. Investor shall have flexibility to choose either Top-Up Cap amount or Top-Up Cap month- year. In case of multiple selection, Top-Up Cap amount will be considered as default selection.

Top-Up Cap is applicable for Fixed Top Up option as well as Variable Top Up option.

All the investors of the fund availing the facility under SIP Variable Top - Up feature are hereby requested to select either Top - Up Cap amount or Top - Up Cap month - year. In case of no selection, the SIP Variable Top - Up amount will be capped at a default amount of ₹ 10 Lakhs.

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

**SYSTEMATIC TRANSFER PLAN**

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

STP Frequency	Cycle Date	Minimum Amount* (in ₹)	Minimum Installment
Daily	Monday To Friday	500/-	12

Weekly	Monday to Friday (Any day)	1,000/-	6
Fortnightly	Alternate Wednesday	1,000/-	6
Monthly	1st 7th 10th 15th or 25th	1,000/-	6
Quarterly	1st 7th 10th 15th or 25th	3,000/-	2

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

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

A minimum period of 7 days shall be required for registration under STP. The requests for discontinuation of STP shall be subject to an advance notice of 7 days before the next due date for STP and it will terminate automatically if all Units are liquidated or withdrawn from the account or upon the Funds' receipt of notification of death or incapacity of the Unit holder.

The AMC reserves the right to introduce STPs at any other frequencies or on any other dates as the AMC may feel appropriate from time to time. In the event that such a day is a Holiday, the transfer would be affected on the next Business Day.

Further, in case of a last STP, where the balance amount is less than the STP amount, the entire amount will be transferred to the transferee scheme.

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

#### **TIMER SYSTEMATIC TRANSFER PLAN ("TSTP")**

Timer STP is a facility wherein an investor under the specified schemes ('Source Schemes') can opt to transfer variable amount, on the predetermined dates to any open-ended equity Scheme(s) ('Target Scheme') at defined intervals.

The Unitholder would be required to provide a Base Installment Amount that is intended to be transferred to the Target Scheme. The variable amount(s) or actual amount(s) of transfer to the Target Scheme will be linked to the Equity Margin of Safety Index (EMOSI) as computed by the AMC on the date of respective transfer.

Equity Margin of Safety Index (EMOSI) levels computed by the AMC is a proprietary model of Samco Asset Management Pvt Limited (the AMC). The EMOSI is derived by assigning different weights such as Price to Earnings (PE), G-sec yields, moving average divergences and / or other fundamental and technical factors as may be determined by the AMC from time to time. Details of EMOSI are mentioned in the Terms & Conditions of Timer STP.

This Scheme is a Source Scheme under this facility.

The key features of this Facility are as follows:

i. **Eligibility Criteria for TSTP:** An investor must maintain minimum balance/ investment of Rs. 25,000/- in the opted source scheme at the time of registration of TSTP. If such minimum balance/investment is not available and the TSTP registration request will be liable to be rejected.

ii. **Frequency of TSTP:** The investors have option of Weekly, Monthly and Quarterly frequency for transfer of funds from the eligible source schemes to eligible target schemes.

The dates available for the transfer under TSTP would be:

- **For Weekly Frequency:** Transfer can be made on 'Any Day' of the week. In case the TSTP day is not indicated, the default day will be every "Monday".
- **For Monthly & Quarterly Frequency:** Investor can select any date of each Month & Quarter (other than 29,30,31). In case the date is not indicated, the default date will be 10th of every month.
- **For Quarterly Frequency:** Transfer can be made on 'Any Date' of the quarter. In case the TSTP date is not indicated, the default date will be 10th of every quarter. TSTP will be processed after expiry of the 7 working days or opted date which ever earlier. For example, an investor who opted for quarterly TSTP commencing February in a calendar year, will have the following cycle for TSTP installments – February, May, August and November.

In case investor fails to mention frequency or opted multiple frequencies / date, default option would be "Monthly" and the default date will be 10th.

iii. **Base Instalment amount:** The Investor would required to provide a base installment amount that is intended to be transferred to the Target Scheme. At presently minimum base instalment amount for timer STP is Rs 1,000/- in multiple of Re.1/-.

iv. **Tenure:** Investors may choose (1) Target Amount or (2) No of installments or (3) End date in the form. If this information is not provided / incomplete, the TSTP will be registered by default till 31-Dec-2099.

v. **Minimum no of Instalments** -Minimum number of installments in all frequencies will be 12.

vi. **Transfer of Balance:** If the outstanding balance in the source scheme in investor's folio is less than the amount to be transferred on the date of TSTP, the amount so transferred will be restricted to the balance available.

vii. **Minimum investment in target scheme:** The provision of 'Minimum redemption amount' specified in the Scheme Information Document of source scheme and 'Minimum application amount' specified in the Scheme Information Document of the target scheme(s) will not be applicable for TSTP.

viii. **Range:** The amount of transfer to the Target Scheme shall be in the range of 0.01x to 6x as per the multiplier selected which shall be based on the latest Equity Margin of Safety Index (EMOSI) levels which is a proprietary model of Samco Asset Management Pvt Limited (the AMC). However, in any case the TSTP instalment amount will not exceed 6x of the base instalment amount. Further, in case the base computation amount is less than Rs. 100, then the installment will be considered as Rs. 100 and arrived amount is in decimals will be rounding off in nearest rupee.

ix. **Restrictions:** This Facility shall be applicable subject to payment of exit load, if any of the source scheme. Further, the facility will not get executed in case the units are pledged or where lien is marked on units, or if units are within the applicable statutory lock period, if any, at the time of receipt of request.

x. **Applicable EMOSI value:** TSTP transactions will be executed based on latest / previous day EMOSI value available.

For details of the facility, investors are requested to refer to the website of the AMC [www.samcomf.com](http://www.samcomf.com). This facility should not be associated or confused with Systematic Transfer Plan.

#### **SYSTEMATIC WITHDRAWAL PLAN (SWP)**

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

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

Unitholders may start the facility/change the amount of withdrawals or the period of withdrawals by giving a 7 days prior written intimation/notice. The SWP may be terminated by a Unitholder by giving 7 days prior written intimation/notice and it will terminate automatically if all the Units are liquidated or withdrawn from the account or the holdings fall below the SWP installment amount.

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

	Monthly Option	Quarterly Option	Half yearly Option	Yearly Option
Minimum value of SWP	₹ 1,000/-			
Additional amount in multiples of	₹ 1			
Dates of SWP installment	1/5/10/15/25			
Minimum No. of SWP	Six	Four	Four	Two

*\* In the event that such a day is a non-business day, the withdrawals would be affected on the next business day.*

Exit Load, if any, is applicable to SWP, the day of installment processed shall be applicable for computing exit load.

The AMC reserves the right to accept SWP applications of different amounts, dates and frequency.

Unitholders can enroll themselves for the facility by submitting the duly completed Systematic Withdrawal enrolment Form at any of the Investor Service Centres (ISCs)/Official Points of Acceptance (OPAs). The AMC / Trustee reserves the right to change / modify the terms and conditions under the SWP prospectively at a future date.

#### **Introduction of Auto switch facility in Samco Overnight Fund**

Under this facility, investors will have the option to switch their holding from Samco Overnight Fund to the other schemes of Samco Mutual Fund during the New Fund Offer period of such schemes which are launched by the AMC from time to time.

The features, terms and conditions for availing the Auto Switch facility shall be as follows:

1. Under this facility, the investors will be able to invest in Samco Overnight Fund with an instruction to switch the units to the New Fund Offer (NFO). All such switch out transactions will be processed on closing day of the NFO.
2. A switch has the effect of redemption from one scheme and a purchase in the other scheme to which the switching has been done.
3. The price at which the units will be switched-out will be based on the redemption price of the scheme from which switch-out is done and the proceeds will be invested into the scheme at the NFO Price on the allotment date.
4. Unit holders are required to maintain clear balance in accordance with amount specified in the Auto Switch Application Form on the execution date. In case of insufficient balance in the account/folio, the application for Auto Switch will be rejected.
5. This facility will not be available for units which are under any Lien/Pledged.

#### **SWITCHING OPTIONS**

##### **(a) Inter - Scheme Switching option**

Unit holders under the Scheme have the option to Switch part or all of their Unit holdings in the Scheme to any other scheme offered by the Mutual Fund from time to time. The Mutual Fund also provides the Investors the flexibility to Switch their investments from any other scheme(s) / plan (s) offered by the Mutual Fund to this Scheme. This option will be useful to Unit holders who wish to alter the allocation of their investment among the scheme(s) / plan(s) of the Mutual Fund in order to meet their changed investment needs.

The Switch will be effected by way of a Redemption of Units from the Scheme at Applicable NAV, subject to Exit Load, if any and reinvestment of the Redemption proceeds into another scheme offered by the Mutual Fund at Applicable NAV and accordingly the Switch must comply with the Redemption rules of switch out Scheme and the Subscription rules of the switch in scheme.

**(b) Intra -Scheme Switching option**

Unit holders under the Scheme have the option to Switch their Unit holding from one plan to another plan (i.e. Regular to Direct). The Switches would be done at the Applicable NAV based prices and the difference between the NAVs of the two plans will be reflected in the number of Units allotted.

Switching shall be subject to the applicable "Cut off time and Applicable NAV" stated elsewhere in the Scheme Information Document. In case of "Switch" transactions from one scheme to another, the allocation shall be in line with Redemption pay-outs.

**TRANSACTION ON FAX**

In order to facilitate quick processing of transaction and / or instruction of investment of Investor the AMC/ Trustee/ Mutual Fund may (at its sole discretion and without being obliged in any manner to do so and without being responsible and/ or liable in any manner whatsoever) accept and process any application, supporting documents and / or instructions submitted by an Investor / Unit holder by facsimile (Fax Submission) and the Investor / Unit holder voluntarily and with full knowledge takes and assumes any and all risk associated therewith. The AMC / Trustee/ Mutual Fund shall have no obligation to check or verify the authenticity or accuracy of Fax Submission purporting to have been sent by the Investor and may act thereon as if same has been duly given by the Investor. In all cases the Investor will have to subsequently submit the original documents/ instruction to AMC/ Mutual Fund.

**ONLINE TRANSACTIONS**

Samco Mutual Fund will allow Transactions including by way of Lumpsum Purchase/ Redemption / Switch of Units by electronic mode through the AMC website/ Mobile Application / Whatsapp (as and when introduce). The Subscription proceeds, when invested through this mode, are by way of direct debits to the designated bank through payment gateway. The Redemption proceeds, (subject to deduction of tax at source, if any) through this mode, are directly credited to the bank account of the Investors who have an account at the designated banks with whom the AMC has made arrangements from time to time or through NEFT/RTGS or through cheque/ Pay order/ Demand draft issuance. The AMC will have right to modify the procedure of transaction processing without any prior intimation to the Investor.

Investment amount through this facility may be restricted by the AMC from time to time in line with prudent risk management requirements and to protect the overall interest of the Investors.

For details of the facility, investors are requested to refer to the website of the AMC.

**APPLICATION VIA ELECTRONIC MODE**

Subject to the Investor fulfilling certain terms and conditions stipulated by the AMC as under, Samco Asset Management Private Limited, Samco Mutual Fund or any other agent or representative of the AMC, Mutual Fund, the Registrar & Transfer Agents may accept transactions through any electronic mode including fax/web/ electronic transactions as permitted by SEBI or other regulatory authorities:



- a) The acceptance of the fax/web/electronic transactions will be solely at the risk of the transmitter of the fax/web/ electronic transactions and the Recipient shall not in any way be liable or responsible for any loss, damage caused to the transmitter directly or indirectly, as a result of the transmitter sending or purporting to send such transactions.
- b) The recipient will also not be liable in the case where the transaction sent or purported to be sent is not processed on account of the fact that it was not received by the Recipient.
- c) The transmitter's request to the Recipient to act on any fax/web/electronic transmission is for the transmitter's convenience and the Recipient is not obliged or bound to act on the same.
- d) The transmitter acknowledges that fax/web/electronic transactions is not a secure means of giving instructions/ transactions requests and that the transmitter is aware of the risks involved including those arising out of such transmission.
- e) The transmitter authorizes the recipient to accept and act on any fax/web/ electronic transmission which the recipient believes in good faith to be given by the transmitter and the recipient shall be entitled to treat any such fax/web/ electronic transaction as if the same was given to the recipient under the transmitter's original signature.
- f) The transmitter agrees that security procedures adopted by the recipient may include signature verification, telephone call backs which may be recorded by tape recording device and the transmitter consents to such recording and agrees to cooperate with the recipient to enable confirmation of such fax/web/ electronic transaction requests.
- g) The transmitter accepts that the fax/web/ electronic transactions, where applicable shall not be considered until time stamped as a valid transaction request in the Scheme in line with the Regulations.

In consideration of the recipient from time to time accepting and at its sole discretion acting on any fax/ web/electronic transaction request received / purporting to be received from the transmitter, the transmitter agrees to indemnify and keep indemnified the AMC, Directors, employees, agents, representatives of the AMC, Samco Mutual Fund and Trustee from and against all actions, claims, demands, liabilities, obligations, losses, damages, costs and expenses of whatever nature (whether actual or contingent) directly or indirectly suffered or incurred, sustained by or threatened against the indemnified parties whatsoever arising from or in connection with or any way relating to the indemnified parties in good faith accepting and acting on fax/web/ electronic transaction requests including relying upon such fax/ electronic transaction requests purporting to come from the Transmitter even though it may not come from the Transmitter.

The AMC reserves the right to discontinue the facility at any point of time.

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

#### **TRANSACTIONS THROUGH ELECTRONIC PLATFORM(S) OF KFIN TECHNOLOGIES LTD.**

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

The uniform cut off time as prescribed under the SEBI (Mutual Funds) Regulations, 1996 and as mentioned in SIDs and KIMs of the respective schemes of the Fund will be applicable for transactions received through the above electronic platform and the time of receipt of transaction recorded on the server(s) of KFin Technologies Pvt. Ltd. will be reckoned as the time for the purpose of determining applicability of NAV, subject to credit of funds to bank account of scheme(s), wherever applicable.

The facility is subject to operating guidelines, terms and conditions as may be prescribed by KFin Technologies Ltd. or as may be specified by Samco Asset Management Private Limited from time to time.

	<p>Time of receipt of transaction recorded on the server(s) of KFin Technologies Ltd. will continue to be reckoned for electronic transactions received through AMC website/ Distributor website/ applications etc subject to credit of funds to bank account of scheme(s), wherever applicable.</p>
<p><b>Accounts Statements</b></p>	<p>On acceptance of the application for subscription, an allotment confirmation specifying the number of units allotted by way of e-mail and/or SMS within 5 business days from the date of receipt of allotment will be sent to the Unit Holders registered e-mail address and/or mobile number.</p> <p>In case of Unit Holders holding units in the dematerialized mode, the Fund will not send the account statement to the Unit Holders. The statement provided by the Depository Participant will be equivalent to the account statement.</p> <p>For those Unit holders who have provided an e-mail address, the AMC will send the account statement by e-mail.</p> <p>Unit holders will be required to download and print the documents after receiving e-mail from the Mutual Fund. Should the Unit holder experience any difficulty in accessing the electronically delivered documents, the Unit holder shall promptly advise the Mutual Fund to enable the Mutual Fund to make the delivery through alternate means. It is deemed that the Unit holder is aware of all security risks including possible third-party interception of the documents and contents of the documents becoming known to third parties.</p> <p>The Unit holder may request for a physical account statement by writing/calling the AMC/ISC/Registrar. In case of specific request received from the Unit Holders, the AMC/Fund will provide the Account Statement to the Investors within 5 business days from the receipt of such request.</p> <p>The AMC shall issue Unit certificates within 5 business days from the date of receipt of request where the applicant so desires.</p> <p><b>CONSOLIDATED ACCOUNT STATEMENT (CAS)</b></p> <p>CAS is an account statement detailing all the transactions and holding at the end of the month including transaction charges paid to the distributor, across all schemes of all mutual funds. CAS issued to investors shall also provide the total purchase value/cost of investment in each scheme.</p> <p>Further, CAS issued for the half-year (September/ March) shall also provide</p> <ol style="list-style-type: none"> <li>a. The amount of actual commission paid by AMC/Mutual Fund to distributors (in absolute terms) during the half-year period against the concerned investor's total investments in each scheme.</li> <li>b. The scheme's average Total Expense Ratio (in percentage terms) along with the break up between Investment and Advisory fees, Commission paid to the distributor and other expenses for the period for each scheme's applicable plan (regular or direct or both) where the concerned investor has actually invested in.</li> </ol> <p>The word transaction will include purchase, redemption, switch, systematic investment plan, systematic withdrawal plan and systematic transfer plan.</p> <p><b>a) For Unitholders not holding Demat Account</b></p> <p>CAS for each calendar month shall be issued, on or before 15th day of succeeding month by the AMC.</p> <p>The AMC shall ensure that a CAS for every half yearly (September/ March) is issued, on or before 21<sup>st</sup> day of succeeding month, detailing holding at the end of the six months, across all schemes of all mutual funds, to all such investors in whose folios no transaction has taken place during that period.</p> <p>The AMC shall identify common investors across fund houses by their Permanent Account Number (PAN) for the purposes of sending CAS. In the event the account has</p>

more than one registered holder, the first named Unit Holder shall receive the Account Statement.

The AMC will send statement of accounts by e-mail where the Investor has provided the e-mail id. Additionally, the AMC may at its discretion send Account Statements individually to the investors.

**b) For Unitholders holding Demat Account**

In accordance with SEBI Master Circular no. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2023/74 dated May 19, 2023 in order to enable a single consolidated view of all the investments of an investor in Mutual Fund and securities held in demat form with Depositories, has required Depositories to generate and dispatch a single CAS for investors having mutual fund investments and holding demat accounts.

CAS will be sent by Depositories every half yearly (September/March), on or before 21st day of succeeding month, detailing holding at the end of the six months, to all such investors in whose folios and demat accounts there have been no transactions during that period.

CAS sent by Depositories is a statement containing details relating to all financial transactions made by an investor across all mutual funds viz. purchase, redemption, switch, systematic investment plan, systematic withdrawal plan, systematic transfer plan (including transaction charges paid to the distributor) and transaction in dematerialized securities across demat accounts of the investors and holding at the end of the month.

In case of demat accounts with nil balance and no transactions in securities and in mutual fund folios, the depository shall send account statement in terms of regulations applicable to the depositories. Investors whose folio(s)/demat account(s) are not updated with PAN shall not receive CAS.

CAS is done on the basis of PAN. Investors are therefore requested to ensure that their folio(s)/demat account(s) are updated with PAN. In case of multiple holding, it shall be PAN of the first holder and pattern of holding.

For Unit Holders who have provided an e-mail address to the Mutual Fund or in KYC records, the CAS is sent by e-mail. However, where an investor does not wish to receive CAS through email, option is given to the investor to receive the CAS in physical form at the address registered in the Depository system.

Investors who do not wish to receive CAS sent by depositories have an option to indicate their negative consent. Such investors may contact the depositories to opt out. Investors who do not hold demat account continue to receive CAS sent by RTA/AMC, based on the PAN, covering transactions across all mutual funds as per the current practice.

In case an investor has multiple accounts across two depositories; the depository with whom the account has been opened earlier will be the default depository.

The dispatches of CAS by the depositories constitute compliance by the AMC/ the Fund with the requirement under Regulation 36(4) of SEBI (Mutual Funds) Regulations. However, the AMC reserves the right to furnish the account statement in addition to the CAS, if deemed fit in the interest of investor(s). Investors whose folio(s)/demat account(s) are not updated with PAN shall not receive CAS. Investors are therefore requested to ensure that their folio(s)/demat account(s) are updated with PAN. For folios not included in the CAS (due to non-availability of PAN), the AMC shall issue monthly account statement to such Unit holder(s), for any financial transaction undertaken during the month on or before 15th of succeeding month by mail or email.

For folios not eligible to receive CAS (due to non-availability of PAN), the AMC shall issue an account statement detailing holding across all schemes at the end of every six months (i.e., September/March), on or before 21st day of succeeding month, to all such Unit holders in whose folios no transaction has taken place during that period shall be sent by mail/e-mail.

	<p><b>c) For Dormant Account Statement.</b></p> <p>In respect of dormant folios, i.e., folios wherein there were no financial transactions during a half-year period ending September or March, the CAS is sent once in six months in October / April detailing the holding at the end of the previous month. In the interest of investors, the Mutual Funds shall provide the account statements to the unit holders who have not transacted during the last six months prior to the date of generation of account statements. The account statements in such cases may be generated and issued along with the Portfolio Statement or Annual Report of the scheme. The account statement should reflect the latest closing balance and value of the units prior to the date of generation of the account statement. Further, soft copy of the account statements shall be mailed to the investors' e-mail address, instead of physical statement, if so mandated.</p> <p><b>OPTION TO HOLD UNITS IN DEMATERIALIZED (DEMAT) FORM</b></p> <p>Investors shall have an option to receive allotment of Mutual Fund units in their demat account while subscribing to the Scheme in terms of the guidelines/ procedural requirements as laid by the Depositories (NSDL/CDSL) from time to time.</p> <p>Investors desirous of having the Units of the Scheme in dematerialized form should contact the ISCs of the AMC/Registrar.</p> <p>Where units are held by investor in dematerialized form, the demat statement issued by the Depository Participant would be deemed adequate compliance with the requirements in respect of dispatch of statements of account.</p> <p>In case investors desire to convert their existing physical units (represented by statement of account) into dematerialized form or vice versa, the request for conversion of units held in physical form into Demat (electronic) form or vice versa should be submitted along with a Demat/Remat Request Form to their Depository Participants. In case the units are desired to be held by investor in dematerialized form, the KYC performed by Depository Participant shall be considered compliance of the applicable SEBI norms.</p> <p>Units held in Demat form are freely transferable in accordance with the provisions of SEBI (Depositories and Participants) Regulations, as may be amended from time to time. Transfer can be made only in favour of transferees who are capable of holding units and having a Demat Account. The delivery instructions for transfer of units will have to be lodged with the Depository Participant in requisite form as may be required from time to time and transfer will be affected in accordance with such rules / regulations as may be in force governing transfer of securities in dematerialized mode.</p> <p>Further, demat option shall also be available for SIP transactions. Units will be allotted based on the applicable NAV as per Scheme Information Document and will be credited to investors Demat Account on weekly basis on realization of funds.</p> <p>For details, Investors may contact any of the Investor Service Centres of the AMC.</p>
<b>Dividend</b>	N.A.
<b>Redemption</b>	<p><b>How to Redeem</b></p> <p>A Transaction Slip can be used by the Unit Holder to request for Redemption. The requisite details should be entered in the Transaction Slip and submitted at an ISC/Official Point of Acceptance. Transaction Slips can be obtained from any of the ISCs/Official Points of Acceptance. Investor can also place redemption Online through the AMC's website subject to the terms and conditions as maybe stipulated from time to time.</p> <p><b>Procedure for payment of redemption.</b></p> <p><b>1. Resident Investors</b></p> <p>Redemption proceeds will be paid to the investor through Real Time Gross Settlement (RTGS), NEFT, Direct Credit, Cheque or Demand Draft.</p>

a) If investor had provided IFSC details in the application form, by default redemption proceeds shall be credited to Investor's account through RTGS/NEFT.

b) If Investor has neither provided IFSC details but have a bank account with Banks with whom the Fund would have an arrangement for Direct Credit from time to time, the proceeds will be paid through direct credit.

c) In case if investor bank account does not fall in the above a to b categories, redemption proceeds will be paid by cheques/demand drafts, marked "Account Payee only" and drawn in the name of the sole holder / first-named holder (as determined by the records of the Registrar).

The bank name and bank account number, as specified in the Registrar's records, will be mentioned in the cheque/demand draft. The cheque will be payable at par at all bank branch or specific cities. If the Unit Holder resides in any other city, he will be paid by a demand draft payable at the city of his residence and the demand draft charges shall be borne by the AMC (please refer SAI for details).

The redemption proceeds will be sent by courier or (if the addressee city is not serviced by the courier) by registered post/UCP. The dispatch for the purpose of delivery through the courier / postal department, as the case may be, shall be treated as delivery to the investor. The AMC / Registrar is not responsible for any delayed delivery or non-delivery or any consequences thereof, if the dispatch has been made correctly as stated in this paragraph.

The AMC reserves the right to change the sequence of payment from (a) to (c) without any prior notice.

For Unit holders who have given specific request for Cheque/Demand Draft Redemption proceeds will be paid by cheque/demand drafts and payments will be made in favour of the Unit holder with bank account number furnished to the Mutual Fund. (Please note that it is mandatory for the Unit holders to provide the Bank account details as per the directives of SEBI). Redemption cheques will be sent to the Unit holder's address.

The Trustee, at its discretion at a later date, may choose to alter or add other modes of payment.

## **2. Non-Resident Investors /PIO/OCI**

For NRIs, Redemption proceeds will be remitted depending upon the source of investment as follows:

### **(i) Repatriation basis**

When Units have been purchased through remittance in foreign exchange from abroad or by cheque / draft issued from proceeds of the Unit Holder's FCNR deposit or from funds held in the Unit Holder's Non-Resident (External) account kept in India. The proceeds can also be sent to his Indian address for crediting to his NRE / FCNR / non-resident (Ordinary) account, if desired by the Unit Holder.

### **(ii) Non-Repatriation basis**

When Units have been purchased from funds held in the Unit Holder's non-resident (Ordinary) account, the proceeds will be sent to the Unit Holder's Indian address for crediting to the Unit Holder's non-resident (Ordinary) account.

### **(iii) FPI**

For FPIs, the designated branch of the authorized dealer may allow remittance of net sale / maturity proceeds (after payment of taxes) or credit the amount to the Foreign Currency account or Non-resident Rupee account of the FPI maintained in accordance with the approval granted to it by the RBI. The Fund will not be liable for any delays or for any loss on account of any exchange fluctuations, while converting the rupee amount in foreign exchange in the case of transactions with NRIs / FPIs. The Fund may make other arrangements for effecting payment of redemption proceeds in future.

**Note:**

- i. The Fund will not be liable for any delays or for any loss on account of any exchange fluctuations, while converting the rupee amount in foreign exchange in the case of transactions with NRIs / FIIs.
- ii. Payment to NRI / FII Unit holders will be subject to the relevant laws / guidelines of the RBI as are applicable from time to time (also subject to deduction of tax at source as applicable).
- iii. The Fund may make other arrangements for effecting payment of redemption proceeds in future.
- iv. The cost related to repatriation, if any will be borne by the Investor.

**Effect of Redemptions**

The number of Units held by the Unit Holder in his / her / its folio will stand reduced by the number of Units Redeemed. Units once redeemed will be extinguished and will not be re-issued.

The normal processing time may not be applicable in situations where requisite details are not provided by investors/Unit holders. The AMC will not be responsible for any loss arising out of fraudulent encashment of cheques and/or any delay/loss in transit.

AMC reserves the right to provide the facility of redeeming Units of the Scheme through an alternative mechanism including but not limited to online transactions on the Internet, as may be decided by the AMC from time to time. The alternative mechanism may also include electronic means of communication such as redeeming Units online through the AMC Website or any other website etc. The alternative mechanisms would be applicable to only those investors who opt for the same in writing and/or subject to investor fulfilling such conditions as AMC may specify from time to time.

**Signature mismatches**

If the AMC / Registrar finds a signature mismatch, while processing the redemption/switch out request, then the AMC/ Registrar reserves the right to process the redemption only on the basis of supporting documents confirming the identity of the investors. List of such documents would be notified by AMC from time to time on its website.

**Important Note:** All applicants for Purchase of Units /Redemption of Units must provide a bank name, bank account number, branch address, and account type in the Application Form.

**Unclaimed Redemptions**

As per clause 14.3 of SEBI Master Circular for Mutual Funds dated May 19, 2023, the unclaimed redemption and IDCW amounts shall be deployed by the Fund in call money market or money market instruments or in a separate plan of Overnight Fund / Liquid scheme / Money Market Mutual Fund scheme floated by Mutual Funds specifically for deployment of the unclaimed amounts. Provided that such schemes where the unclaimed redemption and IDCW amounts are deployed shall be only those Overnight scheme/ Liquid scheme / Money Market Mutual Fund schemes which are placed in A-1 cell (Relatively Low Interest Rate Risk and Relatively Low Credit Risk) of Potential Risk Class matrix as per clause 17.5 of SEBI Master Circular for Mutual Funds dated May 19, 2023. There shall be no exit load in this plan, and TER (Total Expense Ratio) of such plan shall be capped as per the TER of direct plan of such scheme or at 50bps whichever is lower. Investors claiming these amounts during a period of three years from the due date shall be paid initial unclaimed amount along-with the income earned on its deployment. Investors, who claim these amounts after 3 years, shall be paid initial unclaimed amount along-with the income earned on its deployment till the end of the third year. After the third year, the income earned on such unclaimed amounts shall be used for the purpose of investor education. The AMC shall make a continuous effort to remind investors through letters to take their unclaimed amounts.

Process for claiming the unclaimed amounts:



	<p>i) Investors can obtain information regarding the unclaimed amounts, if any, under their folios from the website of Samco Mutual Fund viz. <a href="http://www.samcomf.com">www.samcomf.com</a></p> <p>ii) The process of claiming the unclaimed amount and the necessary forms / documents required for the same is available on the website of Samco Mutual Fund. Further, the information on unclaimed amount along with its prevailing value (based on income earned on deployment of such unclaimed amount), will be separately disclosed to investors through the periodic statement of accounts / Consolidated Account Statement sent to the investors.</p> <p>Please refer SAI for complete detail.</p>
<b>Delay in payment of redemption / repurchase proceeds</b>	<p>The AMC shall be liable to pay interest to the Unit holders at 15% or such other rate as may be prescribed by SEBI from time to time, in case the Redemption / Repurchase proceeds are not made within 3 Business Days of the date of Redemption / Repurchase. However, the AMC will not be liable to pay any interest or compensation or any amount otherwise, in case the AMC / Trustee is required to obtain from the Investor / Unit holders verification of identity or such other details relating to Subscription for Units under any applicable law or as may be requested by a Regulatory Agency or any government authority, which may result in delay in processing the application.</p>
<b>Facility to transact in units of the Schemes through MF Utility portal &amp; MFUI Points of Services pursuant to appointment of MF Utilities India Pvt. Ltd.</b>	<p>AMC has entered into an Agreement with MF Utilities India Pvt. Ltd. ("MFUI"), a "Category II – Registrar to an Issue" under SEBI (Registrars to an Issue and Share Transfer Agents) Regulations, 1993, for usage of MF Utility ("MFU") - a shared services initiative of various Asset Management Companies, which acts as a transaction aggregation portal for transacting in multiple Schemes of various Mutual Funds with a single form and a single payment instrument.</p> <p>Accordingly, investors are requested to note that in addition to the existing official points of acceptance ("OPA") for accepting transactions in the units of the schemes of the Samco Mutual Fund as disclosed in the SID, <a href="http://www.mfuonline.com">www.mfuonline.com</a> i.e. online transaction portal of MFU and the authorized Points of Service ("POS") designated by MFUI shall also be the OPA with effect from the dates as may be specified by MFUI on its website/AMC by issuance of necessary communication.</p> <p>All financial and non-financial transactions pertaining to Schemes of Samco Mutual Fund can be done through MFU either electronically on <a href="http://www.mfuonline.com">www.mfuonline.com</a> or physically through the POS of MFUI with effect from the respective dates as published on MFUI website against the respective POS locations. The list of POS of MFUI is published on the website of MFUI at <a href="http://www.mfuindia.com">www.mfuindia.com</a>. This will be updated from time to time.</p> <p>The uniform cut-off time as prescribed under SEBI (Mutual Funds) Regulations, 1996, circulars issued by SEBI and as mentioned in the SID / KIM of the Scheme shall be applicable for applications received on the portal of MFUI i.e. <a href="http://www.mfuonline.com">www.mfuonline.com</a>. However, investors should note that transactions on the MFUI portal shall be subject to the terms &amp; conditions (including those relating to eligibility of investors) as stipulated by MFUI / Samco Mutual Fund / the AMC from time to time and in accordance to the laws applicable.</p> <p>MFUI will allot a Common Account Number ("CAN"), a single reference number for all investments in the Mutual Fund industry, for transacting in multiple Schemes of various Mutual Funds through MFU and to map existing folios, if any. Investors can create a CAN by submitting the CAN Registration Form (CRF) and necessary documents at the MFUI POS. The AMC and / or its Registrar and Transfer Agent (RTA) shall provide necessary details to MFUI as may be needed for providing the required services to investors / distributors through MFU.</p>
<b>MF Central as Official Point of Acceptance</b>	<p>Investors are requested to note that, pursuant to SEBI Master Circular no. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2023/74 dated May 19, 2023 the Qualified RTAs, KFin Technologies Limited (KFinTech) and Computer Age Management Services Limited (CAMS) have jointly developed MF Central – A digital platform for Mutual Fund investors (the Platform).</p>

	<p>MFCentral is created with an intent to be a one stop portal/ mobile app for all Mutual fund investments and service-related needs that significantly reduces the need for submission of physical documents by enabling various digital / physical services to Mutual fund investors across the fund houses subject to applicable Terms &amp; Conditions of the Platform. MFCentral will be enabling various features and services in a phased manner. Presently, the investors can submit non-financial transactions through the said Platform. MFCentral can be accessed using <a href="https://mfcentral.com">https://mfcentral.com</a> at present and through a Mobile App in future.</p> <p>With a view to comply with all provisions of the aforesaid circular and to increase digital penetration of Mutual Funds, Samco Mutual Fund hereby designates MFCentral as an Official Point of Acceptance for its Schemes.</p> <p>Any registered user of MFCentral, requiring submission of physical documents as per the requirement of MFCentral, may do so at any of the designated Investor Service Centres or Collection Centres of KFinTech or CAMS.</p>
<p><b>Process for Investments made in the name of a Minor through a Guardian and Transmission of Units</b></p>	<p>Pursuant to SEBI Master Circular no SEBI/HO/IMD/IMD-PoD-1/P/CIR/2023/74 dated May 19, 2023, the following process shall be applicable for Investments made in the name of a Minor through a Guardian –</p> <ul style="list-style-type: none"> <li>• Payment for investment by any mode shall be accepted from the bank account of the minor, parent or legal guardian of the minor, or from a joint account of the minor with parent or legal guardian. For existing folios, the AMCs shall insist upon a Change of Payout Bank mandate before redemption is processed. Irrespective of the source of payment for subscription, all redemption proceeds shall be credited only in the verified bank account of the minor, i.e. the account the minor may hold with the parent/ legal guardian after completing all KYC formalities.</li> <li>• The AMC will send an intimation to Unit holders advising the minor (on attaining majority) to submit an application form along with prescribed documents to change the status of the account from 'minor' to 'major'.</li> <li>• All transactions / standing instructions / systematic transactions etc. will be suspended i.e. the Folio will be frozen for operation by the guardian from the date of beneficiary child completing 18 years of age, till the status of the minor is changed to major. Upon the minor attaining the status of major, the minor in whose name the investment was made, shall be required to provide all the KYC details, updated bank account details including cancelled original cheque leaf of the new bank account.</li> <li>• No investments (lumpsum/SIP/ switch in/ STP in etc.) in the scheme would be allowed once the minor attains majority i.e. 18 years of age.</li> </ul> <p>Please refer SAI for details on Transmission of Units.</p>
<p><b>Nomination Facility</b></p>	<p>As per Clause 17.16 of SEBI Master Circular no SEBI/HO/IMD/IMD-PoD-1/P/CIR/2023/74 dated May 19, 2023, Investors subscribing to Mutual Fund units shall have choice of:</p> <ol style="list-style-type: none"> <li>a. Providing nomination as per the format prescribed in MF Regulations.</li> <li>b. Opting out of nomination through a signed declaration</li> </ol> <p>After January 01, 2024, all existing individual unitholders holding units solely or joint mode the folios that have not complied with the above requirement shall be frozen for debits. For more information, please refer SAI</p>
<p><b>Rematerialization</b></p>	<p>Rematerialization of Units will be in accordance with the provisions of SEBI (Depositories &amp; Participants) Regulations, 1996 as may be amended from time to time.</p> <p>The process for rematerialisation is as follows:</p> <ol style="list-style-type: none"> <li>i. The investor will submit a remat request to his/her DP for rematerialisation of holdings in his/her account.</li> </ol>

	<p>ii. If there is sufficient balance in the investor's account, the DP will generate a Rematerialisation Request Number (RRN) and the same is entered in the space provided for the purpose in the rematerialisation request form.</p> <p>iii. The DP will then dispatch the request form to the AMC/ R&amp;T agent.</p> <p>iv. The AMC/ R&amp;T agent accepts the request for rematerialisation prints and dispatches the account statement to the investor and sends electronic confirmation to the DP.</p> <p>v. The DP will inform the investor about the changes in the investor account following the acceptance of the request.</p>
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### C. PERIODIC DISCLOSURES

<p><b>Net Asset Value</b></p> <p>This is the value per Unit of the scheme on a particular day. You can ascertain the value of your investments by multiplying the NAV with your Unit balance.</p>	<p>The NAVs will be calculated and disclosed on all the business Days. The AMC shall update the NAVs on the website of the AMC (<a href="http://www.samcomf.com">www.samcomf.com</a>) and of the Association of Mutual Funds in India - AMFI (<a href="http://www.amfiindia.com">www.amfiindia.com</a>) before 11.00 p.m. on every Business Day. If the NAVs are not available before the commencement of Business Hours on the following day due to any reason, the Mutual Fund shall issue a press release giving reasons and explaining when the Mutual Fund would be able to publish the NAV.</p> <p>Information regarding NAV can be obtained by the Unit holders / Investors by calling or visiting the nearest ISC.</p>
<p><b>Fortnightly, Monthly and Half yearly Disclosures: Portfolio / Financial Results</b></p> <p>This is a list of securities where the corpus of the scheme is currently invested. The market value of these investments is also stated in portfolio disclosures.</p>	<p>The AMC will disclose the portfolio of the Scheme (along with ISIN) on fortnightly and half yearly basis on the website of the Mutual Fund and AMFI within 5 days of every fortnight and within 10 days from the close of each half year (i.e. 31st March and 30th September) respectively in a user-friendly and downloadable spreadsheet format. Further, AMC shall publish an advertisement, in an all India edition of one national English daily newspaper and in one Hindi newspaper, every half year disclosing the hosting of the half-yearly statement of its schemes portfolio on the website of the Mutual Fund and AMFI and the modes through which unitholder can submit a request for a physical or electronic copy of the statement of scheme portfolio.</p> <p>The AMC will also provide a dashboard, in a comparable, downloadable (spreadsheet) and machine-readable format, providing performance and key disclosures like Scheme's AUM, investment objective, expense ratios, portfolio details, scheme's past performance etc. on website.</p> <p>The AMC shall send via email both the monthly and half-yearly statement of scheme portfolio within 10 days from the close of each month / half-year respectively. The unitholders whose e-mail addresses are not registered with the Fund are requested to update / provide their email address to the Fund for updating the database.</p> <p>Additionally, in terms of SEBI Master Circular no. SEBI/HO/IMD/IMDPoD-1/P/CIR/2023/74 dated May 19, 2023, the AMC shall also include the Scheme risk-o-meter, name of benchmark and risk-o-meter of benchmark in the portfolio disclosure.</p>
<p><b>Half Yearly Results</b></p>	<p>The Mutual Fund shall within one month from the close of each half year, that is on 31st March and on 30th September, host a soft copy of its unaudited financial results on the website of the AMC and AMFI.</p> <p>The mutual fund shall publish an advertisement disclosing the hosting of such financial results on their website, in atleast one English daily newspaper having nationwide circulation and, in a newspaper, having wide circulation published in the language of the region where the Head Office of the Mutual Fund is situated.</p> <p>The unaudited financial results will also be displayed on the website of the AMC and AMFI.</p>
<p><b>Annual Report</b></p>	<p>The Scheme wise annual report or an abridged summary thereof shall be mailed (emailed, where e mail id is provided unless otherwise required) to all Unit holders not later than four months (or such other period as may be specified by SEBI from time to time) from the date of closure of the relevant accounting year (i.e. 31st March each year) and full annual report shall be available for</p>

	<p>inspection at the Head Office of the Mutual Fund and a copy shall be made available to the Unit holders on request on payment of nominal fees, if any. Scheme wise annual report shall also be displayed on the website of the AMC (www.samcomf.com) and Association of Mutual Funds in India (www.amfiindia.com).</p> <p>Unitholders whose email addresses are not registered with the Mutual Fund may 'opt-in' to receive a physical copy of the annual report or an abridged summary thereof.</p> <p>Further, AMC shall provide a physical copy of the abridged summary of the Annual Report, without charging any cost, on a specific request received from a unitholder.</p> <p>AMC shall also publish an advertisement every year, in an all-India edition of one national English daily newspaper and in one Hindi newspaper, disclosing the hosting of the scheme wise annual report on the website of the Mutual Fund and AMFI and the modes through which a unitholder can submit a request for a physical or electronic copy of the annual report or abridged summary thereof.</p>											
<b>Daily Performance Disclosure (after scheme completes six months of existence)</b>	The AMC shall upload performance of the Scheme on a daily basis on AMFI website in the prescribed format along with other details such as Scheme AUM and previous day NAV, as prescribed by SEBI from time to time.											
<b>Other disclosures</b>	To enhance investor awareness and information dissemination to investors, SEBI prescribes various additional disclosures to be made by Mutual Funds from time to time on its website / on the website of AMFI, stock exchanges, etc. These disclosures include Scheme Summary Documents, Investor charter (which details the services provided to Investors, Rights of Investors, various activities of Mutual Funds with timelines, DOs and DON'Ts for Investors, Grievance Redressal Mechanism, etc.). Investors may refer to the same.											
<b>Associate Transactions</b>	Please refer to Statement of Additional Information (SAI).											
<p><b>Taxation Rates applicable</b></p> <p>The information is provided for general information only. However, in view of the individual nature of the implications, each investor is advised to consult his or her own tax advisors/authorised dealers with respect to the specific amount of tax and other implications arising out of his or her participation in the schemes.</p>	<p>The information is provided for general information only. However, in view of the individual nature of the implications, each investor is advised to consult his or her own tax advisors/authorised dealers with respect to the specific amount of tax and other implications arising out of his or her participation in the schemes.</p> <table border="1" data-bbox="483 1199 1484 1541"> <thead> <tr> <th rowspan="2">Particulars</th> <th colspan="2">Taxability in the hands of individuals/Non-corporate/Corporates</th> </tr> <tr> <th>Resident</th> <th>Non-Resident</th> </tr> </thead> <tbody> <tr> <td><b>Long-term Capital Gains:</b></td> <td>20% (Indexation benefit available) (plus applicable surcharge and cess)</td> <td>20% (Indexation benefit available) (plus applicable surcharge and cess)</td> </tr> <tr> <td><b>Short Term Capital Gains</b></td> <td>30% (Refer Note 5) (plus applicable surcharge and cess)</td> <td>30% (Refer Note 5) (40% in case of Foreign companies) (plus applicable surcharge and cess)</td> </tr> </tbody> </table> <p><b>Notes –</b></p> <p>1. Samco Mutual Fund is a Mutual Fund registered with the Securities &amp; Exchange Board of India and hence the entire income of the Mutual Fund will be exempt from income tax in accordance with the provisions of Section 10(23D) of the Act.</p> <p>2. With effect from April 01, 2023, The Finance Act 2023 has removed indexation benefit on long term capital gain for the investment made in specified mutual fund schemes. In such a case, any capital gains would be considered as short term in nature and taxed as per applicable tax rate slab of the investor irrespective of the holding period.</p>	Particulars	Taxability in the hands of individuals/Non-corporate/Corporates		Resident	Non-Resident	<b>Long-term Capital Gains:</b>	20% (Indexation benefit available) (plus applicable surcharge and cess)	20% (Indexation benefit available) (plus applicable surcharge and cess)	<b>Short Term Capital Gains</b>	30% (Refer Note 5) (plus applicable surcharge and cess)	30% (Refer Note 5) (40% in case of Foreign companies) (plus applicable surcharge and cess)
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	<p>“Specified Mutual Fund” means a Mutual Fund scheme which does not invest more than 35% in equity shares of domestic companies</p> <p>2. Surcharge at the following rate to be levied in case of individual /HUF / non-corporate non-firm unit holders for equity oriented mutual fund:</p> <table border="1" data-bbox="483 394 1490 730"> <thead> <tr> <th>Income</th> <th>Individual/ HUF/ non-corporate/ non-firm/unit holders*</th> </tr> </thead> <tbody> <tr> <td>₹ 50 lakh to 1 crore (including income under section 111A and 112A of the Act)</td> <td>10%</td> </tr> <tr> <td>Above ₹ 1 crore upto ₹ 2 crores (including income under section 111A and 112A of the Act)</td> <td>15%</td> </tr> <tr> <td>Above ₹ 2 crores upto ₹ 5 crores (excluding income under section 111A and 112A of the Act)</td> <td>25%*</td> </tr> <tr> <td>Above ₹ 5 crores (excluding income under section 111A and 112A of the Act)</td> <td>37%*</td> </tr> </tbody> </table> <p>*For income earned under provisions of section 111A and section 112A of the Act and dividend income, surcharge rate would be restricted to 15%.</p> <p><b>3 (a) Surcharge rates for Firms (including LLPs)</b></p> <table border="1" data-bbox="483 877 1047 1056"> <thead> <tr> <th>Total Income</th> <th>Rate of Surcharge for firms (including LLPs)</th> </tr> </thead> <tbody> <tr> <td>Upto ₹ 1 crore</td> <td>Nil</td> </tr> <tr> <td>Above ₹ 1 crore</td> <td>12%</td> </tr> </tbody> </table> <p><b>3 (b) Surcharge rates for companies</b></p> <table border="1" data-bbox="483 1115 1437 1293"> <thead> <tr> <th>Total Income</th> <th>Rate of Surcharge for Domestic companies **</th> <th>Rate of Surcharge for Foreign Companies</th> </tr> </thead> <tbody> <tr> <td>Above ₹ 1 crore upto ₹ 10 crores</td> <td>7%</td> <td>2%</td> </tr> <tr> <td>Above ₹ 10 crores</td> <td>12%</td> <td>5%</td> </tr> </tbody> </table> <p>**Surcharge rate shall be 10% in case resident companies opting taxation under section 115BAA and section 115BAB on any income earned.</p> <p>4. Withholding of Taxation by Mutual Fund will as per applicable withholding tax rate.</p> <p>5. Assuming investor falls into highest tax bracket</p> <p>6. The Health and Education Cess is levied on all income at the rate of 4% on surcharge and tax payable.</p> <p>7. The above does not consider the double tax avoidance agreement treaty rates if applicable to eligible non-resident investors</p> <p><b>For further details on taxation please refer to the clause on Taxation in the SAI</b></p>	Income	Individual/ HUF/ non-corporate/ non-firm/unit holders*	₹ 50 lakh to 1 crore (including income under section 111A and 112A of the Act)	10%	Above ₹ 1 crore upto ₹ 2 crores (including income under section 111A and 112A of the Act)	15%	Above ₹ 2 crores upto ₹ 5 crores (excluding income under section 111A and 112A of the Act)	25%*	Above ₹ 5 crores (excluding income under section 111A and 112A of the Act)	37%*	Total Income	Rate of Surcharge for firms (including LLPs)	Upto ₹ 1 crore	Nil	Above ₹ 1 crore	12%	Total Income	Rate of Surcharge for Domestic companies **	Rate of Surcharge for Foreign Companies	Above ₹ 1 crore upto ₹ 10 crores	7%	2%	Above ₹ 10 crores	12%	5%
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<p><b>Stamp Duty</b></p>	<p>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, stamp duty @0.005% of the transaction value would be levied on applicable mutual fund transactions such as purchases (including switch-in, Reinvestment of Income Distribution cum Capital Withdrawal) with effect from July 1, 2020.</p>																									

	<p>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) installments, Reinvestment of Income Distribution cum Capital Withdrawal etc. to the unit holders would be reduced to that extent. The stamp duty will be deducted from the net investment amount i.e. gross investment amount less any other deduction like transaction charge. Units will be created only for the balance amount i.e. Net Investment Amount as reduced by the stamp duty. The stamp duty will be computed at the rate of 0.005% on an inclusive method basis.</p> <p>For instance: If the transaction amount is Rs. 100,100/- and the transaction charge is Rs. 100, the stamp duty will be calculated as follows: <math>((\text{Transaction Amount} - \text{Transaction Charge})/100.005 \times 0.005)</math></p> <p>= Rs. 5. If the applicable Net Asset Value (NAV) is Rs. 10 per unit, then units allotted will be calculated as follows: <math>(\text{Transaction Amount} - \text{Transaction Charge} - \text{Stamp Duty}) / \text{Applicable NAV} = 9,999.50</math> units.</p>
<p><b>Investor services</b></p>	<p>Investors can lodge any service request or complaints or enquire about NAVs, Unit Holdings, etc. by calling the Investor line of the AMC at "1800 1034757" (toll-free number) and additional contact number +91 63572 22000 from 9.30 am to 6.00 pm (Monday to Friday) (at local call rate for enquiring at AMC ISC's) or email – mfaassist@samcomf.com.</p> <p>The service representatives may require personal information of the Investor for verification of his / her identity in order to protect confidentiality of information. The AMC will at all times endeavour to handle transactions efficiently and to resolve any investor grievances promptly.</p> <p>Any complaints should be addressed to Mr. Sadath Ali Khan who has been appointed as the Investor Relations Officer and can be contacted at:</p> <p>Address: <b>Samco Asset Management Private Limited</b> 1003 – A, Naman Midtown, Senapati Bapat Marg, Prabhadevi, Mumbai – 400 013 Phone no.: +91 63572 22000 .</p> <p>If not satisfied with the response of the intermediary you can lodge your grievances with SEBI at <a href="http://scores.gov.in">http://scores.gov.in</a> or you may also write to any of the offices of SEBI. For any queries, feedback or assistance, please contact SEBI Office on Toll Free Helpline at 1800 22 7575 / 1800 266 757.</p> <p>For any grievances with respect to transactions through BSE StAR and / or NSE MFSS, the investors / Unit Holders should approach either the stock broker or the investor grievance cell of the respective stock exchange.</p>

#### D. COMPUTATION OF NAV

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

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

$$\text{NAV (₹)} = \frac{\begin{array}{l} \text{Market or Fair Value} \\ \text{of Scheme's Investments} \end{array} + \begin{array}{l} \text{Current Assets including} \\ \text{Accrued Income} \end{array} - \begin{array}{l} \text{Current Liabilities} \\ \text{and Provisions} \end{array}}{\text{No. of Units outstanding under Scheme on the Valuation Day}}$$

#### Illustration of computation of NAV:

If the net assets of the Scheme are Rs.149,36,40,000 and units outstanding are 100,00,000, then the NAV per unit will be computed as follows:  $149,36,40,000 / 10,00,00,000 = \text{Rs. } 14.94$  per unit. (rounded off to two decimals).



The NAV shall be calculated up to four decimal places. However, the AMC reserves the right to declare the NAVs up to additional decimal places as it deems appropriate. Separate NAV will be calculated and disclosed for each Plan / Option.

The NAVs will be calculated and disclosed on all the calendar days.

#### IV. FEES AND EXPENSES

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

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

These expenses are incurred for the purpose of various activities related to the NFO like sales and distribution fees paid marketing and advertising, Registrar & Transfer Agent expenses, printing and stationery, bank charges etc.

In accordance with the provisions of SEBI Master Circular no SEBI/HO/IMD/IMD-PoD-1/P/CIR/2023/74 dated May 19, 2023, the Scheme, being an open-ended scheme, the NFO expenses has been borne by the AMC/Sponsor.

##### B. ANNUAL SCHEME RECURRING EXPENSES

These are the fees and expenses for operating the Scheme. These expenses include Investment Management and Advisory Fee charged by the AMC, Registrar and Transfer Agents' fee, marketing and selling costs etc. as given in the table below:

The AMC has estimated following maximum expenses for the first ₹ 500 crores of the daily net assets of the Scheme, which will be charged to the Scheme. The same may be reduced to the extent of increase in the corpus size. For the actual current expenses being charged, the Investor should refer to the website of the AMC.

S.no	Expenses Head	(% of Daily Net Assets)
i.	Investment Management & Advisory Fees	Upto 2.00%
ii.	Trustee Fees	
iii.	Audit Fees	
iv.	Custodian Fees	
v.	RTA Fees	
vi.	Marketing & Selling expenses incl. agent commission	
vii.	Costs related to investor communications	
viii.	Cost of fund transfer from location to location	
ix.	Cost of providing account statements, redemption cheques and warrants	
x.	Costs of statutory advertisements	
xi.	Cost towards investor education & awareness (at least 0.02 percent)	
xii.	Brokerage & transaction cost over and above 12 bps in case of cash market transactions	
xiii.	Goods and Services tax on expenses other than investment and advisory fees	
xiv.	Goods and Services tax on brokerage and transaction cost	
xv.	Other Expenses#	
<b>A.</b>	<b>Maximum total expense ratio (TER) permissible under Regulation 52 (6) (c)</b>	<b>Upto 2.00%</b>
<b>B.</b>	<b>Additional expenses for gross new inflows from specified cities under Regulation 52(6A)(b)</b>	<b>Upto 0.30%</b>

#Any other expenses which are directly attributable to the Scheme, maybe charged within the overall limits as specified in the Regulations except those expenses which are specifically prohibited.

All fees and expenses charged in a Direct Plan (in percentage terms) under various heads including the investment and advisory fee shall not exceed the fees and expenses charged under such heads in Regular Plan.

Direct Plan shall have a lower expense ratio excluding distribution expenses, commission, etc. and no commission for distribution of Units will be paid/ charged under Direct Plan.

The expenses towards Investment Management and Advisory Fees under Regulation 52(2) and the various sub-heads of recurring

expenses mentioned under Regulation 52(4) of SEBI (MF) Regulations are apportionable without any internal cap in nature. Thus, there shall be no internal sub-limits within the expense ratio for expense heads mentioned under Regulation 52 (2) and (4) respectively. Further, the additional expenses under Regulation 52(6A) (c) may be incurred either towards investment & advisory fees and/or towards other expense heads as stated above.

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

The AMC will charge the Scheme such actual expenses incurred, subject to the statutory limit prescribed in the Regulations.

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

Assets under management Slab (In ₹ crore)	Total expense ratio limits
On the first ₹ 500 crores of the daily net assets	2.00%
On the next ₹ 250 crores of the daily net assets	1.75%
On the next ₹ 1250 crores of the daily net assets	1.50%
On the next ₹ 3000 crores of the daily net assets	1.35%
On the next ₹ 5000 crores of the daily net assets	1.25%
On the next ₹ 40,000 crores of the daily net assets	Total expense ratio reduction of 0.05% for every increase of ₹ 5,000 crores of daily net assets or part thereof.
On the balance of the assets	0.80%

The total expenses of the Scheme including the investment management and advisory fee shall not exceed the limit stated in Regulation 52(6) of the SEBI (MF) Regulations.

The AMC may charge the Mutual Fund with investment and advisory fee as prescribed in the SEBI (MF) Regulations from time to time and amendments thereto.

#### **Additional expenses for gross new inflows from specified cities**

In addition to the limits as specified in Regulation 52(6) of SEBI (MF) Regulations 1996 or the Total Recurring Expenses (Total Expense Limit) as specified above, the following costs or expenses may be charged to the Scheme namely-

expenses not exceeding of 0.30 per cent of daily net assets, if the new inflows from such cities as specified by SEBI/AMFI from time to time are at least -

- i. 30 per cent of gross new inflows in the Scheme, or;
- ii. 15 per cent of the average assets under management (year to date) of the Scheme, whichever is higher:

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

Provided further that, expenses charged under this clause shall be utilised for distribution expenses incurred for bringing inflows from such cities.

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

Provided further that, additional TER can be charged based on inflows only from retail investors from B30 cities, in terms of SEBI Master Circular no. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2023/74 dated May 19, 2023. For this purpose, inflows of amount upto ₹ 2,00,000/- per transaction, by individual investors shall be considered as inflows from "retail investor".

With reference to SEBI's letter no. SEBI/HO/IMD/IMD-SEC-3/P/OW/2023/5823/1 dated February 24, 2023, a copy of which was forwarded by AMFI vide email no. 35P/MEM-COR/85/2022-23 dated March 02, 2023, the B-30 incentive structure for new inflows has been kept in abeyance with effect from March 01, 2023 till the incentive structure is appropriately re-instated by SEBI with necessary safeguards.

Further, brokerage and transaction costs which are incurred for the purpose of execution of trade and is included in the cost of

investment shall not exceed 0.12 per cent in case of cash market transactions.

**Within the Total Expense Limit chargeable to the Scheme, following will be charged to the Scheme:**

- GST on other than investment and advisory fees, if any, (including on brokerage and transaction costs on execution of trades) shall be borne by the Scheme.
- Investor education and awareness initiative fees of at least 2 basis points on daily net assets of the Scheme.
- AMC fees charged by Samco AMC to the Scheme will be within the Total Expense Limit as prescribed by SEBI Regulations, as amended from time to time.

Any circular/clarification issued by SEBI in regard to expenses chargeable to the Scheme/Plan(s) will automatically become applicable and will be incorporated in the SID/SAI/KIM accordingly.

The mutual fund would update the current expense ratios on its website ([www.samcomf.com](http://www.samcomf.com)) at least three working days prior to the effective date of the change. Investors can refer 'Total Expense Ratio of Mutual Fund Schemes' section on <https://www.samcomf.com/total-expense-ratio> for Total Expense Ratio (TER) details.

**Illustration of impact of expense ratio on scheme's returns**

For any scheme, NAV is computed on a daily basis factoring in all the assets as well as liabilities of the Scheme (including expenses charged). Expenses charged to the Scheme bring down its NAV and hence the investor's net returns on a corresponding basis.

Particulars	Regular Plan	Direct Plan
Amount Invested on March 31, 2022	10,000	10,000
Returns before Expenses	1,500	1,500
Expenses other than Distribution Expenses	150	150
Distribution Expenses	40	-
Returns after Expenses as on March 31, 2023	1,310	1350

**Please Note:**

The purpose of the above illustration is purely to explain the impact of expense ratio charged to 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 may vary with that of the Regular Plan under the Scheme.

Calculations are based on assumed NAVs, and actual returns on your investment may be more, or less.

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 consult his or her own financial advisor.

**C. LOAD STRUCTURE**

Load is an amount which is presently paid by the investor to redeem the Units from the Scheme. This amount net of Goods & Services Tax will be credited back to the Scheme. Load amounts are variable and are subject to change from time to time. For the current applicable structure, investors may refer to the website of the AMC ([www.samcomf.com](http://www.samcomf.com)) or may call at 18001034757 (toll-free numbers) or additional contact number +91 63572 22000 from 9.30 am to 6.00 pm (Monday to Friday).

Pursuant to SEBI Master Circular no SEBI/HO/IMD/IMD-PoD-1/P/CIR/2023/74 dated May 19, 2023 there shall be no entry Load for all Mutual Fund Schemes.

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

The load structure will be equally applicable to all special products offered under the schemes such as SIP, STP, etc. However, no load shall be levied on switches between options of the scheme.

For switches between the Plans i.e., between Regular and Direct Plan or vice versa, load will be charged by the scheme.

The entire exit load (net of GST), charged, if any, shall be credited to the scheme. The Investor is requested to check the prevailing Load structure of the Scheme before investing.

SEBI Master Circular no SEBI/HO/IMD/IMD-PoD-1/P/CIR/2023/74 dated May 19, 2023 there shall be no entry Load for all Mutual Fund Schemes.

For any change in Load structure AMC will issue an addendum and display it on the website/Investor Service Centres.

Under the Scheme, the AMC/Trustee reserves the right to change / modify the Load structure if it so deems fit in the interest of smooth and efficient functioning of the Mutual Fund. The AMC/Trustee reserves the right to introduce / modify the Load depending upon the circumstances prevailing at that time subject to maximum limits as prescribed under the Regulations.

The Redemption Price however, will not be lower than 95% of the NAV. Any imposition or enhancement of Load in future shall be applicable on prospective investments only. The difference between the Redemption price and Sale price at any point in time shall not exceed the permitted limit as prescribed by SEBI from time to time which is presently 5% calculated on the Sale Price.

#### **At the time of changing the Load Structure:**

- i. An Addendum detailing the changes will be attached to Scheme Information Document and Key Information Memorandum. The addendum may be circulated to all the distributors / brokers so that the same can be attached to all Scheme Information Documents and Key Information Memorandum already in stock.
- ii. The addendum will be displayed on the website of the AMC and arrangements will be made to display the addendum in the form of a notice in all the Investor Service Centres and distributors / brokers' office.
- iii. The introduction of the Exit Load along with the details may be stamped in the acknowledgement slip issued to the Investors on submission of the application form and may also be disclosed in the statement of accounts issued after the introduction of such Load.
- iv. A public notice shall be given in respect of such changes in one English daily newspaper having nationwide circulation as well as in a newspaper published in the language of region where the Head Office of the Mutual Fund is situated.
- v. Any other measure which the Mutual Fund may consider necessary.

The Trustee/AMC reserves the right to change the load structure subject to the limits prescribed under the Regulations. Any change in load structure shall be only on a prospective basis i.e. any such changes would be chargeable only for Redemptions from prospective purchases (applying first in first out basis).

#### **Transaction Charges**

In terms of SEBI Master Circular no SEBI/HO/IMD/IMD-PoD-1/P/CIR/2023/74 dated May 19, 2023, as amended from time to time, Transaction Charge per subscription of ₹ 10,000/- and above shall be charged from the investors and shall be payable to the distributors/ brokers (who have opted in for charging the transaction charge based on the type of the product) in respect of applications routed through distributor/ broker relating to Purchases / subscription / new inflows only (lump sum and SIP). The transaction charge (based on the type of the product), if any shall be deducted by AMC from the subscription amount and paid to the distributor; and the balance shall be invested and accordingly units allotted. The statement of account shall clearly state the net investment as gross subscription less transaction charge. The charge is, subject to the following:

- **For Existing / New investors: ₹100 / Rs.150 as applicable per subscription of ₹ 10,000/- and above**
- **Transaction charge for SIP shall be applicable only if the total commitment through SIP amounts to ₹ 10,000/- and above. In such cases the transaction charge would be recovered in 4 equal successful installments.**
- **There shall be no transaction charge on subscription below ₹ 10,000/-.**
- **There shall be no transaction charges on direct investments.**
- **There shall be no transaction charges for transaction other than purchases / subscriptions relating to new inflows such as Switches, etc.**
- **Transactions carried out through the Stock Exchange platforms for mutual funds shall not be subject to transaction charges.**

However, the option to charge "transaction charges" is at the discretion of the distributors. Investors may note that distributors can opt to receive transaction charges based on type of the Scheme. Accordingly, the transaction charges would be deducted from the

subscription amounts, as applicable.

The requirement of minimum application amount shall not be applicable if the investment amount falls below the minimum amount required due to deduction of transaction charges from the subscription amount.

The Transaction Charge as mentioned above shall be deducted by the AMC from the subscription amount of the Unit Holder and paid to the distributor and the balance shall be invested in the Scheme. The statement of account shall clearly state that the net investment as gross subscription less transaction charge and give the number of units allotted against the net investment.

#### **D. WAIVER OF LOAD FOR DIRECT APPLICATIONS**

Not applicable

#### **V. RIGHTS OF UNIT HOLDERS**

Please refer to SAI for details

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

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

- 1. All disclosures regarding penalties and action(s) taken against foreign Sponsor(s) may be limited to the jurisdiction of the country where the principal activities (in terms of income / revenue) of the Sponsor(s) are carried out or where the headquarters of the Sponsor(s) is situated. Further, only top 10 monetary penalties during the last three years shall be disclosed.**

Not Applicable

- 2. In case of Indian Sponsor(s), details of all monetary penalties imposed and/ or action taken during the last three years or pending with any financial regulatory body or governmental authority, against Sponsor(s) and/ or the AMC and/ or the Board of Trustees /Trustee Company; for irregularities or for violations in the financial services sector, or for defaults with respect to shareholders or debenture holders and depositors, or for economic offences, or for violation of securities law. Details of settlement, if any, arrived at with the aforesaid authorities during the last three years shall also be disclosed.**

Pursuant to inspection conducted by SEBI, for the period April 01, 2015 to August 09, 2016, a show cause notice dated March 23, 2018 was issued along with a supplementary show cause notice dated July 19, 2019 against Samco Securities Limited in respect of certain allegation under Securities and Exchange Board of India (Stockbrokers and Sub-brokers) Regulations, 1992 and circulars and / or guidelines issued thereunder. It was alleged that the above actions liable for penalty under Section 23D of the Securities Contracts (Regulation) Act, 1956 and imposed a monetary penalty of Rs. 2,00,000/- (Rupees Two Lakh only). The same has been paid to SEBI.

Pursuant to inspection conducted by SEBI, for the period April 01, 2020 to November 30, 2022, a show cause notice dated October 20, 2022 was issued against Samco Securities Limited in respect of certain allegation under Securities and Exchange Board of India (Stockbrokers and Sub-brokers) Regulations, 1992 and circulars and / or guidelines issued thereunder. It was alleged that the above actions liable for penalty under Section 15HB of the SEBI Act 1992 and Section 19G of Depositories Act, 1996 and imposed a monetary penalty of Rs. 7,00,000/- (Rupees Seven Lakh only) on August 31, 2023. Currently, the entity is in process of filing an appeal before the Tribunal.

- 3. Details of all enforcement actions taken by SEBI in the last three years and/ or pending with SEBI for the violation of SEBI Act, 1992 and Rules and Regulations framed there under including debarment and/ or suspension and/ or cancellation and/ or imposition of monetary penalty/adjudication/enquiry proceedings, if any, to which the Sponsor(s) and/ or the AMC and/ or the Board of Trustees /Trustee Company and/ or any of the directors and/ or key personnel (especially the fund managers) of the AMC and Trustee Company were/ are a party. The details of the violation shall also be disclosed.**

SEBI conducted an investigation into the trading activities of certain investors in the scrip of Religare Enterprises Ltd. Based on the investigation, SEBI had issued the show cause notice dated July 09, 2021 to Mr. Vipul Modi ex-Director of Samco Trustee Private Limited. The matter essentially pertains to the alleged insider trading by certain individuals. While the Notice does not mention about any alleged ill-gotten gains against Mr. Vipul Modi. A consent application was filed under SEBI (Settlement Proceedings) Regulation 2018 without admission of guilt nor denying the allegations.

Accordingly, a Committee of SEBI heard the matter and after due process of law, SEBI passed a Settlement Order on June 10, 2022 stating that the proceedings under the Show Cause Notice are settled for the alleged defaults against the Notices on mutually agreed monetary terms. There has not been any other non-monetary terms in the Settlement Order.

4. **Any pending material civil or criminal litigation incidental to the business of the Mutual Fund to which the Sponsor(s) and/ or the AMC and/ or the Board of Trustees /Trustee Company and/ or any of the directors and/ or key personnel are a party should also be disclosed separately.**

Nil

5. **Any deficiency in the systems and operations of the Sponsor(s) and/ or the AMC and/ or the Board of Trustees/Trustee Company which SEBI has specifically advised to be disclosed in the SID, or which has been notified by any other regulatory agency, shall be disclosed.**

Nil

The Scheme under this Scheme Information Document was approved by the Trustee Company on December 11, 2021. The Trustee has ensured that the Scheme is a new product offered by Samco Mutual Fund and is not a minor modification of its existing schemes.

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

for and on behalf of

**Samco Asset Management Private Limited**

Sd/-

**Viraj Gandhi**

**Chief Executive Officer**

**Date: October 31, 2023**



## Investor Service Centers/ Official Point of Acceptance for Samco Mutual Fund

Samco Asset Management Private Limited (AMC), A-1003 Naman Midtown 10th Floor, Prabhadevi (West) Mumbai 400 013.

### Branch Offices of KFin Technologies Private Limited

Kfin Technologies Private Limited - Official Point of Acceptance for Samco Mutual Fund

• **Agartala:** Ols Rms Chowmuhani Mantri Bari Road 1St Floor Near Jana Sevak Saloon Building Traffic Point Tripura West Agartala 799001 • **Agra:** House No. 17/2/4 2nd Floor Deepak Wasan Plaza Behind Hotel Holiday Inn Sanjay Place Agra 282002 • **Ahmedabad:** Office No. 401 On 4Th Floor Abc-I Off. C.G. Road - Ahmedabad 380009 Ajmer: 302 3Rd Floor Ajmer Auto Building Opposite City Power House Jaipur Road; Ajmer 305001 • **Akola:** Shop No 25 Ground Floor Yamuna Tarang Complex Murtizapur Road N.H. No- 6 Opp Radhakrishna Talkies Akola 444001 • **Aligarh:** 1St Floor Sevti Complex Near Jain Temple Samad Road Aligarh-202001 • **Allahabad:** Meena Bazar 2nd Floor 10 S.P. Marg Civil Lines Subhash Chauraha Prayagraj Allahabad 211001 • **Alwar:** Office Number 137 First Floor Jai Complex Road No-2 Alwar 301001 • **Amaravathi:** Shop No. 21 2nd Floor Gulshan Tower Near Panchsheel Talkies Jaistambh Square Amaravathi 444601 Ambala: 6349 2nd Floor Nicholson Road Adjacent Kos Hospitalambala Cant Ambala 133001 • **Amritsar:** Sco 5 2nd Floor District Shopping Complex Ranjit Avenue Amritsar 143001 • **Anand:** B-42 Vaibhav Commercial Center Nr Tvs Down Town Shrow Room Grid Char Rasta Anand 380001 • **Ananthapur:** Kfin Technologies Ltd. #13/4 Vishnupriya Complex Beside Sbi Bank Near Tower Clock Ananthapur-515001. • **Asansol:** 112/N G. T. Road Bhanga Pachil G.T Road Asansol Pin: 713 303; Paschim Bardhaman West Bengal Asansol 713303 • **Aurangabad:** Shop No B 38 Motiwala Trade Center Nirala Bazar Aurangabad 431001 • **Azamgarh:** House No. 290 Ground Floor Civil Lines Near Sahara Office - Azamgarh 276001 Balasore: 1-B. 1St Floor Kalinga Hotel Lane Baleshwar Baleshwar Sadar Balasore 756001 • **Bangalore:** No 35 Puttanna Road Basavanagudi Bangalore 560004 • **Bankura:** Plot Nos- 80/1/Anatunchati Mahalla 3Rd Floor Ward No-24 Opposite P.C Chandra Bankura Town Bankura 722101 • **Bareilly:** 1St Floorrear Sidea -Square Building 54-Civil Lines Ayub Khan Chauraha Bareilly 243001 • **Baroda:** 1St Floor 125 Kanha Capital Opp. Express Hotel R C Dutt Road Alkapuri Vadodara 390007 • **Begusarai:** C/O Dr Hazari Prasad Sahu Ward No 13 Behind Alka Cinema Begusarai (Bihar) Begusarai 851117 • **Belgaum:** Premises No.101 Cts No.1893 Shree Guru Darshani Tower Anandwadi Hindwadi Belgaum 590011 • **Bellary:** Ground Floor 3Rd Office Near Womens College Road Beside Amruth Diagnostic Shanthi Archade Bellary 583103 • **Berhampur (Or):** Opp Divya Nandan Kalyan Mandap 3Rd Lane Dharam Nagar Near Lohiya Motor Berhampur (Or) 760001 • **Bhagalpur:** 2nd Floor Chandralok Complexghantagar Radha Rani Sinha Road Bhagalpur 812001 • **Bharuch:** 123 Nexus Business Hub Near Gangotri Hotel B/S Rajeshwari Petroleum Makampur Road Bharuch 392001 • **Bhatinda:** Mcb -Z-3-01043 2 Floor Goniana Road Opposite Nippon India Mf Gt Road Near Hanuman Chowk Bhatinda 151001 • **Bhavnagar:** 303 Sterling Point Waghawadi Road - Bhavnagar 364001 • **Bhilai:** Office No.2 1St Floor Plot No. 9/6 Nehru Nagar [East] Bhilai 490020 • **Bhilwara:** Office No. 14 B Prem Bhawan Pur Road Gandhi Nagar Near Canarabank Bhilwara 311001 • **Bhopal:** Sf-13 Gurukripa Plaza Plot No. 48A Opposite City Hospital Zone-2 M P Nagar Bhopal 462011 • **Bhubaneswar:** A/181 Back Side Of Shivam Honda Show Room Saheed Nagar - Bhubaneswar 751007 • **Bikaner:** 70-71 2nd Floor | Dr.Chahar Building Panchsati Circle Sadul Ganj Bikaner 334003 • **Bilaspur:** Shop.No.306 3Rd Floor Anandam Plaza Vyapar Vihar Main Road Bilaspur 495001 • **Bokaro:** City Centre Plot No. He-07 Sector-Iv Bokaro Steel City Bokaro 827004 • **Borivali:** Gomati Smutigrand Floor Jambli Gully Near Railway Station Borivali Mumbai 400 092 • **Burdwan:** Saluja Complex; 846 Laxmipur G T Road Burdwan; Ps: Burdwan & Dist: Burdwan-East Pin: 713101 • **Calicut:** Second Floor Manimuriyil Centre Bank Road Kasaba Village Calicut 673001 • **Chandigarh:** First Floor Sco 2469-70 Sec. 22-C - Chandigarh 160022 • **Chennai:** 9Th Floor Capital Towers 180 Kodambakkam High Road Nungambakkam | Chennai - 600 034 • **Chinsura:** No : 96 Po: Chinsurah Doctors Lane Chinsurah 712101 • **Cochin:** Door No: 61/2784, Second floor, Sreelakshmi Tower, Chittoor Road, Ravipuram, Ernakulam-Kerala-682015 • **Coimbatore:** 3Rd Floor Jaya Enclave 1057 Avinashi Road - Coimbatore 641018 • **Cuttack:** Shop No-45 2nd Floor Netaji Subas Bose Arcade (Big Bazar Building) Adjacent To Reliance Trends Dargha Bazar Cuttack 753001 • **Darbhanga:** 2nd Floor Raj Complex Near Poor Home Darbhanga - 846004 • **Davangere:** D.No 162/6 1St Floor 3Rd Main P J Extension Davangere Taluk Davangere Manda Davangere 577002 • **Dehradun:** Shop No-809/799 Street No-2 A Rajendra Nagar Near Sheesha Lounge Kaulagarh Road Dehradun-248001 • **Deoria:** K. K. Plaza Above Apurwa Sweets Civil Lines Road Deoria 274001 • **Dhanbad:** 208 New Market 2nd Floor Bank More - Dhanbad 826001 • **Dhule:** Ground Floor Ideal Laundry Lane No 4 Khol Galli Near Muthoot Finance Opp Bhavasar General Store Dhule 424001 • **Durgapur:** Mwav-16 Bengal Ambuja 2nd Floor City Centre Distt. Burdwan Durgapur-16 Durgapur 713216 • **Eluru:** Dno-23A-7-72/73K K S Plaza Munukutla Vari Street Opp Andhra Hospitals R R Peta Eluru 534002 • **Erode:** Address No 38/1 Ground Floor Sathy Road (Vctv Main Road) Sorna Krishna Complex Erode 638003 • **Faridabad:** A-2B 2nd Floor Neelam Bata Road Peer Ki Mazar Nehru Groundnit Faridabad 121001 • **Ferozpur:** The Mall Road Chawla Bulding 1st Floor Opp. Centrail Jail Near Hanuman Mandir Ferozpur 152002 • **Gandhidham:** Shop # 12 Shree Ambica Arcade Plot # 300 Ward 12. Opp. Cg High School Near Hdfc Bank Gandhidham 370201 • **Gandhinagar:** 123 First Floor Megh Malhar Complex Opp. Vijay Petrol Pump Sector - 11 Gandhinagar 382011 • **Gaya:** Property No. 711045129 Ground Floorhotel Skylark Swaraipuri Road - Gaya 823001 • **Ghaziabad:** Ff - 31 Konark Building Rajnagar - Ghaziabad 201001 • **Ghazipur:** House No. 148/19 Mahua Bagh Raini Katra- Ghazipur 233001 • **Gonda:** H No 782 Shiv Sadan Iti Road Near Raghukul Vidyapeeth Civil Lines Gonda 271001 • **Gorakhpur:** Shop No 8 & 9 4Th Floor Cross Road The Mall Bank Road Gorakhpur - 273001 • **Gulbarga:** H No 2-231 Krishna Complex 2nd Floor Opp. Opp. Municipal Corporation Office Jagat Station Main Road Kalaburagi Gulbarga 585105 • **Guntur:** 2nd Shatter 1St Floor Hno. 6-14-48 14/2 Lane Arundal Pet Guntur 522002 • **Gurgaon:** No: 212A 2nd Floor Vipul Agora M. G. Road - Gurgaon 122001 • **Guwahati:** Ganapati Enclave 4Th Floor Opposite Bora Service Ullubari Guwahati Assam 781007 • **Gwalior:** City Centre Near Axis Bank - Gwalior 474011 • **Haldwani:** Shoop No 5 Kmvn Shoping Complex - Haldwani 263139 • **Haridwar:** Shop No. - 17 Bhatia Complex Near Jamuna Palace Haridwar 249410 • **Hassan:** Sas No: 490 Hemadri Arcade 2nd Main Road Salgame Road Near Brahmans Boys Hostel Hassan 573201 • **Hissar:** Shop No. 20 Ground Floor R D City Centre Railway Road Hissar 125001 • **Hoshiarpur:** Unit # Sf-6 The Mall Complex 2nd Floor Opposite Kapila Hospital Sutheri Road Hoshiarpur 146001 • **Hubli:** R R Mahalaxmi Mansion Above Indusind Bank 2nd Floor Desai Cross Pinto Road Hubballi 580029 • **Hyderabad:** No: 303 Vamsee Estates Opp: Bigbazaar Ameerpet Hyderabad 500016 • **Hyderabad(Gachibowli):** Selenium Plot No: 31 & 32 Tower B Survey No.115/22 115/24 115/25 Financial District Gachibowli Nanakramguda Serilingampally Mandal Hyderabad 500032 • **Indore:** Kfin Technologies Ltd. 101 Diamond Trade Center 3-4 Diamond Colony New Palasia Above Khurana Bakery Indore • **Jabalpur:** 2nd Floor 290/1 (615-New) Near Bhavartal Garden Jabalpur - 482001 • **Jaipur:** Office No 101 1St Floor Okay Plus Tower Next To Kalyan Jewellers Government Hostel Circle Ajmer Road Jaipur 302001 • **Jalandhar:** Office No 7 3Rd Floor City Square Building E-H197 Civil Line Next To Kalyan Jewellers Jalandhar 144001 • **Jalgaon:** 3Rd Floor 269 Jaee Plaza Baliram Peth Near Kishore Agencies Jalgaon 425001 • **Jalpaiguri:** D B C Road Opp Nirala Hotel Opp Nirala Hotel Opp Nirala Hotel Jalpaiguri 735101 • **Jammu:** Kfin Technologies.Ltd 1D/D Extension 2 Valmiki Chowk Gandhi Nagar Jammu 180004 State - J&K • **Jamnagar:** 131 Madhav Plazza Opp Sbi Bank Nr Lal Bunglow

Jamnagar 361008 • **Jamshedpur**: Madhukunj 3Rd Floor Q Road Sakchi Bistupur East Singhbhum Jamshedpur 831001 • **Jhansi**: 1St Floor Puja Tower Near 48 Chambers Elite Crossing Jhansi 284001 • **Jodhpur**: Shop No. 6 Gang Tower G Floor Opposite Arora Moter Service Centre Near Bombay Moter Circle Jodhpur 342003 • **Junagadh**: Shop No. 201 2nd Floor V-Arcade Complex Near Vanzari Chowk M.G. Road Junagadh 362001 • **Kannur**: 2nd Floor Global Village Bank Road Kannur 670001 • **Kanpur**: 15/46 B Ground Floor Opp : Muir Mills Civil Lines Kanpur 208001 • **Karimnagar**: 2nd Shutterhno. 7-2-607 Sri Matha Complex Mankammathota - Karimnagar 505001 • **Karnal**: 3 Randhir Colony Near Doctor J.C.Bathla Hospital Karnal (Haryana) 132001 • **Karur**: No 88/11 Bb Plaza Nrmp Street K S Mess Back Side Karur 639002 • **Khammam**: 11-4-3/3 Shop No. S-9 1St Floor Srivenkata Sairam Arcade Old Cpi Office Near Priyadarshini Collegenehr Nagar Khammam 507002 • **Kharagpur**: Holding No 254/220 Sbi Building Malancha Road Ward No.16 Po: Kharagpur Ps: Kharagpur Dist: Paschim Medinipur Kharagpur 721304 • **Kolhapur**: 605/1/4 E Ward Shahupuri 2nd Lane Laxmi Niwas Near Sultane Chambers Kolhapur 416001 • **Kolkata**: 2/1 Russel Street 4Thfloor Kankaria Centre Kolkata 70001 Wb • **Kollam**: Sree Vigneswara Bhavan Shastri Junction Kollam - 691001 • **Kota**: D-8 Shri Ram Complex Opposite Multi Purpose School Gumanpur Kota 324007 • **Kottayam**: 1St Floor Csiascension Square Railway Station Road Collectorate P O Kottayam 686002 • **Kurnool**: Shop No: 47 2nd Floor S Komda Shopping Mall Kurnool 518001 • **Lucknow**: 1st Floor A. A. Complex 5 Park Road Hazratganj Thaper House Lucknow 226001 • **Ludhiana**: Sco 122 Second Floor Above Hdfe Mutual Fun Feroze Gandhi Market Ludhiana 141001 • **Madurai**: No. G-16/17 Ar Plaza 1St Floor North Veli Street Madurai 625001 • **Malda**: Ram Krishna Pally; Ground Floor English Bazar - Malda 732101 • **Mandi**: House No. 99/11 3Rd Floor Opposite Gss Boy School School Bazar Mandi 175001 • **Mangalore**: Shop No - 305 Marian Paradise Plaza 3Rd Floor Bunts Hostel Road Mangalore - 575003 Dakshina Kannada Karnataka • **Margoa**: Shop No 21 Osia Mall 1St Floor Near Ktc Bus Stand Sgdpa Market Complex Margao - 403601 • **Mathura**: Shop No. 9 Ground Floor Vihari Lal Plaza Opposite Brijwasi Centrum Near New Bus Stand Mathura 281001 • **Meerut**: Shop No: - 111 First Floor Shivam Plaza Near Canara Bank Opposite Eves Petrol Pump Meerut-250001 Uttar Pradesh India • **Mehsana**: Ff-21 Someshwar Shopping Mall Modhera Char Rasta - Mehsana 384002 • **Mirzapur**: Triveni Campus Near Sbi Life Ratanganj Mirzapur 231001 • **Moga**: 1St Floordutt Road Mandir Wali Gali Civil Lines Barat Ghar Moga 142001 • **Moradabad**: Chadha Complex G. M. D. Road Near Tadi Khana Chowk Moradabad 244001 • **Morena**: House No. Hig 959 Near Court Front Of Dr. Lal Lab Old Housing Board Colony Morena 476001 • **Mumbai**: 6/8 Ground Floor Crossley House Near Bse (Bombay Stock Exchange)Next Union Bank Fort Mumbai - 400 001 • **Muzaffarpur**: First Floor Saroj Complex Diwam Road Near Kalyani Chowk Muzaffarpur 842001 • **Mysore**: No 2924 2nd Floor 1St Main 5Th Cross Saraswathi Puram Mysore 570009 • **Nadiad**: 311-3Rd Floor City Center Near Paras Circle - Nadiad 387001 • **Nagercoil**: Hno 45 1St Floor East Car Street Nagercoil 629001 • **Nagpur**: Plot No. 2 Block No. B / 1 & 2 Shree Apratment Khare Town Mata Mandir Road Dharampeth Nagpur 440010 • **Nanded**: Shop No.4 Santakripa Market G G Road Opp.Bank Of India Nanded 431601 • **Nasik**: S-9 Second Floor Suyojit Sankul Sharanpur Road Nasik 422002 • **Navsari**: 103 1St Floore Landmark Mall Near Sayaji Library Navsari Gujarat Navsari 396445 • **New Delhi**: 305 New Delhi House 27 Barakhamba Road - New Delhi 110001 • **Noida**: F-21 2nd Floor Near Kalyan Jewelers Sector-18 Noida 201301 • **Palghat**: No: 20 & 21 Metro Complex H.P.O.Road Palakkad H.P.O.Road Palakkad 678001 • **Panipat**: Shop No. 20 1St Floor Bmk Market Behind Hive Hotel G.T.Road Panipat-132103 Haryana • **Panjim**: H. No: T-9 T-10 Affran Plaza 3Rd Floor Near Don Bosco High School Panjim 403001 • **Pathankot**: 2nd Floor Sahni Arcade Complex Adj.Indra Colony Gate Railway Road Pathankot Pathankot 145001 • **Patiala**: B- 17/423 Lower Mall Patiala Opp Modi College Patiala 147001 • **Patna**: 3A 3Rd Floor Anand Tower Exhibition Road Opp Icici Bank Patna 800001 • **Pondicherry**: No 122(10B) Muthumariamman Koil Street - Pondicherry 605001 • **Pune**: Office # 207-210 Second Floor Kamla Arcade Jm Road. Opposite Balgandharva Shivaji Nagar Pune 411005 • **Raipur**: Office No S-13 Second Floor Reheja Tower Fafadih Chowk Jail Road Raipur 492001 • **Rajahmundry**: No. 46-23-10/A Tirumala Arcade 2nd Floor Ganuga Veedhi Danavaipeta Rajahmundry East Godavari Dist Ap - 533103 • **Rajkot**: 302 Metro Plaza Near Moti Tanki Chowk Rajkot Rajkot Gujarat 360001 • **Ranchi**: Room no 103, 1st Floor, Commerce Tower,Beside Mahabir Tower,Main Road, Ranchi -834001 • **Renukoot**: C/O Mallick Medical Store Bangali Katra Main Road Dist. Sonebhadra (U.P.) Renukoot 231217 • **Rewa**: Shop No. 2 Shree Sai Anmol Complex Ground Floor Opp Teerth Memorial Hospital Rewa 486001 • **Rohtak**: Office No: - 61 First Floor Ashoka Plaza Delhi Road Rohtak 124001. • **Roorkee**: Shree Ashadeep Complex 16 Civil Lines Near Income Tax Office Roorkee 247667 • **Rourkela**: 2nd Floor Main Road Udit Nagar Sundargarh Rourekla 769012 • **Sagar**: li Floor Above Shiva Kanch Mandir. 5 Civil Lines Sagar Sagar 470002 • **Salem**: No.6 Ns Complex Omalur Main Road Salem 636009 • **Sambalpur**: First Floor; Shop No. 219 Sahej Plaza Golebazar; Sambalpur Sambalpur 768001 • **Satna**: 1St Floor Gopal Complex Near Bus Stand Rewa Roa Satna 485001 • **Shillong**: Annex Mani Bhawan Lower Thana Road Near R K M Lp School Shillong 793001 • **Shimla**: 1St Floor Hills View Complex Near Tara Hall Shimla 171001 • **Shimoga**: Jayarama Nilaya 2nd Corss Mission Compound Shimoga 577201 Shivpuri: A. B. Road In Front Of Sawarkar Park Near Hotel Vanasthali Shivpuri 473551 • **Sikar**: First Floorsuper Tower Behind Ram Mandir Near Taparya Bagichi - Sikar 332001 • **Silchar**: N.N. Dutta Road Chowchakra Complex Premtala Silchar 788001 • **Siliguri**: Nanak Complex 2nd Floor Sevoke Road - Siliguri 734001 • **Sitapur**: 12/12 Surya Complex Station Road Uttar Pradesh Sitapur 261001 • **Solan**: Disha Complex 1St Floor Above Axis Bank Rajgarh Road Solan 173212 • **Solapur**: Shop No 106. Krishna Complex 477 Dakshin Kasaba Datta Chowk Solapur-413007 • **Sonepat**: Shop No. 205 Pp Tower Opp Income Tax Office Subhash Chowk Sonepat. 131001. • **Sri Ganganagar**: Address Shop No. 5 Opposite Bihani Petrol Pump Nh - 15 Near Baba Ramdev Mandir Sri Ganganagar 335001 • **Srikakulam**: D No 4-4-97 First Floor Behind Sri Vijayaganapathi Temple Pedda Relli Veedhi Palakonda Road Srikakulam 532001 • **Sultanpur**: 1St Floor Ramashanker Market Civil Line - Sultanpur 228001 • **Surat**: Ground Floor Empire State Building Near Udhna Darwaja Ring Road Surat 395002 • **Thane**: Room No. 302 3Rd Floorganga Prasad Near Rbl Bank Ltd Ram Maruti Cross Roadnaupada Thane West Mumbai 400602 • **Tirunelveli**: 55/18 Jeney Building 2nd Floor S N Road Near Aravind Eye Hospital Tirunelveli 627001 • **Tirupathi**: Shop No: 18-1-421/F1 City Center K.T.Road Airtel Backside Office Tirupathi - 517501 • **Tiruvalla**: 2nd Floorerinjery Complex Ramanchira Opp Axis Bank Thiruvalla 689107 • **Trichur**: 4Th Floor Crown Tower Shakthan Nagar Opp. Head Post Office Thrissur 680001 • **Trichy**: No 23C/1 E V R Road Near Vekkaliyamman Kalyana Mandapam Putthur - Trichy 620017 • **Trivandrum**: 1St Floor Marvel Building Opp SI Electricals Uppalam Road Statue Po Trivandrum 695001 • **Tuticorin**: 4 - B A34 - A37 Mangalmal Mani Nagar Opp. Rajaji Park Palayamkottai Road Tuticorin 628003 • **Udaipur**: Shop No. 202 2nd Floor Business Centre 1C Madhuvan Opp G P O Chetak Circle Udaipur 313001 • **Ujjain**: Heritage Shop No. 227 87 Vishvavidhyalaya Marg Station Road Near Icici Bank Above Vishal Megha Mart Ujjain 456001 • **Valsad**: 406 Dreamland Arcade Opp Jade Blue Tithal Road Valsad 396001 • **Vapi**: A-8 Second Floor Solitaire Business Centre Opp Dcb Bank Gidc Char Rasta Silvassa Road Vapi 396191 • **Varanasi**: D-64/132 Ka 2nd Floor Anant Complex Sigra Varanasi 221010 • **Vashi**: Vashi Plaza Shop No. 324 C Wing 1St Floor Sector 17 Vashi Mumbai 400705 • **Vellore**: No 2/19 1St Floor Vellore City Centre Anna Salai Vellore 632001 • **Vijayawada**: Hno26-23 1St Floor Sundarammastreet Gandhinagar Krishna Vijayawada 520010 • **Vile Parle**: Shop No.1 Ground Floor Dipti Jyothi Co-Operative Housing Society Near Mtnl Office P M Road Vile Parle East 400057 • **Visakhapatnam**: Dno : 48-10-40 Ground Floor Surya Ratna Arcade Srinagar Opp Roadto Lalitha Jeweller Showroom Beside Taj Hotel Ladge Visakhapatnam 530016 • **Warangal**: Shop No22 Ground Floor Warangal City Center 15-1-237 Mulugu Road Junction Warangal 506002 • **Yamuna** Nagar: B-V 185/A 2nd Floor Jagadri Road Near Dav Girls College (Uco Bank Building) Pyara Chowk - Yamuna Nagar 135001





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