

SCHEME INFORMATION DOCUMENT

SECTION I

Choice Gold ETF

(An open-ended Exchange Traded Fund scheme replicating/tracking domestic price of Gold)

(Scrip code for NSE and BSE will be added after listing of the units) Scheme Code – (CHMF/O/O /GET/25/10/0001)

The face value of the Units is Rs. 100/- per unit

Choice Gold ETF An open-ended scheme replicating/tracking domestic price of Gold) This product is suitable for investors who are seeking*: ▶ Long term capital appreciation ▶ Investment in gold in order to generate returns similar to the performance of domestic price of gold, subject to tracking errors	Choice Gold ETF  The risk of the scheme is High	AMFI Tier I Benchmark - Domestic Price of Gold  The risk of the benchmark is High
*Investors should consult their financial advisors if in doubt about whether the product is suitable for them		

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

Offer for Units of Rs. 100/- each as on the date of allotment for applications received during the New Fund Offer (“NFO”) period and at Intra-Day NAV based prices during the Ongoing Offer for applications directly received at AMC.

New Fund Offer opens on: (24th October 2025)

New Fund Offer closes on: (31st October 2025)

Scheme re-opens for continuous sale and repurchase on or before: (6th November 2025)

Key Information about the Mutual Fund	
Name of the Mutual Fund	Choice Mutual Fund
Name of the Asset Management Company	Choice AMC Private Limited CIN: U66190MH2007PTC177075
Name of the Trustee Company	Choice Trustees Services Private Limited CIN : U66190MH2025PTC440639
Address of the above entities	Sunil Patodia Tower, Plot No 156-158 J.B. Nagar, Andheri (East), Mumbai 400099
Website	https://choicemf.com/

The particulars of the Scheme have been prepared in accordance with the Securities and Exchange Board of India (Mutual Funds) Regulations 1996, (herein after referred to as SEBI (MF) Regulations) as amended till date and circulars issued thereunder filed with SEBI, along with a Due Diligence Certificate from the AMC. The units being offered for public Subscription have not been

approved or recommended by SEBI nor has SEBI certified the accuracy or adequacy of the Scheme Information Document.

The Scheme Information Document sets forth concisely the information about the Scheme that a prospective investors 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 Choice Mutual Fund, Standard Risk Factors, Special Considerations, Tax and Legal issues and general information on <https://choicemf.com/>

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

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

This Scheme Information Document is dated October 18, 2025.

Disclaimer clause of NSE:

"As required, a copy of this Scheme Information Document has been submitted to National Stock Exchange of India Limited (hereinafter referred to as NSE). NSE has given vide its letter NSE/LIST/5908 dated September 09, 2025 permission to the Mutual Fund to use the Exchange's name in this Scheme Information Document as one of the stock exchanges on which the Mutual Fund's units are proposed to be listed subject to, the Mutual Fund fulfilling various criteria for listing. The Exchange has scrutinized this Scheme Information Document for its limited internal purpose of deciding on the matter of granting the aforesaid permission to the Mutual Fund. It is to be distinctly understood that the aforesaid permission given by NSE should not in any way be deemed or construed that the Scheme Information Document has been cleared or approved by NSE; nor does it in any manner warrant, certify or endorse the correctness or completeness of any of the contents of this Scheme Information Document; nor does it warrant that the Mutual Fund's units will be listed or will continue to be listed on the Exchange; nor does it take any responsibility for the financial or other soundness of the Mutual Fund, its sponsors, its management or any scheme of the Mutual Fund.

Every person who desires to apply for or otherwise acquire any units of the Mutual Fund may do so pursuant to independent inquiry, investigation and analysis and shall not have any claim against the Exchange whatsoever by reason of any loss which may be suffered by such person consequent to or in connection with such subscription /acquisition whether by reason of anything stated or omitted to be stated herein or any other reason whatsoever."

Disclaimer clause of BSE:

"BSE Limited ("the Exchange") has given vide its letter dated September 08, 2025, permission to Choice Mutual Fund to use the Exchange's name in this SID as one of the Stock Exchanges on which this Mutual Fund's Unit are proposed to be listed. The Exchange has scrutinized this SID for its limited internal purpose of deciding on the matter of granting the aforesaid permission to Choice Mutual Fund. The Exchange does not in any manner:

- warrant, certify or endorse the correctness or completeness of any of the contents of this SID; or
- warrant that this scheme's unit will be listed or will continue to be listed on the Exchange; or
- take any responsibility for the financial or other soundness of this Mutual Fund, its promoters, its management or any scheme or project of this Mutual Fund;

And it should not for any reason be deemed or construed that this SID has been cleared or approved by the Exchange. Every person who desires to apply for or otherwise acquires any unit of Choice Gold ETF of this Mutual Fund may do so pursuant to independent inquiry, investigation and analysis and shall not have any claim against the Exchange whatsoever by reason of any loss which may be suffered by such person consequent to or in connection with such subscription / acquisition whether by reason of anything stated or omitted to be stated herein or for any other reason whatsoever"

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SECTION 1

PART I. HIGHLIGHTS/SUMMARY OF THE SCHEME

Sr. No.	Title	Description
I.	Name of the scheme	Choice Gold ETF
II.	Category of the Scheme	Others - Exchange Traded Fund (ETF)
III.	Scheme type	An open-ended scheme replicating/tracking domestic price of Gold.
IV.	Scheme code	CHMF/O/O /GET/25/10/0001
V.	Investment objective	The Scheme aims to provide returns that closely correspond to the domestic price of gold, before expenses and subject to tracking errors, by investing in physical gold and gold-related instruments. However, there is no assurance or guarantee that this objective will be achieved.
VI.	Liquidity/listing details	<u>Liquidity</u> <u>On the Exchange</u> Units of the Scheme can be bought or sold like any other stock on the National Stock Exchange of India Ltd. (NSE) / Bombay Stock Exchange (BSE) and/or any other recognised stock exchanges as may be decided by the AMC from time to time. or directly buy/sell Units with the Fund in Creation Unit size. The AMC will appoint at least two Market Maker(s) who are members of the Stock Exchanges, for ETFs to provide continuous liquidity on the Stock Exchange platform by providing two-way quotes in the units of the Scheme during trading hours. <u>Directly with the Mutual Fund/ AMC</u> Market Makers may subscribe to and/or redeem the units of the Scheme with the Mutual Fund on any business day at applicable NAV based prices (along with applicable charges and execution variations) for applications directly received at AMC, provided the units offered for subscription and/or redemption are not less than Creation Unit size & in multiples thereof. Large Investors can subscribe to and/or redeem units directly with the AMC in Creation Unit size. Additionally, in case of Large Investors, the execution value for direct Subscription / Redemption with the Fund shall be greater than Rs. 25 crores (or such other amount as may be specified by SEBI from time to time), The limit of Rs. 25 crores shall not be

		applicable to Market Makers. Redemption of units directly with the Mutual Fund (other than Authorized Participants): Investors other than Market Makers can redeem units directly with the Fund for less than Creation Unit size at applicable NAV based prices (along with applicable charges and execution variations) of units without any exit load if: - Traded price (closing price) of the ETF units is at discount of more than 1% to the day end NAV for 7 continuous trading days, or - No quotes for such ETFs are available on stock exchange(s) for 3 consecutive trading days, or - Total bid size on the exchange is less than half of creation units size daily, averaged over a period of 7 consecutive trading days. Such instances shall be tracked by the AMC on an ongoing basis and in case any of the above mentioned scenarios arises, the same shall be disclosed on the website of the Mutual Fund. Under these circumstances, investors, as specified above, can redeem units of the Scheme directly with the fund house without any exit load. The aforesaid criteria for the direct redemption with the fund house are also available at the website of the AMC. The mutual fund will track the aforesaid liquidity criteria and display it on its website viz., https://choicemf.com/ if the same is triggered, no exit load would be applicable in such cases. Redemption by NRIs/FIIs/FPI Credit balances in the account of a NRIs/FIIs/FPI unitholder may be redeemed by such unit holder subject to any procedures laid down by the RBI. Payment to NRI/FII/FPI, unit holder will be subject to the relevant laws/guidelines of RBI as are applicable from time to time (subject to deduction of tax at source as applicable). The Fund will not be liable for any delays or for any loss on account of exchange fluctuations while converting the rupee amount in US Dollar or any other currency. In case of redemptions by NRIs, requisite TDS will be deducted from the respective redemption proceeds. Note: The mutual fund will rely on the NRI status and his account details as recorded in the depository system. Any changes to the same can be made only through the depository system.
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		Mutual fund will repurchase units from Market Maker (s) and large investors on any business day provided the value of units offered for repurchase is not less than creation unit size. <u>Listing</u> As the Units of the Scheme will be listed on NSE, BSE an investor can buy/ sell Units on a continuous basis on the capital market segment of NSE, BSE during trading hours like any other publicly traded stock at prices which may be close to the indicative NAV of the Scheme. There is no minimum investment, although Units are Purchased/ sold in round lots of 1 Unit. The AMC reserves the right to list the units of the Scheme on any other recognized Stock Exchange at a later date, after obtaining required approval from the respective Stock Exchange. The AMC/Trustee reserves the right to delist the Units of the Scheme from a particular stock exchange provided the Units are listed on at least one stock exchange.
VII.	Benchmark	Domestic price of gold. Rationale for adoption of benchmark: The Trustees have adopted Domestic Price of gold as the benchmark index which is in accordance with Clause 3.2.5 of SEBI Master Circular dated June 27, 2024. The Trustee reserves right to change benchmark in future for measuring performance of the Scheme subject to SEBI Mutual Fund Regulations and circulars issued by SEBI from time to time.
VIII.	NAV disclosure	The AMC will calculate and disclose the first NAV within 5 Business Days from the date of allotment. Subsequently, the NAV will be calculated and disclosed at the close of every Business Day. NAVs will be determined for every Business Day except in special circumstances and will be calculated upto four decimal places. NAVs of the Scheme shall be made available on the website of AMFI (www.amfiindia.com) and the Mutual Fund (https://choicemf.com/) by 11.00 p.m. on all Business Days and by 9.00 a.m. on the following Business Day (in case the Scheme has exposure to ETCDs). The NAVs shall also be available on the call free number 18002663866 and on the website of the Registrar CAMS (www.camsonline.com). The Scheme would adhere with the requirements stipulated in SEBI Master Circular for Mutual Funds dated June 27, 2024 and other SEBI Guidelines/Circulars issued from time to time.

		Please refer to Part II (Information about the Scheme) – III (Other Details) – B (Transparency / NAV Disclosure) for further details.
IX.	Applicable timelines	Dispatch of Redemption proceeds: The Fund shall dispatch the Redemption proceeds within 3 (three) Business Days from the date of acceptance of valid Redemption request at any of the Official Points of Acceptance of transactions. Further, Investors may note that in case of exceptional scenarios as prescribed by AMFI vide its communication no. AMFI/ 35P/ MEM-COR/ 74 / 2022-23 dated January 16 , 2023 read with clause 14.2 of SEBI Master Circular dated June 27, 2024, the AMC may follow the additional timelines as prescribed. In case the Redemption proceeds are not made within 3 Business Days from the date of Redemption or Repurchase, interest will be paid @15% per annum or such other rate from the 4th day onwards, as may be prescribed by SEBI from time to time. Please refer to the SAI for details on exceptional scenarios.
X.	Plans and Options Plans/Options and sub options under the Scheme	The Scheme does not offer any Plan / options. The AMC and the Trustees reserve the right to introduce such other Plans / Options as they deem necessary or desirable from time to time, in accordance with the SEBI Regulations.
XI	Load Structure	Entry Load : Not Applicable Exit Load : Nil The Trustee shall have the right to modify the Exit Load structure with prospective effect subject to a maximum prescribed under the SEBI MF Regulations.
XII.	Minimum Application Amount (including switch-ins during on- going offer)	During New Fund Offer: Lumpsum purchase - Rs. 1,000/- and in multiples of Re. 1/- thereafter. During on-going offer: Directly with the Fund - Market Makers: Market Makers can directly purchase in blocks from the fund in “Creation unit size” on any business day. - Large Investors: Large Investors can directly purchase in blocks from the fund in “Creation unit size” on any business day. However, the Large Investors can directly purchase in blocks from the fund in “Creation unit size” subject to the value of such transaction being greater than the threshold of INR 25 Cr. (Twenty Five crores) or such other threshold as prescribed by SEBI from time to time.

		Minimum number of Units (Creation Units) –1,00,000 units & in multiples thereafter. (each Unit of Choice Gold ETF will be approximately equal to 0.01 gram of Gold) and Cash Component, if any On the Exchange The minimum number of Units that can be bought by the Investors on the Exchange is 1 (one) Unit and in multiples thereafter.
XIII	Minimum Additional Purchase Amount (including switch-ins during on-going offer)	Not Applicable.
XIV	Minimum Redemption / switch out amount	Directly with Fund The facility of redeeming units in Creation Unit Size is available to the Authorised Participants/ Market Makers (whose names will be available on our website (https://choicemf.com/) and Large Investors. However, in case of Large Investors, the execution value for direct Redemption with the Fund shall be greater than Rs. 25 crores or such other amount as may be specified by SEBI from time to time (except for schemes managed by Employee Provident Fund Organisation (EPFO), India and Recognized Provident Funds, Approved Gratuity Funds and Approved Superannuation Funds under Income Tax Act, 1961, till August 31, 2025 or as specified in the Regulations from time to time). The limit of Rs. 25 crores shall not be applicable to Market Makers. Investors can directly approach the AMC for Redemption of units of the Scheme, for transaction up to Rs. 25 crores (or such other amount as may be specified by SEBI from time to time) without any Exit Load, in case of the following scenarios: 1. Traded price (closing price) of the ETF units is at discount of more than 1% to the day end NAV for 7 continuous trading days, or 2. No quotes for such ETFs are available on Stock Exchange(s) for 3 consecutive trading days, or 3. Total bid size on the Stock Exchange is less than half of Creation Unit Size daily, averaged over a period of 7 consecutive trading days. In case of the above scenarios, applications received from Investors for Redemption up to 3.00 p.m. on any trading day, shall be processed by the AMC at the closing NAV of the day of receipt of application within the above cut-off time. Such instances shall be

		tracked by the AMC on an ongoing basis and in case any of the above mentioned scenarios arises, the same shall be disclosed on the website of the Mutual Fund (viz. https://choicemf.com/). On the Exchange The Units of the Scheme can be sold in round lot of 1 Unit and multiples thereafter.
XV	New Fund Offer Period This is the period during which a new scheme sells its units to its Investors.	NFO opens on : (24th October 2025) NFO closes on : (31st October 2025) Minimum duration of the NFO will be 3 working days and will not be kept open for more than 15 days. Any changes in the NFO dates will be announced through an addendum uploaded on the AMC website (https://choicemf.com/).
XVI	New Fund Offer Price This is the price per unit that the Investors have to pay to invest during the NFO.	Rs. 100/- per unit.
XVII	Segregated portfolio / side pocketing disclosure	The AMC may create a segregated portfolio of debt and Money Market Instruments in the Scheme in case of a credit event/actual default and to deal with liquidity risk. In this regard, the term ‘segregated portfolio’ shall mean a portfolio comprising of debt or Money Market Instrument affected by a credit event / actual default that has been segregated in a mutual fund scheme and the term ‘main portfolio’ shall mean the scheme portfolio excluding the segregated portfolio. The term ‘total portfolio’ shall mean the scheme portfolio including the securities affected by the credit event / actual default. For more details, kindly refer to SAI.
XVIII	Swing pricing disclosure	Not Applicable
XIX	Stock Lending	Not Applicable
XX	How to apply and where can applications for Subscription / Redemption be submitted	Application form and Key Information Memorandum may be obtained from Official Points of Acceptance (OPAs) / Investor Service Centres (ISCs) of the AMC or CAMS or can be downloaded from our website https://choicemf.com/. The list of the OPA / ISC are available on our website as well. During the New Fund Offer (“NFO”) period, the applications for Subscription/Redemption/switches can be submitted at the designated Official Points of Acceptance of the AMC and CAMS. Pursuant to paragraph 14.8 of the SEBI Master Circular dated June 27, 2024, an investor can also subscribe to the NFO through ASBA

		facility. For further details, refer to the SAI. On an on-going basis, the facility of subscribing and redeeming units in Creation Unit Size is available to the Authorised Participants/ Market Makers and Large Investors. Details in Section II.
XXI	Investor Services	Contact details for general service requests and for compliant resolution: E-mail : support@choicemf.com Toll-Free : 18002663866 Details of Investor Relation Officer: Name: Ms. Ratnavali Kalse Address and Contact Number: Choice AMC Private Limited Sunil Patodia Tower, Plot No 156-158 J.B. Nagar, Andheri (East), Mumbai 400099. Tel. No. : 69419999 - 943
XXII	Specific attribute of the Scheme	Not applicable
XXIII	Special products /facilities available during the NFO and on ongoing basis	The Scheme does not offer any special products or special facilities.
XIV	Weblink	This is a new scheme and the TER details shall be available from the first NAV date at the following links : Link for Daily TER : https://choicemf.com/ Link for Scheme factsheet: https://choicemf.com/

DUE DILIGENCE BY THE ASSET MANAGEMENT COMPANY

It is confirmed that:

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

Date : September 01, 2025
Place : Mumbai

Name : Mayuresh Sonavane
Designation : Compliance Officer

PART II. INFORMATION ABOUT THE SCHEME

A. HOW WILL THE SCHEME ALLOCATE ITS ASSETS?

Asset Allocation:

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

Instruments	Indicative allocations (% of total assets)	
	Minimum	Maximum
Gold and gold related instruments*	95	100
Cash & Cash Equivalents and Money Market instruments, Reverse Repo and / or Tri-Party Repo on Government Securities and / or Treasury bills and/or units of liquid schemes of domestic Mutual Funds	0	5

*As per provision no. 3.2.1 of SEBI Master Circular on Mutual Funds dated June 27, 2024, gold related instruments are such instruments having gold as underlying including but not limited to Gold Deposit Scheme (GDS) / Gold Monetisation Scheme (GMS), 2015, Exchange Traded Commodity Derivatives (ETCDs) & other such instruments as specified by SEBI & applicable from time to time.

Money Market Instruments will include TREPS, Commercial Paper, Certificates of Deposit, Treasury Bills, Bills Rediscounting, Repos, short-term Government securities and any other such short-term instruments as may be allowed under the regulations prevailing from time to time. Before investing in GDS of Banks, ETCDs or GMS having gold as the underlying, mutual funds shall put in place a written policy with regard to such investment with due approval from the Board of the AMC and the Trustees. The policy shall be reviewed by the Board of AMC and Trustees at least once a year.

A portion of the net assets may be invested in Money Market Instruments permitted by SEBI / RBI to meet the liquidity requirements of the Scheme and/ or for meeting margin money requirement. It may be noted that the margin placed for taking exposure to ETCDs are generally lower than the ETCD exposure limit considered for the purposes of monitoring investment limits and therefore, the residual cash (i.e. ETCD exposure less placement of margin towards participation in ETCDs) are placed in cash and cash equivalents in the interest of investors. The said placement in cash and cash equivalents shall not be considered as part of the limit of 0% to 5% allocated towards Cash & Cash Equivalents and Money Market instruments, Reverse repo and / or Tri-Party Repo on Government securities and / or Treasury bills and/or units liquid schemes (as indicated in the above asset allocation table).

The Fund Manager would monitor the Tracking Error of the Scheme on an ongoing basis and would seek to minimize the Tracking Error. Under normal circumstances, the AMC shall endeavor that the Tracking Error of the Scheme shall not exceed 2% per annum. There can be no assurance or guarantee that the Scheme will achieve any particular level of Tracking Error relative to performance of the Underlying Index.

As per the clause 3.2.1.5 of SEBI Master circular dated June 27, 2024, the cumulative exposure to gold related instruments i.e. Gold Deposit Scheme (GDS) of banks, Gold Monetization Scheme (GMS) and ETCD having gold as the underlying shall not exceed 50% of net asset value of the scheme. However, within the 50% limit, the investment limit for GDS and GMS as part of gold related instrument shall not exceed 20% of net asset value of the scheme. The unutilized portion of the limit for GDS of banks and GMS can be utilized for ETCD having gold as the underlying.

The cumulative gross exposure of the scheme through Gold and Gold related instruments, Derivative, Money market instruments, Reverse Repo and / or Tri-Party Repo on Government Securities and / or Treasury bills and/or units of liquid schemes of domestic Mutual Funds shall not exceed 100% of the net assets of the scheme.

Cash or cash equivalents with residual maturity of less than 91 days may be treated as not creating any exposure. SEBI vide letter dated November 3, 2021 has clarified that Cash Equivalent shall consist of Government Securities, T-Bills and Repo on Government Securities having residual maturity of less than 91 days.

The Scheme does not intend to undertake/ invest/ engage in:

	Equity securities and equity related instruments
	Securitised Debt
	Derivatives other than ETCD
	Debt Instruments with Structured obligation / Credit Enhancements
	Repo / Reverse Repo in Corporate Debt Securities
	Credit default swaps
	Units issued by Real Estate Investment Trusts (REITs) or Infrastructure Investment Trusts (InvITs)
	Fund of Fund schemes
	Unlisted Debt Instruments
	Debt Instruments with special features (AT1 and AT2 Bonds)
	Bespoke or complex debt products
	Short selling of securities
	Foreign Securities
	Unrated instruments (except TREPS/ Government Securities/ T- Bills / Repo and Reverse Repo in Government Securities)
	Inter scheme transactions

Pending deployment of funds of a Scheme in securities in terms of investment objectives of the Scheme a mutual fund can invest the funds of the Scheme in short term deposits of scheduled commercial banks in terms of Clause 12.16 of SEBI Master Circular dated June 27, 2024.

Further, the Scheme may, for meeting liquidity requirements invest in units of liquid schemes of any mutual fund provided that aggregate inter-scheme investment made by all schemes under the same management or in schemes under the management of any other asset management company shall not exceed 5% of the net asset value of the mutual fund. The AMC shall not charge any investment management fees with respect to such investment.

The Scheme would adhere with the requirements stipulated in SEBI Master Circular for Mutual Funds dated June 27, 2024 and other SEBI Guidelines/Circulars issued from time to time.

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

Sl. No	Type of Instrument	Percentage of exposure	Circular references
1	Securities Lending or Short Selling	The Scheme will not invest in Securities Lending or Short Selling	Clause 12.11 of SEBI Master Circular dated June 27, 2024
2	Equity Derivatives for non-hedging purpose	The Scheme will not	-

		invest in Equity Derivatives	
3	Securitized Debt	Securitized Debt	Clause 12.15 of SEBI Master Circular dated June 27, 2024
4	Overseas Securities	The Scheme will not invest in Overseas Securities	Clause 12.19 of SEBI Master Circular dated June 27, 2024
5	Structured Obligations	The Scheme will not invest in Structured Obligations	Clause 12.3 of SEBI Master Circular dated June 27, 2024
6	Repo in Corporate Debt Securities	The Scheme will not invest in Repo in Corporate Debt Securities	Clause 12.18 of SEBI Master Circular dated June 27, 2024
7	Credit default swaps	The Scheme will not invest in Credit default swaps	Clause 12.28 of SEBI Master Circular dated June 27, 2024
8	Instruments having Special Features	The Scheme will not invest in Instruments having Special Features	Clause 12.2 of SEBI Master Circular dated June 27, 2024
9	ReITS and InVITS	The Scheme will not invest in ReITS and InVITS	Clause 12.21 of SEBI Master Circular dated June 27, 2024
10	Unlisted debt instrument	The Scheme will not invest in Unlisted debt instrument	Clause 12.1.1 of SEBI Master Circular dated June 27, 2024
11	Bespoke or complex debt products	The Scheme will not invest in Bespoke or complex debt products	-
12	Unrated debt and money market instruments (except GSecs, T-Bills and other money market instruments)	The Scheme will not invest in Unrated debt and money market instruments	Clause 12.1 of SEBI Master Circular dated June 27, 2024
13	Investment in GDS, GMS and ETCD	50% of the Net Asset Value of the Scheme within the 50% limit, the investment for GDS of banks and GMS shall not exceed 20% of net asset value of the scheme.	As per the clause 3.2.1.5 of SEBI Master circular dated June 27, 2024
14	Liquid Mutual Funds	The Scheme may invest in the units of Liquid Mutual Fund	Clause 4 of the Seventh Schedule of SEBI (Mutual Fund) Regulations, 1996

		Schemes. Such investment shall not exceed 5% of the net asset value of the fund	
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Deployment of NFO proceeds

In line with SEBI circular no. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2025/23 dated February 27, 2025, deployment of the funds garnered in the NFO shall be made within 30 (thirty) Business Days from the date of allotment of units. In an exceptional case, if the AMC is not able to deploy the funds in 30 Business Days, reasons in writing, including details of efforts taken to deploy the funds, shall be placed before the Investment Committee. The Investment Committee, after examining the root cause for delay, may extend the timeline by 30 Business Days. In case the funds are not deployed as per the asset allocation mentioned above and as per the aforesaid mandated plus extended timelines, the AMC shall comply with the provisions mentioned in SEBI circular no. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2025/23 dated February 27, 2025.

Change in Investment Pattern

Portfolio rebalancing due to short term defensive consideration:

Any alteration in the investment pattern will be for a short term on defensive considerations as per paragraph 1.14.1.2.b of the SEBI Master Circular dated June 27, 2024, the intention being at all times to protect the interests of the Unit holders and the Scheme shall rebalance the portfolio within 7 calendar days from the date of deviation. It may be noted that no prior intimation/indication will be given to Investors when the composition/asset allocation pattern under the Scheme undergoes changes within the permitted band as indicated above.

Portfolio rebalancing in case of passive breaches :

Pursuant to paragraph 3.6.7.1 of the SEBI Master Circular dated June 27, 2024, in case of change in constituents of the index due to periodic review, the portfolio of the Scheme will be rebalanced within 7 calendar days. Any transactions undertaken in the portfolio of the Scheme in order to meet the Redemption and Subscription obligations shall be done while ensuring that post such transactions replication of the portfolio with the index is maintained at all points of time.

Provided further and subject to the above, any change in the asset allocation affecting the investment profile of the Scheme shall be effected only in accordance with the provisions of sub regulation (15A) of Regulation 18 read with sub-regulation (26) of Regulation 25 of the SEBI MF Regulations.

B. WHERE WILL THE SCHEME INVEST?

Subject to the applicable Regulations, the amount collected under the Scheme may be invested in the following securities/instruments, in accordance with the indicative asset allocation provided under the heading “How will the Scheme allocate its assets”:

- Physical gold
- Gold-related instruments as may be specified by SEBI, such instruments shall have gold as the underlying and include, but are not limited to:
 - Gold Monetisation Scheme (GMS), 2015
 - Exchange Traded Commodity Derivatives (ETCDs), 2019, with gold as the underlying
 All investments shall be subject to the investment limits prescribed by SEBI and applicable from time to time.

- Reverse Repo and/or Tri-Party Repo on Government Securities and/or Treasury Bills.
- Cash & Cash Equivalents, which include Government Securities, Treasury Bills, and Repo on Government Securities having a residual maturity of less than 91 days, in accordance with SEBI guidelines.
- Money Market Instruments, which include:
 - Commercial Papers
 - Commercial Bills
 - Treasury Bills
 - Government Securities with an unexpired maturity of up to one year
 - Call or Notice Money
 - Certificates of Deposit
 - Usance Bills
 - Any other similar instruments as specified by the Reserve Bank of India from time to time to meet liquidity requirements.
- Units of liquid mutual fund schemes, subject to applicable regulatory guidelines.
- The scheme may invest the funds of the scheme in short term deposits of scheduled commercial banks as permitted under extant regulations.
- Any other securities/instruments as may be permitted by SEBI from time to time, subject to requisite regulatory approvals, if any.

Detailed definition and applicable regulations/guidelines for each instrument is included in Section II.

C. INVESTMENT STRATEGIES

The Scheme is a passively managed exchange traded fund which will employ an investment approach designed to track the performance of domestic price of gold. The Scheme shall invest in physical gold and gold related instruments regardless of its investment merit and it will attempt not to apply any economic, financial or market analysis. The Scheme will invest at least 95% of its total assets in Gold and Gold related instruments and may hold up to 5% of its total assets in money market securities. The performance of the Scheme may not be commensurate with the performance of the benchmark of the Scheme on any given day or over any given period. Such variation is commonly referred to as the Tracking Error. The Investment Manager would monitor the tracking error of the Scheme on an ongoing basis and would seek to minimize tracking error to the maximum extent possible. There can be no assurance or guarantee that the Scheme will achieve any particular level of tracking error relative to the performance of the underlying benchmark.

Procedure and Recording of Investment Decisions and Risk Control

All investment decisions relating to the Scheme will be undertaken by the AMC in accordance with the Regulations and the investment objectives specified in this Scheme Information Document. All investment decisions taken by the AMC along with justification in relation to the Scheme shall be recorded.

The designated Fund Manager(s) will be responsible for managing the Scheme on a day-to-day basis, including decisions relating to asset allocation, security selection, and timing of investment decisions.

Portfolio Turnover

Portfolio Turnover measures the volume of trading that occurs in a Scheme's portfolio (gold and gold related instruments) during a given time period. The Scheme is an open-ended Exchange Traded Fund and it is expected that there may be a number of subscriptions and repurchases on a daily basis through Stock Exchange(s) or Market Maker and Large Investors. Generally, turnover will depend upon the extent of purchase and redemption of units and the need to rebalance the portfolio on account of change in the composition, if any, and corporate actions of securities included in Domestic Price of Physical Gold. However, it will be the endeavour of the Fund Manager to maintain an optimal portfolio turnover rate commensurate with the investment objective of the Scheme and the purchase/ redemption transactions on an ongoing basis in the Scheme.

D. HOW WILL THE SCHEME BENCHMARK ITS PERFORMANCE?

The performance of the Scheme will be benchmarked against the domestic price of gold.

The investments would be in physical gold and gold related instruments as per the investment objective of the Scheme. Thus, the aforesaid benchmark is such that it is most suited for comparing performance of the Scheme.

E. WHO MANAGES THE SCHEME?

Name	Age / Qualification	Brief Experience	Other schemes managed / co-managed
Mr. Rochan Pattnayak	47 M.B.A.	Mr. Rochan Pattnayak has over 15 years of work experience in the financial services industry. Please find below brief details of his experience: 2020-2024: Head of Institutional Research – Choice Equity Broking. 2019-2020 : Fund Manager – Quant Capital Finance & Investments Private Limited 2017-2019 : Sr. Investment Analyst - Edelweiss Asset Management 2011-2016 : Research Analyst – Indus Equity Advisors 2008-2010 : Trading Analyst – Wolverine Equities & Markets UK	NA

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

There are no existing ETF scheme(s) of the Mutual Fund

G. HOW HAS THE SCHEME PERFORMED?

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

H. ADDITIONAL SCHEME RELATED DISCLOSURES

1. Scheme's portfolio holdings:

The Scheme is a new scheme and does not have any portfolio holdings. Investors can refer to the below link for any information on the above point as and when applicable <https://choicemf.com/>

2. Functional website link for Portfolio Disclosure:

The Scheme is a new scheme and hence, this disclosure is currently not applicable. Investors can refer to the below link for any information on the above point as and when applicable <https://choicemf.com/>

3. Portfolio Turnover Rate:

The Scheme is a new scheme and hence, this is currently not applicable.

4. Aggregate investment in the Scheme by :

Sr. No.	Category of Persons	Net Value		Market Value (in Rs.)
		Units	NAV per units	
Not Applicable*				

*The Scheme is a new scheme and hence, this disclosure is currently not applicable. For details of investments made by the Directors and Key Personnel of the AMC, please refer to SAI.

5. Investments of AMC in the Scheme:

The AMC reserves the right to invest its own funds in the Scheme as may be decided by the AMC from time to time and as specified In terms of sub-regulation 16(A) in Regulation 25 of SEBI (Mutual Funds) Regulations,1996 read along with clause 6.9 of SEBI Master Circular and AMFI Best Practice Guidelines circular No.100 /2022-23 on ‘Alignment of interest of AMCs with the Unitholders of the Mutual Fund schemes’, the AMC shall invest such amounts in such schemes of the mutual fund, based on the risks associated with the schemes, as may be specified by the SEBI from time to time. However, as per the said guidelines, ETFs are exempted from the purview of the aforesaid regulations and guidelines.

In line with SEBI Regulations and circulars issued by SEBI from time to time, the AMC may invest its own funds in the scheme(s). Further, the AMC shall not charge any fees on its investment in the Scheme (s), unless allowed to do so under SEBI Regulations in the future.

PART III- OTHER DETAILS

A. COMPUTATION OF NAV

The Net Asset Value (NAV) of the Units of the Scheme will be computed by dividing the Net Assets of the Scheme by the total number of Units outstanding on the valuation date.

The Fund shall value its investments in accordance with the valuation norms prescribed under Schedule VIII of the SEBI (Mutual Funds) Regulations, 1996, or such norms as may be issued by SEBI from time to time, and as detailed in the valuation policy and procedures specified in the Scheme Information Document (SID) and Statement of Additional Information (SAI).

NAV Computation Example for a Gold ETF

Assumptions:

- Gold Price (per 10 grams) = ₹90,000
- Gold Price (per 1 gram) = ₹9,000
- 1 Unit = 1/100th of 1 gram of gold
- Total Units Outstanding = 5 crore units
- Physical Gold Held = 5,00,000 grams (500 kg)
- Other Current Assets (Cash, Receivables, etc.) = ₹5 crore
- Current Liabilities & Provisions = ₹2 crore

Step	Particulars	Calculation	Result
1	Fair / Market Value of Gold Holdings	5,00,000 grams × ₹9,000	₹4500 crore
2	Add: Other Current Assets	—	+ ₹5 crore
3	Less: Current Liabilities & Provisions	—	– ₹2 crore
4	Net Assets of the Scheme	₹4500 + 5 – 2	₹4503 crore
5	Total Units Outstanding	—	5 crore units
6	NAV per Unit	₹4503 crore ÷ 5 crore	₹900.60

Please refer to the SAI for information on the valuation of the assets of the Scheme.

The AMC will also compute the Indicative NAV (iNAV) and publish it on its website (<https://choicemf.com/>). The iNAV is provided purely for informational purposes and will have no impact on the process of creation or redemption of units directly with the Fund by Market Makers or Large Investors. For transactions by Market Makers / Large Investors executed directly with the AMC, the Intra-Day NAV, based on the actual executed price of the securities representing the underlying index at the time of purchase or sale, shall be applicable.

Computation of Repurchase Price - If the Applicable NAV is Rs. 100, Exit Load is 2% then Redemption price will be Rs. $100 * (1 - 0.02) = \text{Rs. } 98.0$.

The Redemption Price will not be lower than 95% of the NAV.

For details on policies related to computation of NAV, rounding off, procedure in case of delay in disclosure of NAV, etc. please refer to SAI.

B. NEW FUND OFFER (NFO) EXPENSES

These expenses are incurred for the purpose of various activities related to the NFO like marketing and advertising, Registrar expenses, printing and stationery, bank charges etc. Such expenses shall be borne by the AMC and will not be charged to the Scheme.

C. ANNUAL SCHEME RECURRING EXPENSES

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

The AMC has estimated that upto 1.00% (plus additional expenses as permitted under SEBI MF Regulations) of the daily net assets of the Scheme will be charged to the Scheme as expenses.

For the actual current expenses being charged, Investors should refer to the website of the Mutual Fund <https://choicemf.com/>

Expense Head	% p.a. of daily Net Assets (Estimated p.a.)
Investment Management & Advisory Fee	Upto 1.00%
Audit fees/fees and expenses of trustees	
Custodial Fees	
Registrar & Transfer Agent Fees including cost of providing account statements / IDCW / Redemption cheques/ warrants	
Marketing & selling expenses including Agents' commission and statutory advertisement	
Listing and licensing fees	
Incentives to Market Makers	
Costs related to Investor communications	

Costs of fund transfer from location to location	
Cost towards Investor education & awareness [^]	
Goods & Services Tax on expenses other than investment and advisory fees	
Brokerage and transaction cost (including GST) over and above 0.12% and 0.05% for cash and Derivative market trades respectively	
GST on brokerage and transaction cost	
Other Expenses*	
Maximum Total Expense Ratio (TER) permissible under Regulation 52 (6)(b) ^{^^}	Upto 1.00%

The Scheme shall not incur any distribution expenses, and no commission shall be paid by this Scheme.

[^] As per Para F of the SEBI Circular No. CIR/IMD/DF/21/2012 dated September 13, 2012 read with SEBI Circular no. SEBI/ HO/ IMD/ DOF2/ P/CIR/ 2022/ 69 dated May 23, 2022, the AMC shall annually set apart at least 1 basis points p.a. (i.e. 0.01% p.a.) on daily net assets of the Plan(s) under the Scheme within the limits of total expenses prescribed under Regulation 52 of SEBI (MF) Regulations for investor education and awareness initiatives undertaken.

*As permitted under Regulation 52 of the SEBI MF Regulations or such other basis as specified by SEBI from time to time. Other Expenses in the case of a Gold Exchange Traded Fund may include expenses related to handling and storage of Physical Gold and such other recurring expenses as may be incurred by the Fund from time to time.

The above expenses are fungible within the overall maximum limit prescribed under SEBI MF Regulations, which means there will be no internal sub-limits on expenses and the AMC is free to allocate them within the overall TER.

The Scheme can charge expenses within the overall maximum limits prescribed under the SEBI MF Regulations without any internal cap allocated to any of the expense heads specified in the above table.

Brokerage and transaction costs (inclusive of GST) which are incurred for the purpose of execution of trades, shall be charged to the Scheme as per Regulation 52(6A)(a) of SEBI MF Regulations not exceeding 0.12 per cent in case of cash market transactions and 0.05 per cent in case of Derivatives transactions. With effect from April 1, 2023, to align with Indian Accounting Standards requirement, transactions cost incurred for the purpose of execution of trades are expensed out (viz. charged to Revenue Account instead of Capitalization (i.e. forming part of cost of investment)). Any payment towards brokerage and transaction cost, over and above the said 0.12 percent and 0.05 percent for cash market transactions and Derivatives transactions respectively, may be charged to the Scheme within the maximum limit of Total Expense Ratio (TER) as prescribed under Regulation 52 of the SEBI MF Regulations.

All Scheme related expenses shall necessarily be paid from the Scheme only within the regulatory limits and not

from the books of the AMC, its associates, Sponsor, Trustee or any other entity through any route.

The AMC may charge Goods and Services Tax (“GST”) on investment and advisory fees to the Scheme of the Mutual Fund in addition to the maximum limit of total expenses ratio as prescribed in Regulation 52 of the Regulations, whereas GST on other than investment and advisory fees, if any, shall be borne by the Scheme within the maximum limit as per regulation 52 of the SEBI MF Regulations.

For the actual current expenses being charged to the Scheme, the Investor should refer to the website of the Mutual Fund at <https://choicemf.com/> . Any change in the expense ratio will be communicated to the Unitholders through notice via SMS / e-mail at least three working days prior to the effective date of change. Such notice of change in TER shall also be updated on the AMC website at least three working days prior to effecting such change.

Illustration – Impact of Expense Ratio on the returns of the Scheme :

Value of Rs. 1 lakh on 12% annual returns in 1 year, considering Expense Ratio of 1%	
Amount invested (Rs.)	100,000.00
NAV at the time of Investment (Rs.)	100
No. of Units	10,00
Gross NAV at end of 1 year (assuming 12% annual return) (Rs.)	112
Expenses (assuming Expense Ratio of 1% on average of opening and closing NAV) (Rs.)	11
Actual NAV at end of 1 year post expenses (assuming Expense Ratio as of above) (Rs.)	110.9
Value of Rs. 1 lakh on 12% annual returns in 1 year, considering Expense Ratio of 1%	
Value of investment at end of 1 year (Before expenses) (Rs.)	112,000.00
Value of Investment at end of 1 year (After expenses) (Rs.)	110,940.00

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

D. LOAD STRUCTURE

Entry Load : Not Applicable

Exit Load is an amount which is paid by the Investor to redeem the units from the Scheme. Load amounts are variable and are subject to change from time to time. For the current applicable structure, please refer to the website of the <https://choicemf.com/> or call at toll free no. 18002663866 or reach out to your distributor.

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

The Exit Load charged, if any, shall be credited back to the Scheme. Goods and Services tax on Exit Load shall be paid out of the Exit Load proceeds and Exit Load net of Goods and Services tax shall be credited to the Scheme.

Exit Load, if any, prevailing on the date of enrolment of SIP/ STP shall be levied in the Scheme.

Investors are requested to check the prevailing load structure of the Scheme before investing. Any imposition or enhancement in the load shall be applicable on prospective investments only.

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

- The addendum detailing the changes will be attached to the Scheme Information Document and Key Information Memorandum. The addendum will be circulated to all the distributors/brokers so that the same can be attached to all Scheme Information Documents and Key Information Memoranda already in stock.
- Arrangements will be made to display the addendum in the Scheme Information Document in the form of a notice in all the Investor Service Centres and distributors/brokers offices.
- The introduction of the Exit Load along with the details will be stamped in the acknowledgement slip issued to the Investors on submission of the application form and will also be disclosed in the statement of accounts issued after the introduction of such Load.
- A public notice shall be provided on the website of the AMC in respect of such changes. However, the Redemption /Repurchase Price will not be lower than 95% of the NAV.

SECTION II

I. INTRODUCTION

A. Definitions/Interpretation

Please refer the following link for Definitions/Interpretations :

[https://static.choicemf.com/Definitions_ & Interpretation.pdf](https://static.choicemf.com/Definitions_& Interpretation.pdf)

B. Risk factors (Scheme specific risk factors)

1. Risks associated with the Scheme being an Exchange Traded Fund (“ETF”) :

- a. **Absence of prior active market:** Although the Units of the Scheme will be listed on the Stock Exchange for trading, there can be no assurance that an active secondary market will develop or be maintained.
- b. **Lack of market liquidity:** Trading in Units of the Scheme on the Stock Exchange on which it is listed may be halted because of market conditions or for reasons that, in the view of the concerned Stock Exchange or market regulator, trading in the ETF Units is inadvisable. In addition, trading in the Units of the Scheme may be subject to trading halts caused by extraordinary market volatility pursuant to ‘circuit breaker’ rules. There can be no assurance that the requirements of the concerned Stock Exchange necessary to maintain the listing of the Units of the Scheme will continue to be met or will remain unchanged.
- c. **Units of the Scheme may trade at prices other than NAV:** Units of the Scheme may trade above or below its NAV. The NAV of the Scheme may fluctuate with changes in the market value of a Scheme’s holdings. The trading prices of Units of the Scheme will fluctuate in accordance with changes in its NAVs as well as market supply and demand. However, given that the Scheme can be created / redeemed in Creation Units, directly with the Fund, large discounts or premiums to the NAVs will not sustain due to arbitrage possibilities available.
- d. **Regulatory Risk:** Any changes in trading regulations by the Stock Exchange or SEBI may affect the ability of the Market Maker to arbitrage resulting in wider premium/discount to NAV. Although the Scheme is proposed to be listed on the Exchange, the AMC and the Trustee will not be liable for delay in listing of Units of the Scheme on Exchange / or due to connectivity problems with the Depositories due to the occurrence of any event beyond their control.
- e. **Right to limit Redemption:** The Trustee, in the general interest of the Unitholders of the Scheme offered under this SID and keeping in view of the unforeseen circumstances/unusual market conditions, may limit the total number of Units which can be redeemed on any Business Day depending on the total “Saleable Underlying Stock” available with the Fund.
- f. **Redemption Risk:** The Unitholders may note that even though this is an open ended scheme, the Scheme would ordinarily repurchase Units in Creation Unit Size. Thus, Unit holdings less than the Creation Unit Size can normally only be sold through the secondary market unless no quotes are available on the Exchange for 3 trading days consecutively.

- g. Though the Scheme will be listed on the stock exchange, there is no assurance that an active secondary market will develop or be maintained.
- h. Investors may note that even though this is an open-ended scheme, they will have to buy or sell Units of the Scheme on the Stock Exchanges where these Units are listed for liquidity at the market price, subject to the rules and regulations of the Exchange. Buying and selling units on the Stock Exchange requires the investor to engage the services of a broker and are subject to payment of margins as required by the Stock Exchange/broker, payment of brokerage, securities transactions tax and such other costs.
- i. The market price of the Units of the Scheme, like any other listed security, is largely dependent on two factors, viz. (1) the intrinsic value of the Unit (or NAV) and (2) demand and supply of Units in the market. Sizeable demand or supply of the Units on the Stock Exchange may lead to market price of the Units to quote at premium or discount to NAV. However, since the eligible investors can transact with the AMC for Units in the Creation Unit Size, there should not be a significant variance from the NAV. Hence, the price of the Scheme is less likely to hold significant variance (large premium or discount) from the latest declared NAV all the time.
- j. The Units will be issued only in demat form through Depositories. The records of the Depository are final with respect to the number of Units available to the credit of the Unit holder. Settlement of trades, repurchase of Units by the Mutual Fund depends on the confirmations to be received from Depository(ies) on which the AMC has no control.

2. Risks for the Scheme

- a. The NAV of the units is closely related to the value of gold held by the Scheme. The value (price) of gold may fluctuate for several reasons and all such fluctuations will result in changes in the NAV of units under the Scheme. The factors that may affect the price of gold, among other things, include demand and supply for gold in India and in the global market, Indian and Foreign exchange rates, interest rates, inflation trends, trading in gold as commodity, legal restrictions on the movement / trade of gold that may be imposed by RBI, Government of India or countries that supply or purchase gold to/from India, trends and restrictions on import/export of golden jewellery in and out of India, etc.
- b. Counter party Risk: There is no Exchange for physical gold in India. The Fund may have to buy or sell gold from the open market, which may lead to counter party risks for the Fund for trading and settlement.
- c. Liquidity Risk: The Scheme has to sell gold only to designated bankers / traders who are authorized to buy gold. Though there are adequate numbers of players to whom the Scheme can sell gold, the Scheme may have to resort to distress sale of gold if there is no or low demand for gold to meet its cash needs of redemption or expenses. Liquidity risks may arise due to issues related to the supply chain which affects the availability of gold and also due to seasonality of demand and supply and/or volatile prices.
- d. Indirect Taxation - For the valuation of gold by the Scheme, indirect taxes like customs duty etc. would also be considered. Hence, any change in the rates of indirect taxation / applicable taxes would affect the valuation of the Scheme.
- e. Currency Risk: The formula for determining NAV of the units is based on the imported (landed) value of gold. The landed value of gold is computed by multiplying international market price by US dollar value. The value of gold or NAV, therefore will depend upon the conversion value of US dollar into Indian rupee

and attracts all the risks attached to such conversion.

- f. **Regulatory Risk:** Any changes in trading regulations by the stock exchange (s) or SEBI may affect the ability of Market Makers to arbitrage resulting in wider premium/ discount to NAV. Any changes in the regulations relating to import and export of gold or gold jewellery (including customs duty, GST and any such other statutory levies) may affect the ability of the scheme to buy/sell gold against the purchase and redemption requests received.
- g. **Asset Class Risk:** The returns from physical Gold in which the Scheme invests may underperform returns from the securities or other asset classes.
- h. **Physical gold:** There is a risk that part or all of the Scheme's gold could be lost, damaged or stolen. Access to the Scheme's gold could also be restricted by natural events or human actions. Any of these actions may have adverse impact on the operations of the scheme and consequently on investment in units.
- i. **Impact cost risk:** If the scheme is heavily subscribed and as all the subscription amount has to be deployed in gold over a short period of time, there could be a surge in the demand for gold which in turn may lead to increase in cost of acquiring gold. However, as gold can be freely imported, the demand generated, if heavily subscribed, by this scheme may get transferred to global markets and the demand of this Scheme may not have any significant impact on the global level demand.
- j. **Passive investments :** As the Scheme proposes to invest not less than 95% of the net assets in Gold and Gold related instruments, the Scheme is a passively managed scheme and provides exposure to Gold and tracking its performance as closely as possible. The Scheme's performance may be affected by a general price decline in the Gold prices. The Scheme will primarily invest in the physical Gold regardless of their investment merit. The Mutual Fund does not attempt to take defensive positions in declining markets.
- k. **Tracking errors** may have an impact on the performance of the Scheme. However, the AMC will endeavour to keep the tracking error as low as possible.

3. Risk of investing in Gold Monetization Scheme (GMS)

The Scheme may, as permitted by SEBI, invest a part of its pool of physical gold assets in Gold Monetisation Scheme run by Banks. Under the GMS, the Scheme will deposit its physical gold assets as principal with the Banks which offer such a facility ("the issuer"). A situation could arise where the issuer is unable to return the principal physical gold to the Scheme upon maturity or in case of an early redemption. Such inability to return physical gold could arise on account of liquidity problems or general financial health of the issuer. A default by the issuer under a GMS may result in losses to the Unit holders. GMS being an unlisted and non-transferrable security can be Redeemed only with the issuer and hence, is subject to the risk of an issuer's inability to meet principal and interest payments on the obligation (credit risk). Credit Risk means that the issuer of a Security may default on interest payments or even pay back the principal amount on maturity (i.e. the issuer may be unable to make timely principal and interest payments on the Security) which may result in losses to the Unit holders.

4. Risk Factors Associated with Investments in Exchange Traded Commodity Derivatives (ETCDs)

- a. An exchange traded commodity derivative is a derivative instrument that mimics the price movements of an underlying commodity, allowing an investor exposure to the commodity without physical purchase.

- b. Derivative products are leveraged instruments and can provide disproportionate gains as well as disproportionate losses to the investor. Execution of investment strategies depends upon the ability of the fund manager(s) to identify such opportunities which may always not be available. Identification and execution of the strategies to be pursued by the fund manager(s) involve uncertainty and the decision of the fund manager(s) may not always be profitable. No assurance can be given that the fund manager(s) will be able to identify or execute such strategies.
- c. **Liquidity Risk:** While ETCDs that are listed on an exchange carry lower liquidity risk, the ability to sell these contracts is limited by the overall trading volume on the exchanges. The liquidity of the Schemes' investments is inherently restricted by trading volumes of the ETCD contracts in which it invests. Additionally, change in margin requirements or intervention by government agencies to reduce overall volatility in the underlying commodity could lead to adverse impact on the liquidity of the ETCD.
- d. **Price risk:** ETCDs are leveraged instruments hence, a small price movement in the underlying security could have a large impact on their value. Also, the market for ETCDs is nascent in India hence, Arbitrages can occur between the price of the physical commodity and the ETCD, due to a variety of reasons such as technical issues and volatile movement in the price of the physical good. This can result in mispricing and improper valuation of investment decisions as it can be difficult to ascertain the amount of the arbitrage.
- e. Settlement risk: ETCDs can be settled either through the exchange or physically. The inability to sell ETCDs held in the Schemes' portfolio in the exchanges due to the extraneous factors may impact liquidity and would result in losses, at times, in case of adverse price movement. Wherein the underlying commodity is physically delivered in order to settle the derivative contract, such settlement could get impacted due to various issues, such as logistics, Government policy for trading in such commodities.

5. Risks relating to Tracking Error and Tracking Difference :

The performance of the Scheme may not be commensurate with the performance of its benchmark index on any given day or over any given period. Tracking errors are inherent in any fund based on index and such errors may cause the Scheme to generate returns which are not in line with the performance of the index.

Tracking Errors may result from a variety of factors including but not limited to:

- a. Fees & Expenditure incurred by the Scheme.
- b. The funds may not be invested at all times as it may keep a portion of the funds in cash to meet Redemptions or expenses or for corporate actions or otherwise.
- c. Accounting for indirect taxes including tax reclaims
- d. Scheme's investment in ETCDs

The AMC would monitor the Tracking Error of the Scheme on an ongoing basis and would seek to minimize the Tracking Error. Under normal circumstances, the AMC shall endeavor that the Tracking Error of the Scheme shall not exceed 2% per annum. However, in case of unavoidable circumstances in the nature of force majeure, which are beyond the control of the AMC, the Tracking Error may exceed 2% and the same shall be brought to the notice of Trustee with corrective actions taken by the AMC, if any.

Tracking Difference i.e. the annualized difference of daily returns between the index and the NAV of the Scheme shall be disclosed on the websites of the Mutual Fund and AMFI, on a monthly basis, for tenures 1 year, 3 years,

5 year, 10 year and since the date of allotment of units. This would be applicable after the Scheme completes one year since inception.

6. Settlement Risk:

In certain cases, settlement periods may be extended significantly by unforeseen circumstances. The inability of the Scheme to make intended securities purchases due to settlement problems could cause the Scheme to miss certain investment opportunities as in certain cases, settlement periods may be extended significantly by unforeseen circumstances. Similarly, the inability to sell securities held in the Scheme portfolio may result, at times, in potential losses to the Scheme, and there can be a subsequent decline in the value of the securities held in the Scheme portfolio.

7. Volatility Risk:

The Derivative markets are volatile and the value of Derivative contracts may fluctuate dramatically from day to day. This volatility may cause the value of investment in the Scheme to decrease.

8. Right to Limit Redemptions:

The Trustee, in the general interest of the Unit holders of the Scheme offered in this Document and keeping in view the unforeseen circumstances / unusual market conditions, may limit the total number of Units which can be redeemed on any Business Day. The same shall be in accordance with paragraph 1.12 of the SEBI Master Circular dated June 27, 2024.

9. Risks associated with investing in Money Market Instruments:

- a. **Price-Risk or Interest-Rate Risk:** Fixed income securities such as bonds, debentures and Money Market Instruments run price-risk or interest-rate risk. Generally, when interest rates rise, prices of existing fixed income securities fall and when interest rates drop, such prices increase. The extent of fall or rise in the prices is a function of the existing coupon, days to maturity and the increase or decrease in the level of interest rates.
- b. **Credit Risk:** In simple terms this risk means that the issuer of a debenture/bond or a Money Market Instrument may default on interest payment or even in paying back the principal amount on maturity. Even where no default occurs, the price of a security may go down because the credit rating of an issuer goes down. It must, however, be noted that where the Scheme has invested in Government Securities, there is no credit risk to that extent. Different types of securities in which the Scheme would invest as per its asset allocation pattern, carry different levels and types of risk. Accordingly, the Scheme's risk may increase or decrease depending upon its investment pattern. E.g. commercial papers carry a higher amount of risk than Government Securities. Further, commercial papers which are A1+ rated are comparatively less risky than those which are B1+ rated.
- c. **Re-investment Risk:** Investments in fixed income securities may carry re-investment risk as interest rates prevailing on the interest or maturity due dates may differ from the original coupon of the security. Consequently, the proceeds may get invested at a lower rate.
- d. **Liquidity Risk:** Due to the evolving nature of the fixed income market, there may be an increased risk of liquidity risk in the portfolio from time to time.

Investments in liquid schemes will also be subject to the above risks.

10. Risks relating to portfolio rebalancing :

In the event that the asset allocation of the Scheme deviates from the ranges as provided in the asset allocation table in this SID, then the Fund Manager will rebalance the portfolio of the Scheme to the position indicated in the asset allocation table.

11. Risk factors associated with investing in Derivatives:

The Scheme may use Derivatives instruments like ETCD or other Derivative instruments for the purpose of portfolio balancing, as permitted under the applicable regulations and guidelines. Use of Derivatives requires an understanding of not only the underlying instrument but also of the Derivative itself.

Usage of Derivatives will expose the Scheme to certain risks inherent to such Derivatives. Derivative products are leveraged instruments and can provide disproportionate gains as well as disproportionate losses to the investor. Execution of such strategies depends upon the ability of the fund manager to identify such opportunities. Identification and execution of the strategies to be pursued by the fund manager involve uncertainty and the decision of the fund manager may not always be profitable. No assurance can be given that the fund manager will be able to identify or execute such strategies. The risks associated with the use of Derivatives are different from or possibly greater than, the risks associated with investing directly in securities and other traditional investments.

The specific risk factors arising out of a Derivative strategy used by the fund manager are given below:

- a. Lack of opportunity available in the market;
- b. The risk of mispricing or improper valuation and the inability of Derivatives to correlate perfectly with underlying assets, rates and indices.
- c. Execution Risk: The prices which are seen on the screen need not be the same at which execution will take place.
- d. Basis Risk: This risk arises when the Derivative instrument used to hedge the underlying asset does not match the movement of the underlying asset being hedged.
- e. Exchanges could raise the initial margin, variation margin or other forms of margin on Derivative contracts, impose one sided margins or insist that margins be placed in cash. All of these might force positions to be unwound at a loss and might materially impact returns.

12. Risks associated with segregated portfolio:

- a. **Liquidity risk** – A segregated portfolio is created when a credit event/default occurs at issuer level, which can reduce liquidity of the issuer's security due to low demand and limited secondary market liquidity for corporate papers in India. As per SEBI norms, the Scheme will remain closed for subscriptions and redemptions until creation of the segregated portfolio (within one day of the credit event). No subscriptions or redemptions are allowed in the segregated portfolio thereafter.
- b. To enable exit, the AMC will list the segregated portfolio units on a recognized stock exchange within 10 working days and allow transfers upon request. However, traded prices may be at a discount to NAV, and there is no assurance of an active secondary market, which could limit resale.

- c. **Valuation risk** - The valuation of the securities in the segregated portfolio is required to be carried out in line with the applicable SEBI guidelines. However, it may be difficult to ascertain the fair value of the securities due to absence of an active secondary market and difficulty to price in qualitative factors.

13. Risks associated with investing in Government of India securities:

- a. **Market liquidity risk** - Although more liquid than other debt instruments, G-Secs may face transaction difficulties during periods of extreme volatility or if RBI guidelines change adversely, impacting Scheme liquidity.
- b. **Interest rate risk** - G-Secs have minimal credit risk but carry price risk linked to interest rate movements. Generally, when interest rates rise, prices of fixed income securities fall and when interest rates decline, the prices of fixed income securities increase. The extent of fall or rise in the prices is a function of the coupon rate, days to maturity and the increase or decrease in the level of interest rates. The price-risk is not unique to Government of India securities and exists for all fixed income securities. Therefore, their prices tend to be influenced more by movement in interest rates in the financial system than by changes in the Government's credit rating. By contrast, in the case of corporate or institutional fixed income securities, prices are influenced by their respective credit standing as well as the general level of interest rates.

14. Risks associated with investing in TREPS Segments :

As a member of the securities and TREPS segments of the Clearing Corporation of India (CCIL), all transactions of the Mutual Fund in Government Securities and in TREPS segments will be 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 of CCIL 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). The Mutual Fund will be exposed to the extent of its contribution to the default fund of CCIL at any given point in time. 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 allocated to the Scheme on a pro-rata basis.

15. Risks associated with investing in securitized debt:

The Scheme will not invest in securitized debt.

16. Risks associated with investing in Foreign Securities:

The Scheme will not invest in Foreign Securities.

17. Risks associated with short selling:

The Scheme will not engage in short selling of securities.

C. Risk Management Strategies :

The Scheme will endeavor to manage risks associated with investing in gold and gold related instruments and money market securities by following a holistic risk management strategy. The risk control process involves identifying and measuring risks through various risk measurement tools.

Risk Description	Risk Mitigants/management strategy
Market Risk / Interest Rate Risk As with all fixed income securities, changes in interest rates may affect the Scheme's Net Asset Value as the prices of securities generally increase as interest rates decline and generally decrease as interest rates rise. Prices of long-term securities generally fluctuate more in response to interest rate changes than do short-term securities. Indian debt markets can be volatile leading to the possibility of price movements up or down in fixed income securities and thereby to possible movements in the NAV.	The Scheme may invest in Money Market Instruments having relatively shorter maturity thereby mitigating the price volatility due to interest rate changes generally associated with long-term securities.
Liquidity risk or Marketability Risk This refers to the ease with which a security can be sold at or near to its valuation yield- to maturity (YTM).	The Scheme may invest in Money Market Instruments having relatively shorter maturity, which have low liquidity risk, as compared to medium to long maturity securities.
Credit Risk Credit risk or default risk refers to the risk that an issuer of a fixed income security may default (i.e., will be unable to make timely principal and interest payments on the security).	Management analysis may be used for identifying company specific risks. Management's past track record may also be studied. Preference will be towards high quality instruments.
Exchange Traded Commodity Derivatives (ETCDs) • Market Risk – Price volatility, basis mismatch, seasonal effects. • Liquidity Risk – Low volume, wide bid–ask spreads. • Credit Risk – Clearing member or counterparty default. • Leverage & Margin Risk – High exposure, sudden margin calls. • Operational Risk – Order errors, system failures, unintended delivery. • Regulatory Risk – Changes in position limits, taxes, or contract rules. • Event Risk – Geopolitical shocks, macroeconomic shifts, natural disasters.	ETCD should mitigate risks by aligning contract maturities and sizes with the fund's exposure to minimise tracking error, trading only in liquid contracts to reduce slippage, and maintaining margin buffers above exchange requirements. A disciplined rolling strategy, daily mark-to-market monitoring, and stop-loss limits help manage market volatility. Strong operational controls, such as dual trade authorisation and backup systems, along with strict adherence to SEBI derivative exposure norms and thorough trade documentation, ensure both compliance and effective risk control.

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

The measures mentioned above are based on current market conditions and may change from time to time based on changes in such conditions, regulatory changes and other relevant factors. Accordingly, our investment strategy, risk mitigation measures and other information contained herein may change in response to the same.

II MORE INFORMATION ABOUT THE SCHEME:

A. Where will the scheme invest ?

The corpus of the Scheme will be invested in physical gold and gold related instruments and in Money Market Instruments, Reverse Repo and/or Tri-Party Repo on Government Securities and/or Treasury bills and/or units of liquid schemes.

Subject to the applicable regulations, the corpus of the Scheme can be invested in any (but not exclusively) of the following securities / instruments :

- i. Physical gold
- ii. Gold related instrument(s) as may be specified by SEBI. Such instruments are such instruments having gold as underlying, including but not limited to Gold Monetisation Scheme (GMS), 2015 and Exchange Traded Commodity Derivatives (ETCDs) with gold as underlying.
- iii. Reverse Repo and/or Tri-Party Repo on Government Securities and/or Treasury bills
- iv. Cash & Cash Equivalents which include Government Securities, T-bills and Repo on Government Securities having residual maturity of less than 91 days.
- v. Money Market Instruments which include commercial papers, commercial bills, treasury bills, Government Securities having an unexpired maturity up to one year, call or notice money, certificate of deposit, usance bills, and any other like instruments as specified by the Reserve Bank of India from time to time to meet the liquidity requirements.
- vi. Units of money market / liquid mutual fund schemes, subject to requisite regulatory guidelines.
- vii. Any other securities / instruments as may be permitted by SEBI from time to time, subject to requisite regulatory approvals, if any.

The Scheme may invest in other schemes managed by the AMC or in the schemes of any other mutual funds, provided it is in conformity with the investment objective of the Scheme and in terms of the prevailing regulations. As per the Regulations, no investment management fees will be charged for such investments and the aggregate inter-scheme investment made by all schemes of the Mutual Fund or in schemes under the management of other asset management companies shall not exceed 5% of the Net Asset Value of the Mutual Fund.

The securities mentioned above could be privately placed, secured, unsecured and of any maturity. The securities may be acquired through secondary market operations, private placement, rights offers or negotiated deals.

Pending deployment of funds of the Scheme in securities in terms of the investment objective of the Scheme, the AMC may park the funds of the Scheme in short term deposits of scheduled commercial banks, subject to the guidelines mentioned under clause 12.16 of the SEBI Master Circular dated June 27, 2024. The AMC shall not charge any investment management and advisory fees for parking of funds in such short term deposits of scheduled commercial banks for the scheme.

B. What are the investment restrictions?

Pursuant to the SEBI MF Regulations as amended from time to time, the following investment restrictions are presently 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 authorised to carry out such activity under the SEBI Act as per the following matrix :
 - 10% of its NAV in debt and money market securities rated AAA; or
 - 8% of its NAV in debt and money market securities rated AA; or
 - 6% of its NAV in debt and money market securities rated A and below issued by a single issuer.

The above instrument limits may be extended by up to 2% of the NAV of the Scheme with prior approval of the Board of Trustees and Board of Directors of the AMC, subject to compliance with the overall 12% limit specified in clause 1 of Seventh Schedule of the Regulations.

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.

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

2. : The Scheme shall not invest in unlisted commercial papers (CPs), other than Government Securities, and other Money Market Instruments.

For the above purposes, listed instruments shall include listed and to be listed instruments.

3. The Scheme shall not invest more than 5% of its net assets in unrated Money Market Instruments, other than Government Securities, treasury bills, Derivative products such as Interest Rate Swaps (IRS), Interest Rate Futures (IRF), etc. All such investments shall be made with the prior approval of the Boards of AMC and Trustee. Such investments would be made only in such instruments, including bills re-discounting, usance bills, etc., that are generally not rated and for which separate investment norms or limits are not provided in SEBI (Mutual Fund) Regulations, 1996 and various circulars issued thereunder.
4. The Scheme shall buy and sell securities on the basis of deliveries and shall in all cases of purchases, take delivery of relevant securities and in all cases of sale, deliver the securities.
Provided further that the Scheme may enter into Derivatives transactions in a recognised stock exchange, subject to the framework specified by SEBI.
Provided further that sale of government security already contracted for purchase shall be permitted in accordance with the guidelines issued by the Reserve Bank of India in this regard.
5. The Scheme shall not make any investment in:
 - i. any unlisted security of an associate or group company of the Sponsor; or
 - ii. any security issued by way of private placement by an associate or group company of the Sponsor; or
 - iii. the listed securities of group companies of the Sponsor which is in excess of 25 per cent of the net assets, except for investments made by the Scheme in compliance with such conditions as specified by SEBI.
6. The Scheme may invest in other schemes under the Asset Management Company 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 management of any other asset management company shall not exceed 5% of the Net Asset Value of the Fund.

7. The Fund shall get the securities purchased transferred in the name of the Fund on account of the Scheme, wherever investments are intended to be of a long-term nature.
8. No loans for any purpose can be advanced by the Scheme.
9. The Scheme shall not borrow except to meet temporary liquidity needs of the Scheme for the purpose of Repurchase/Redemption of units or payment of interest and/or Dividend to the Unitholders, provided that the Scheme shall not borrow more than 20% of its net assets and the duration of the borrowing shall not exceed a period of 6 months.
10. Pending deployment of the funds of the Scheme in securities in terms of the investment objective of the Scheme, the AMC may park funds of the Scheme in short term deposits of scheduled commercial banks, subject to the guidelines issued by SEBI from time to time. Currently, the following guidelines/restrictions are applicable for parking of funds in short term deposits:
 - “Short Term” for such parking of funds by the Scheme shall be treated as a period not exceeding 91 days.
 - Such short-term deposits shall be held in the name of the Scheme.
 - The Scheme shall not park more than 15% of its net assets in short term deposit(s) of all the scheduled commercial banks put together. However, such limit may be raised to 20% with prior approval of the Trustee.
 - The Scheme shall not park more than 10% of its net assets in short term deposit(s), with any one scheduled commercial bank including its subsidiaries.
 - The Scheme shall not park funds in short term deposit of a bank which has invested in the Scheme. The Boards of Trustee / AMC shall ensure that the bank in which the Scheme has short term deposit do not invest in the Scheme until the Scheme has short term deposit with such bank.
 - The AMC shall not charge any investment management and advisory fees for parking of funds in short term deposits of scheduled commercial banks.

The above provisions will not apply to term deposits placed as margins for trading in cash and Derivatives market.
11. The Scheme shall not make any investment in a Fund of Funds scheme.
12. The funds of the Scheme shall be invested only in gold or gold related instruments in accordance with the investment objective, except to the extent necessary to meet the liquidity requirements for honouring repurchases or Redemptions, as disclosed in this SID. Presently, as per SEBI MF Regulations, investments by the Scheme can be made only in physical gold and GMS. The total investment in GMS will not exceed 20% or as prescribed by SEBI from time to time, of total assets under management of the Scheme.

The Scheme will comply with the relevant regulatory investment limits applicable to the investments of mutual funds from time to time. The Trustee may alter the above restrictions from time to time to the extent that changes in the relevant Regulations may allow and/or as deemed fit in the general interest of the Unitholders.

All investment restrictions shall be applicable at the time of making the investment.

There are no internal norms vis-à-vis limiting exposure to a particular scrip or sector, etc. apart from the aforementioned investment restrictions.

C. Fundamental Attributes

Following are the “fundamental attributes” of the Scheme, in terms of in terms of clause 1.14 of SEBI Master Circular dated June 27, 2024:

1. Type of a scheme: An open-ended exchange traded fund replicating/tracking domestic prices of Gold.

2. Investment Objective

- Main Objective: Growth.
- Investment Pattern: Please refer to Section-I - Part II – Section “Asset Allocation”.

3. Terms of Issue

- Listing: Please refer to Section-I - Part I - Highlights/Summary of the Scheme.
- Redemption: Please refer to Section-I - Part I - Highlights/Summary of the Scheme.
- Aggregate Fees and Expenses: Please refer to Section-I – Part III - C. Annual Scheme Recurring Expenses.
- Any safety net or guarantee provided- None.

In accordance with Regulation 18(15A) and Regulation 25(26) of the SEBI (MF) Regulations and paragraph 1.14.1.4 of the SEBI Master Circular dated June 27, 2024, the Trustee shall ensure that no change in the fundamental attributes of the Scheme and the Plan(s)/Option(s) thereunder or the trust or fee and expenses payable or any other change which would modify the Scheme and the Plan(s) / Option(s) thereunder and affect the interests of Unit holders is carried out unless:

- SEBI has reviewed and provided its comments on the proposal;
- 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 at least 30 calendar days to exit at the prevailing Net Asset Value without any Exit Load.

D. Index Methodology

Choice Gold ETF will invest in physical gold and gold related instruments as per the asset allocation mentioned in section “HOW WILL THE SCHEME ALLOCATE ITS ASSETS” and will be benchmarked against the domestic price of gold.

Principles of incentive structure for market makers (for ETFs)

The incentive structure shall be based on the performance of the Market Maker (MM). It shall have recourse to factors such as trading volumes, bid-ask spread in units of ETFs and such other information as may be required to formalize performance-based incentive structure or a fixed monthly compensation at the discretion of the AMC and is to be decided between the AMC and the Market Maker. The incentives, if any, shall be charged to the respective scheme within the maximum permissible limit of TER. A transparent incentive structure for the MMs shall be put in place, and the incentives shall, inter alia, be linked to performance of the MMs in terms of generating liquidity in units of ETFs.

E. Other Scheme Specific Disclosures:

Listing and transfer of units	Listing : Units of the scheme will be listed on NSE and BSE within 5 working days from allotment; it may list on other exchanges subsequently. An investor can buy/sell on exchanges during trading hours like any stock at market prices which may be close to the indicative NAV; There is no minimum investment although Units are purchase/ sold in round lots of 1 unit. Transfer : In accordance with clause 14.4.4 of SEBI Master Circular dated June 27, 2024, units of the Scheme are held in electronic (demat) form and will be transferable. The units will be subject to the transmission facility in accordance with the provisions of SEBI (Depositories and Participants) Regulations, 1996 as may be amended from time to time. If a person becomes a holder of the Units consequent to operation of law, or upon enforcement of a pledge, the Fund will, subject to production of satisfactory evidence, effect the transfer, if the transferee is otherwise eligible to hold the Units. Similarly, in cases of transfers taking place consequent to death, insolvency etc., the transferee's name will be recorded by the Fund subject to production of satisfactory evidence. The delivery instructions for transfer of units will have to be lodged with the DP in requisite form as may be required from time to time and transfer will be effected in accordance with such rules / regulations as may be in force governing transfer of securities in dematerialized mode.
Dematerialization of units	1) Units of the Scheme will be available in Dematerialized (electronic) form only. 2) The applicant under the Scheme will be required to have a beneficiary account with a Depository Participant of NSDL/CDSL and will be required to indicate in the application the Depository Participants (DP's) name, DP ID Number and the beneficiary account number of the applicant. 3) Units of the Scheme will be issued, traded and settled compulsorily in dematerialized form. Please refer to the SAI for further details.

Minimum Target amount (This is the minimum amount required to operate the scheme and if this is not collected during the NFO period, then all the investors would be refunded the amount invested without any return.)	The Scheme seeks to collect Rs. 5 crores as the minimum Subscription and would retain any excess Subscription collected. If the Scheme does not collect the minimum Subscription during the NFO, refund will be made within 5 Business Days from closure of the NFO.
Maximum Amount to be raised (if any)	There is no limit to the maximum amount that can be raised by the Scheme.
Dividend Policy (IDCW)	Trustee may declare dividends in the Scheme from time to time in accordance with the Dividend Policy set out below. Dividend Policy: The Trustee may declare Dividend to the Unit holders under the Scheme subject to the availability of distributable surplus and the actual distribution of Dividends and the frequency of distribution will be entirely at the discretion of the Trustee. Such Dividend will be payable to the Unit holders whose names appear on the register of Unit holders on the record date as fixed for the Scheme. The Dividend declared will be paid net of tax deducted at source, wherever applicable, to the Unit holders within 7 working days from the Record date. Dividends can be distributed out of Investors' capital (Equalization Reserve), which is part of sale price that represents realized gains. The Scheme will follow the requirements stipulated in the listing agreement for declaration of Dividends. There is no assurance or guarantee to the Unit holders as to the rate of Dividend distribution nor the frequency of Dividend. If the Scheme declares Dividend, the NAV of the Scheme will stand reduced by the amount of Dividend and tax deducted at source (if applicable). All the Dividend payments shall be in accordance and compliance with the SEBI MF Regulations and the applicable guidelines issued by the Stock Exchange(s), as applicable from time to time.
Allotment (Detailed procedure)	AMC will allot Units within 5 business days of NFO closure to those applicants whose valid applications have been accepted and funds have been credited to the Scheme's bank account. For applicants applying through ASBA on allotment, the amount will be unblocked in their respective bank accounts and their bank accounts will be debited only to the extent required to pay for allotment of Units applied in the application form. The amount for fractional units, if any, will be refunded to the Investor. The AMC/Trustee may reject any application for Subscription if found incomplete. Allotment Confirmation / Consolidated Account Statement (CAS) Single Consolidated Account Statement (CAS):

	The AMC shall send allotment confirmation specifying the number of units allotted to the Investor by way of email and/or SMSs to the Investor's registered email address and/or mobile number not later than 5 (five) Business Days from the date of closure of the New Fund Offer Period. Thereafter, Consolidated Account Statement, based on PAN of the holders, shall be sent by the Depositories, for each calendar month within twelve (12) days from the month end, to those Unit holders who have opted for delivery via electronic mode and within fifteen (15) days from the month end, to those Unit holders who have opted for delivery via physical mode. The CAS as mentioned above will be sent to those Unit holders, in whose folio(s)/ demat account(s) transactions have taken place during that month. Applicants under the Scheme will be issued Units in dematerialized form only. Applications which do not contain valid details of the demat account of the investors would be rejected and the application money will be refunded within the prescribed timeline. Where units are held by Investor in dematerialised form, the demat statement issued by the DP would be deemed adequate compliance with the requirements in respect of dispatch of statements of account. The Units of the Scheme held in the dematerialised form will be fully and freely transferable (subject to lock-in period, if any, and subject to lien, if any marked on the Units) in accordance with the provisions of SEBI (Depositories and Participants) Regulations, 1996 as may be amended from time to time and as stated in paragraph 14.4.4 of SEBI Master Circular no. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024. Further, for the procedure of release of lien, the investors are requested to contact their respective DP.
Refund	If application is rejected, the full amount is refunded within 5 business days of NFO closure; no interest if refunded within this period. Delays beyond 5 days attract 15% p.a. interest, charged to AMC for the period from the day following the date of expiry of five Business Days until the actual date of the refund. Refunds are made to the applicant (sole) or first applicant (joint) using bank details specified in the application. Any bank/collection charges are borne by the applicant. Refunds are sent via registered post, courier, or as per SEBI regulations.
Who can invest This is an indicative list and investors shall consult their financial advisor to ascertain whether the scheme is suitable to their risk profile.	The following persons may apply for Subscription to the units of the Scheme (subject, wherever relevant, to purchase of units of mutual funds being permitted under respective constitutions, relevant statutory regulations and with all applicable approvals): • Resident individuals (single/joint up to 3) or on anyone/survivor basis • Minors through parent/guardian • Companies, bodies corporate, Public Sector Undertakings (PSUs), co-operative societies,

	Association of Persons or Body of Individuals whether incorporated or not and, societies registered under the Societies Registration Act, 1860 (so long as the purchase of units is permitted under the respective constitutions) • Charitable or religious trusts, wakf boards, endowments, private trusts authorised to invest in mutual fund schemes under their trust deeds • Non Government Organisations as may be permitted by their regulator) • Proprietorship in the name of Sole proprietor, partnership firms, Limited Liability Partnerships (LLPs) • Hindu Undivided Family (HUFs) in the name of Karta • Banks (including co-operative banks & regional rural banks), financial institutions & investment institutions • Non-resident Indians / Persons of Indian origin residing abroad (NRIs) on full repatriation basis or non-repatriation basis) • Foreign Portfolio Investors (FPIs)/sub-accounts registered with SEBI (subject to regulations / directions prescribed by the RBI/SEBI from time to time relating to FPI investments in mutual fund schemes) on repatriation basis. • Army, Air Force, Navy, Armed forces, paramilitary funds, and other eligible institutions • Scientific & industrial research organizations • SEBI-registered Mutual Funds/Alternative Investment Funds • Provident, pension, gratuity, superannuation & such other retirement and employee benefit and other similar funds as and when permitted to invest • International multilateral agencies/bodies corporates incorporated outside India approved by the Government of India/RBI. • Special Purpose Vehicles (SPVs) (with authority/RBI approval) • Unincorporated bodies accepted by AMC/Trustee • Trustee, AMC, Sponsor of MF or their associates • Other schemes of Choice MF subject to the conditions and limits prescribed by SEBI and/or by the Trustee/AMC • Insurers, insurance companies / corporations registered with the Insurance Regulatory Development Authority • Any other category of investor permitted to invest under their respective constitution / applicable law The above list is indicative and the applicable law, if any, would supersede the above list. Investors are requested to ensure
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	compliance with the regulatory guidelines applicable to them, while making such investments.
Who cannot invest	The following persons are not eligible to subscribe to the Units of the Scheme: • Residents in Canada. • United States Persons (U.S. Persons) and Non-resident Indians/Persons of Indian Origin residing in the United States and Canada. • Persons residing in the Financial Action Task Force (FATF) Non Compliant Countries and Territories (NCCTs). Any entity who is not permitted to invest in the Scheme as per its constitution / applicable regulations.
How to Apply and other details	Refer to the SAI and application form on https://choicemf.com/ for detailed process (physical/online), including NFO, ongoing purchases, NRIs, FPIs, foreign investors, and joint applications. Applications for subscription/redemption/switches can be submitted at: • Official Points of Acceptance of AMC & CAMS) • AMC website & digital platforms • Distributor/RIA platforms, Stock Exchange mechanism • MF Utility, CAMS electronic platform, MF Central • NFO subscriptions are also allowed through ASBA facility (only via SEBI-listed banks). MANDATORY QUOTING OF BANK MANDATE BY INVESTORS As per the directives issued by SEBI, it is mandatory for applicants to mention their bank account numbers in their applications and therefore, Investors are requested to fill-up the appropriate box in the application form failing which applications are liable to be rejected.
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.	The units under the Scheme once Repurchased, shall not be reissued.
Restrictions, if any, on the right to freely retain or dispose of units being offered.	As the units of the Scheme are mandatorily to be held in demat mode, the same are freely transferable. Further, the unit holders will have to approach their DP for transfer, transmission, pledge related requests etc. which shall be done by the DP in

	accordance with the procedural requirements laid down by the Depositories, viz. NSDL/ CDSL and/or in accordance with the provisions laid under the Depositories Act, 1996 and the Regulations thereunder. Suspension of Sale and Redemption of Units: Suspension of Sale and Redemption of Units Suspension or restriction of repurchase/ redemption facility under any scheme of the mutual fund shall be made applicable only after obtaining the approval from the Boards of Directors of the AMC and the Trustees. Pursuant to paragraph -No. 1.12 of SEBI Master Circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, following requirements shall need to be observed before imposing restriction on redemptions: a) Restriction may be imposed when there are circumstances leading to a systemic crisis or event that severely constricts market liquidity or the efficient functioning of markets such as: i. Liquidity issues - when market at large becomes illiquid affecting almost all securities rather than any issuer specific security. ii. Market failures, exchange closures - when markets are affected by unexpected events which impact the functioning of exchanges or the regular course of transactions. Such unexpected events could also be related to political, economic, military, monetary or other emergencies. iii. Operational issues – when exceptional circumstances are caused by force majeure, unpredictable operational problems and technical failures (e.g. a black out). Such cases can only be considered if they are reasonably unpredictable and occur in spite of appropriate diligence of third parties, adequate and effective disaster recovery procedures and systems. b) Restriction on redemption may be imposed for a specified period of time not exceeding 10 working days in any 90 days period. c) Any imposition of restriction would require specific approval of Board of AMC and Trustees and the same should be informed to SEBI immediately. d) When restriction on redemption is imposed, the following procedure shall be applied: 1. No redemption requests up to INR 2 lakh shall be subject to such restriction.
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	2. Where redemption requests are above INR 2 lakh, AMCs shall redeem the first INR 2 lakh without such restriction and remaining part over and above INR 2 lakh shall be subject to such restriction. The AMC / Trustee reserves the right to change / modify the provisions pertaining to the right to restrict Redemption of the Units in the Scheme(s) of the Fund in accordance with SEBI (Mutual Funds) Regulations.
Cut off timing for subscriptions/ redemptions/ switches This is the time before which your application (complete in all respects) should reach the official points of acceptance.	Investors / Unit holders are requested to note that cut-off timings will be in accordance with SEBI guidelines issued from time to time for applicability of NAV. Investors / Unit holders are requested to note that the cut-off time will not be applicable to transactions undertaken on a recognised Stock Exchange. In case of Purchase / Redemption directly with Mutual Fund (By Market Makers and Eligible Investors): The provisions for Cut-off timings for NAV applicability will not be applicable for direct transaction with the Fund. In case of Redemption directly with the Mutual Fund during Liquidity Window: The Cut-off time for receipt of valid application for Redemptions directly with the Fund during Liquidity Window is 3.00 p.m. Valid applications received by the fund upto the cut-off time will be processed on the basis of the closing NAV of the day of receipt of request and for valid applications received after cut-off time, the closing NAV of the next Business Day shall be applicable. Liquidity Window: Investor can directly approach the AMC for redemption of units of the Scheme for the transaction of upto Rs.25 Crores without any exit load if any in case of the following scenarios: - Traded price (closing price) of the ETF units is at discount of more than 1% to the day end NAV for 7 continuous trading days or - No quotes for the scheme are available on stock exchange(s) for 3 consecutive trading days or - Total bid size on the exchange is less than half of Creation Units Size daily, averaged over a period of 7 consecutive trading days.

Where can the applications for purchase / Redemption /switches be submitted ?	Authorised Participants / Market Makers / Large Investors may submit/mail the completed application forms at any of the Official Points of Acceptance designated by the AMC. Please refer to the AMC website (www.choicemf.com) for the list of Official Points of Acceptance etc. As per the directives issued by SEBI, it is mandatory for an investor to declare his/her bank account number in the application form. This is to safeguard the interest of Unit holders from loss or theft of their redemption cheques / DDs. Additionally, if the bank details provided by Investors are different from the details available on the instrument, the AMC may seek additional details from the Investors to validate the bank details provided by the Investors.
Minimum amount for purchase/redemption/switches (mention the provisions for ETFs, as may be applicable, for direct	During New Fund Offer: Lumpsum purchase - Rs. 1,000/- and in multiples of Re. 1/- thereafter. During on-going offer: Directly with the Fund Creation Unit Size facility is for Authorised Participants / Market Makers / Large Investors. However for Large Investors, the execution value shall be ₹25 crores or such other amount as may be specified by SEBI from time to time.(except EPFO, Recognized Provident Funds, Approved Gratuity & Superannuation Funds till Aug 31, 2025 or as per SEBI). Limit of ₹25 crores shall not be applicable to Market Makers. Minimum Creation Units –1,00,000 units & multiples thereafter. (each Unit of Choice Gold ETF will be approximately equal to 0.01 gram of Gold) and Cash Component, if any Investors can directly approach the AMC for Redemption of units of the Scheme, for transaction up to Rs. 25 crores (or such other amount as may be specified by SEBI from time to time) without any Exit Load, in case of the following scenarios: - Traded price (closing price) of the ETF units is at discount of more than 1% to the day end NAV for 7 continuous trading days or - No quotes for the scheme are available on stock exchange(s) for 3 consecutive trading days or - Total bid size on the exchange is less than half of Creation Units Size daily, averaged over a period of 7 consecutive trading days.

	On the Exchange: The minimum number of Units that can be bought by the Investors on the Exchange is 1 (one) Unit and in multiples thereafter. Minimum Switch Amount: Minimum switch-in amount will be as per the minimum application amount in the Scheme. Switch-in facility into the Scheme from eligible open-ended (non-ETF) schemes - For availing this facility, Investors are requested to note the following operational modalities: Based on number of baskets the Investor wants to switch-in to the Scheme, the switch-out amount from the open ended (non-ETF) scheme should be calculated to nearest basket lot size so that the minimum switch-in amount as on switch-in date is greater than Rs. 25 crores as per the Intra-Day NAV. - Switch-in to the Scheme will be in terms of number of basket/ Creation Lot specified in the application form subject to minimum switch-in amount of greater than Rs. 25 crores. - Switch transaction will be processed at the Applicable NAV of the switch-out scheme and only if the value is available in the switch-out scheme. - The applicability of the NAV in the Scheme will be the Intra Day NAV of the Business Day on which the funds are realized in the Scheme's account before the cut-off time. - In case the value of Intra-Day NAV X no. of applicable Creation Lot is greater than the switch funding amount, the switch-in transaction will be rejected and the entire amount will be refunded to the Investor. - Investors may note that the pattern and sequence of holding in both the open-ended (Non-ETF) folio and in demat account (used for the Scheme units) should be the same. However, in case there is no existing folio in the Scheme, the Investor has to provide the details and signatures of all holders for folio creation in the Scheme.
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	Switch-out facility to eligible open-ended (non-ETF) Schemes For availing this facility, Investors are requested to note the following operational modalities: - Switch-out from the Scheme will be allowed only in terms of basket size (unit) and subject to minimum switch-out amount of greater than Rs. 25 crores. - Switch transaction will be processed subject to availability of all details as per regulatory guidelines. - Switch out transaction will be processed at the intra day NAV of the Scheme. - The applicability of the NAV in the transferee scheme will be the NAV of the Business Day on which the funds are realized in the scheme's account before cut-off time. - In case of any rejection of switch-in to the scheme, the amount will be refunded to the Investor as Redemption proceeds. - Investors are requested to note that the pattern and sequence of holding in the folio of the transferee scheme and in demat account (used for ETF unit holding) should be same. However, in case there is no existing folio, the Investor has to provide the details and signatures of all holders for folio creation in the transferee scheme. - Investors should have the clear balance of ETF units in their demat account for execution of the switch-out transaction. The limit of Rs. 25 crores shall not be applicable to schemes managed by Employee Provident Fund Organisation (EPFO), India and Recognized Provident Funds, Approved Gratuity Funds and Approved Superannuation Funds under Income Tax Act, 1961, till August 31, 2025 or as specified in the Regulations time to time. The AMC/Trustee reserves the right to introduce, change, modify or withdraw any of the features available in this facility from time to time.
Minimum balance to be maintained and consequences of non-maintenance	Not Applicable.
Principles of incentive structure for market makers	Incentives to Market Makers will be linked to their performance in generating liquidity in the Scheme's units and will be charged within the maximum permissible TER. These may be fixed or variable, at AMC's discretion, and will not exceed the Scheme's TER. Criteria include: Volume handled by the Market Maker on the Exchange

	as compare to total volume of ETFs on respective Exchange. • Other performance parameters are decided by AMC. Incentives will be paid only if the Market Maker meets all obligations and responsibilities.
Accounts Statements	Units issued by the AMC under the Scheme shall be credited to the Investor's beneficiary account with a Depository Participant (DP) of CDSL or NSDL. The AMC will endeavour to credit the units to the beneficiary account of the Unit holder within two Business Days from the date of receipt of credit of the funds. Unit holders who have a Demat Account are requested to note the following : Investors who have holdings in mutual funds and securities in their demat account shall receive a Consolidated Account Statement from the Depository. • Consolidation of account statement shall be done on the basis of PAN. In case of multiple holdings, it shall be PAN of the first holder and pattern of holding. • The CAS shall be generated on a monthly basis and shall be sent by the Depositories within twelve (12) days from the month end, to those Unit holder(s) who have opted for delivery via electronic mode and within fifteen (15) days from the month end, to those Unit holders who have opted for delivery via physical mode. The CAS as mentioned shall be sent to those Unit holders in whose folio(s)/demat account(s) transaction(s) has/have taken place during that month. • As a green initiative measure, SEBI vide its circular no. SEBI/HO/MRD-PoD2/CIR/P/2024/93 dated July 1, 2024 has specified that the CAS shall be despatched by e-mail to all the Investors whose e-mail addresses are registered with the Depositories and AMCs/MF-RTAs. However, where an Investor does not wish to receive CAS through e-mail, an option shall be given to the Investor to receive the CAS in physical form at the address registered with the Depositories and the AMCs/MF-RTAs. The Depositories shall also intimate the Investor on a quarterly basis through the SMS mode specifying the e-mail id on which the CAS is being sent. In case there is no transaction in any of the mutual fund folios, then CAS detailing holdings of investments will be issued to Unit holders who have opted for delivery via electronic mode, on or before the eighteenth (18th) day of April and October and to Unit holders who have opted for delivery via physical mode, on or before the twenty-first (21st) day of April and October. However, where an Unit holder does not wish to receive CAS through e-mail, option shall be given to the Unit holder to receive the CAS in physical form at the address registered with the Depositories and the

	AMC/RTA. For further details, refer SAI.
Dividend/ IDCW	Dividend payments shall be initiated / dispatched to the Unit holders within 7 working days from the record date, in compliance with paragraph 11.4 of the SEBI Master Circular Dated June 27, 2024. In the event of failure to make the Dividend payments within 7 working days, the AMC shall pay an interest @ 15 per cent per annum of the relevant Dividend amount to the applicable Unit holders. Interest for the delayed payment of Dividend shall be calculated from the record date.
Redemption	Market Makers/Large Investors can redeem by submitting the AMC's prescribed Redemption Request Form with the depository redemption slip, acknowledged by Depository Participant (DP) with which the Market Maker/Large Investor has a depository account. In-kind payout: Redemption proceeds (basket of underlying index securities in the same proportion) will be credited to the designated DP account of the Market Maker / Large investor. Any fractions in the number of securities transferable to the Market Maker / Large investor will be rounded off to the lower integer and the value of the fractions will be added to the cash component. Applicable cash component and transaction charges will be recovered along with necessary transaction handling charges . Payment of proceeds in Cash: The Fund at its discretion may accept the request of Market Maker/Large Investor for payment of redemption proceeds in cash in Creation Unit Size or in multiples thereof. Such investors shall submit Redemption request transaction form prescribed by the AMC enclosed with redemption request slip used in the depository system duly acknowledged by the depository participant with which Market Maker/Large Investor has a depository account. whereupon the

	Fund will arrange to sell underlying portfolio securities on behalf of the investor. Accordingly, the sale proceeds at the actual execution price of the underlying portfolio, after adjusting necessary transaction handling charges/costs and applicable Cash Component, will be remitted to the investor. The number of Units so redeemed will be subtracted from the Unit holder's account balance (DP) and a statement to this effect will be issued to the Unit holder by depository. Proceeds will be dispatched within 3 working days from the redemption date. AMFI, in consultation with SEBI, has published a list of exceptional circumstances for schemes unable to transfer Redemption or Repurchase proceeds to Investors within the stipulated time as mentioned above, along with applicable time frame for transfer of Redemption or Repurchase proceeds to the unitholders in such exceptional circumstances. The said list is available on AMFI website.
Bank Mandate	As per the directives issued by SEBI, it is mandatory for applicants to mention their bank account numbers in their applications and therefore, Investors are requested to fill-up the appropriate box in the application form failing which applications are liable to be rejected. Additionally, if the bank details provided by Investors are different from the details available on instrument, the AMC may seek additional details from Investors to validate the bank details provided by Investors.
Delay in payment of redemption / repurchase proceeds/dividend	The Asset Management Company shall be liable to pay interest to the unitholders at @ 15% per annum as specified vide paragraph 14.2 of the SEBI Master Circular dated June 27, 2024 for the period of such delay. 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 holder, verification of identity or such other details relating to Subscription/Redemption for Units under any applicable law or as may be requested by a Regulatory Authority or any government authority, which may result in delay in processing the application.
Unclaimed Redemption and Income Distribution cum Capital Withdrawal Amount	The unclaimed Redemption and Dividend (IDCW) amount may be deployed by the Mutual Fund in call money market, Money Market Instruments or separate plan of overnight scheme/ liquid scheme / money market mutual fund scheme floated specifically for deployment of the unclaimed amounts only. Provided that such schemes where the unclaimed Redemption and Dividend 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. The Investors who claim the unclaimed amounts during a period of three years from the due date shall be paid initial unclaimed amount along-with the income earned on its deployment. Investors, who claim these amounts after 3 years, shall be paid initial unclaimed amount along-with the income earned on its deployment till the end of the third year. After the third year, the income earned on such unclaimed amounts shall be used for the purpose of investor education. Refer to SAI for full details.
Disclosure w.r.t investment by minors	A minor can invest through his/her parent/lawful guardian. Minors can complete their KYC requirements for their folio through guardians. Payment for investment by any mode shall be accepted from the bank account of the minor, parent or legal guardian of the minor with parent or legal guardian. For further details, please refer to SAI.
Settlement of purchase/sale of units of the Scheme on the Stock Exchange	Buying or selling Units on the Exchange is similar to trading listed securities. If an Investor has bought Units, then such Investor has to pay the purchase amount to the broker/sub-broker such that the amount paid is realised before the funds pay-in day of the settlement cycle on the Exchange(s). If an Investor has sold Units, then such Investor has to deliver the Units to the broker/sub-broker before the securities pay-in day of the settlement cycle on the Exchange(s). The Units (in the case of Units bought) and the funds (in the case of Units sold) are paid out to the broker on the payout day of the settlement cycle on the Exchange(s). The Exchange(s) regulations stipulate that the trading member should pay the money or Units to the Investor within 24 hours of the payout. If an Investor has bought Units, then such Investor should give Standing Instructions for 'Delivery-In' to its Depository Participant for accepting Units in its beneficiary account. An Investor should give the details of its beneficiary account and the Depository Participant-ID of their Depository Participant to their trading member. The trading member will transfer the Units directly to the beneficiary account of the Investor on receipt of the same from Exchange(s) clearing corporation. An Investor who has sold Units should instruct their Depository Participant to give 'Delivery Out' instructions to transfer the Units from their beneficiary account to the pool account of their

	trading member through whom they have sold the Units. The details of the Pool A/c (CM-BP-ID) of their trading member to which the Units are to be transferred, Unit quantity etc. should be mentioned in the Delivery Out instructions given by them to the Depository Participant. The instructions should be given well before the prescribed securities pay-in day. SEBI has advised that the Delivery Out instructions should be given at least 24 hours prior to the cut-off time for the prescribed securities pay-in to avoid any rejection of instructions due to data entry errors, network problems, etc. The rolling settlement will be on a T+1 basis. While calculating the days from the trading day, weekend days (i.e. Saturday and Sundays), Exchange holidays and bank holidays will not be taken into consideration.
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Example of creation and redemption of Units :

The Creation Unit is made up of 2 components i.e. Portfolio Deposit and Cash Component. The Portfolio Deposit will be determined by the Fund. The Portfolio Deposit will be physical gold and will be for 1 kg and in multiples of 1 kg. The value of Portfolio Deposit will change due to changes in the prices during the day.

The Cash Component will be arrived in the following manner:

Number of Units comprising one Creation Unit	1,00,000
NAV per unit	Rs.100
Value of 1 Creation Unit	Rs. 10,00,00,000
Value of Portfolio Deposit (physical Gold of 1 kg)	Rs. 97,14,0000
Cash Component	Rs. 2,86,000,000

Note : The above is just an example to illustrate the calculation of Cash Components. Cash Component will vary depending upon the actual charges incurred like Custodial Charges and other incidental charges for creating units.

III. OTHER DETAILS

A. Periodic Disclosures such as , annual report, monthly Portfolio Disclosures:

Portfolio disclosures

The AMC shall disclose portfolio (along with ISIN) as on the last day of the month for the Scheme on the websites of the AMC (<https://choicemf.com>) and AMFI (www.amfiindia.com) within 10 days from the close of each month in a user-friendly and downloadable spreadsheet format. In case of unitholders whose email addresses are registered with the Fund, the portfolios disclosed as above shall be sent to the unitholders via email. 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.

Annual Report

The scheme wise Annual Report or an abridged summary thereof shall be mailed to all unitholders within four months from the date of closure of the relevant account's year i.e. 31st March each year, whose e- mail address is registered with the Fund. The physical copies of the scheme wise Annual Report will be sent to those unitholders who have opted-in to receive physical copies, and the same will also be made available to the unitholders at the registered office of the AMC.

An advertisement shall also be published in all India edition of at least two daily newspapers, one each in English and Hindi, disclosing the hosting of the scheme wise annual report on the websites of the AMC and AMFI and the modes such as SMS, telephone, email or written request (letter), etc. through which Unit holders can submit a request for a physical or electronic copy of the scheme wise annual report or abridged summary thereof.

The physical copy of the scheme wise annual report or abridged summary shall be made available to the Investors at the registered office of the AMC. A link of the Scheme's annual report shall be displayed prominently on the website of the Mutual Fund (<https://choicemf.com>) and that of AMFI (www.amfiindia.com).

The AMC shall also provide a physical copy of an abridged summary of the annual report, without charging any cost, on specific request received from the unitholder.

Risk-o-meter:

In accordance with paragraph 5.16 of SEBI Master Circular dated June 27, 2024, the AMC shall disclose:

- a. risk-o-meter of the Scheme and benchmark while disclosing the performance of the Scheme vis-à-vis benchmark and
- b. details of the Scheme portfolio including the Scheme risk-o-meter, name of benchmark and risk-o- meter of benchmark while communicating the monthly and half-yearly statement of Scheme portfolio via email.

Risk-o-meter of the Scheme shall be evaluated on a monthly basis and shall be disclosed along with Scheme portfolio disclosure on the website of the Mutual Fund (<https://choicemf.com>) and that of AMFI (www.amfiindia.com) within 10 days from the close of each month. The AMC shall also disclose the risk level of its schemes as on March 31 of every year, along with the number of times the risk level has changed over the year, on its website and on AMFI's website.

Any change in risk-o-meter of the Scheme shall be communicated by way of notice-cum-addendum and by way of an e-mail or SMS to the unitholders of the Scheme.

Scheme Summary Document

The scheme summary document for all the schemes of the Mutual Fund shall be disclosed on the websites of the AMC (<https://choicemf.com>), AMFI (www.amfiindia.com) and Stock Exchanges, containing details of the schemes including but not limited to scheme features, Fund Manager details, investment details, investment objective, expense ratios, portfolio details, etc. in 3 data formats i.e. PDF, spreadsheet and a machine readable format (either JSON or XML) on a monthly basis or whenever there is change in any of the specified fields, whichever is earlier, within 5 working days of such change.

Indicative Net Asset Value (iNAV)

iNAV of the Scheme i.e. the per unit NAV based on the current market value of its portfolio during the trading hours of the Scheme, shall be disclosed on a continuous basis on the Stock Exchange(s), where the units of the Scheme are listed and traded. iNAV shall be based on the latest available data for Gold depending upon the availability of the underlying price. iNAV will be disclosed only on Business Days.

Tracking Error

The Tracking Error based on past one year rolling data, shall be disclosed on a daily basis, on the websites of the

AMC and AMFI. In case the Scheme has been in existence for a period of less than one year, the annualized Tracking Error shall be calculated based on available data.

Tracking Difference

Tracking Difference i.e. the annualized difference of daily returns between the index and the NAV of the Scheme shall be disclosed on the websites of the Mutual Fund and AMFI, on a monthly basis, for tenures 1 year, 3 years, 5 year, 10 year and since the date of allotment of units. This would be applicable after the Scheme completes one year since inception.

B. Transparency/NAV Disclosure:

NAVs will be determined for every Business Day except in special circumstances. NAVs shall be calculated upto four decimal places and shall be made available on the websites of AMFI (www.amfiindia.com) and the Mutual Fund (<https://choicemf.com>) by 11.00 p.m. on all Business Days and by 9.00 a.m. on the following Business Day (in case the Scheme has exposure to ETCs). The NAVs shall also be available on the Toll Free Number 18002663866 on all Business Days [viz. Monday to Friday between 9.00 a.m. to 6 p.m. and on Saturdays (only on 1st and 3rd) between 9.00 a.m. to 1.00 p.m.] and on the website of the Registrar and Transfer Agent CAMS (www.camsonline.com).

In case the NAVs are not available before the commencement of Business Hours on the following day due to any reason, the AMC shall issue a press release giving reasons for the delay and explain when it would be able to publish the NAVs. Further, the AMC will extend the facility of sending the latest available NAVs to unitholders through SMS, upon receiving a specific request in this regard.

C. Stamp duty:

Stamp Duty :

Pursuant to the notification no. S.O. 1226(E) and G.S.R. 226(E) dated March 30, 2020 issued by the Department of Revenue, Ministry of Finance, Government of India, read with Part I of Chapter IV of the notification dated February 21, 2019 issued by the Legislative Department, Ministry of Law and Justice, Government of India on the Finance Act, 2019 and Clause 10.1 of SEBI Master Circular dated May 19, 2023, a stamp duty @ 0.005% of the transaction value would be levied on applicable mutual fund transactions, with effect from July 01, 2020. Accordingly, pursuant to levy of stamp duty, the number of units allotted on purchase/ switch-in transactions to the unitholders would be reduced to that extent.

Please refer to SAI for further details.

D. Associate Transactions :

Please refer to SAI for further details.

E. Taxation :

For details on taxation please refer to the clause on Taxation in the SAI apart from the following: Taxation of Gold ETF for FY 2025-26 :

Particulars	Resident Investors	Non-Resident Investors	Mutual Fund
Capital Gains: Short Term Capital Gain (period of holding up to 12m)	Taxable at normal tax rates applicable to Investor*	Taxable at normal tax rates applicable to Investor*	NIL1
Long Term Capital Gain (period of holding more than 12m)	12.5%**	12.5%**	NIL1

Tax on distributed income (dividend income)	Taxable at normal tax rates applicable to Investor*	20%	NIL1
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***Basic Tax shall be increased by surcharge as per applicable rate and Health & Education Cess at the rate of 4% on aggregate of basic tax & surcharge. ** Without indexation benefit**

Notes:

1. As per section 10(23D) of the Income-tax Act, 1961, a Mutual Fund registered with Securities and Exchange Board of India (SEBI), the entire income of such Mutual Fund is exempt from income-tax. Further, such Mutual Fund will receive all its income without deduction of tax at source as per provisions of Section 196 of the Act.
2. With effect from April 1, 2020, income distributed by a mutual fund in respect of units of mutual funds is taxable in the hands of the unitholders at normal tax rates (plus applicable surcharge and cess).

TDS Applicability:

In case of Resident Investors: TDS is applicable at the rate of 10% on income distributed in excess of Rs. 10,000 by a mutual fund.

In case of Non-Resident Investors: TDS is applicable on any income in respect of units of a Mutual Fund at lower of 20% (plus applicable surcharge and cess) or rate of income-tax provided in the relevant Double Taxation Avoidance Agreement ('DTAA').

As per the provisions of section 90(2) of the Act, in determining the taxability of a non-resident, the provisions of the relevant DTAA or the Act, whichever are more beneficial, shall apply. Accordingly, if the investor is a resident of a country with which India has entered into a DTAA, the provisions of the DTAA or of the Act, whichever are more beneficial to the Investor, shall apply.

Section 90(4) of the Act, provides that a taxpayer, not being a resident, to whom a DTAA applies, shall not be entitled to claim any relief under such DTAA unless a certificate of it being a resident in any country outside India is obtained by it from the Government of that country. Further, section 90(5), provides that the taxpayer referred to in section 90(4) of the Act, shall also provide such other documents and information, as may be prescribed.

Section 206AA of the Act apply in case PAN is not furnished, the tax shall be deducted at higher of the following rates:

1. rates specified in relevant provisions of the Act; or
2. rate or rates in force; or
3. rate of 20%.

The above income-tax/TDS rates are in accordance with the provisions of the Income-tax Act, 1961 as amended by Finance Act 2025. The above rates are based on the assumption that the mutual fund units are held by the Investors as capital assets and not as stock in trade.

Investors are requested to note that the tax position prevailing at the time of investment may change in future due to statutory amendment(s). The Mutual Fund will pay/deduct taxes as per the applicable tax laws on the relevant date considering the provisions of the Act. The above information is provided for only general information purposes and does not constitute tax or legal advice. In view of the individual nature of tax benefits, each Investor is advised to consult with his/ her tax consultant with respect to the specific direct tax implications arising out of their transactions.

***The scheme's role is only to deduct TDS from distributions to unitholders as per these rules; it doesn't pay TDS as a tax on itself.**

F. Rights of Unitholders:

Please refer to SAI for details.

G. List of Official Points of Acceptance:

Please refer to the link

<https://view.officeapps.live.com/op/view.aspx?src=https%3A%2F%2Fstatic.choicemf.com%2FCAMS%2BBranches.xlsx&wdOrigin=BROWSELINK>).

H. 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:

Please refer to the link <https://static.choicemf.com/Litigation.pdf>

1. 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: Penalty of Rs. 70,00,000 levied on Mr. Kamal Poddar, the Associate Director of the Trustee Company vide adjudication order dated March 31, 2023 bearing No: ORDER/ VV/ PSS/ 2022-23 /25283-25366 in the matter of Bhageria Industries Limited. The Penalty amount has been paid under protest on May 17, 2023 and the hearing is pending before SAT.
2. Details of all enforcement actions taken by SEBI in the last three years and/ or pending with SEBI for the violation of SEBI Act, 1992 and Rules and Regulations framed there under including debarment and/ or suspension and/ or cancellation and/ or imposition of monetary penalty/adjudication/enquiry proceedings, if any, to which the Sponsor(s) and/ or the AMC and/ or the Board of Trustees /Trustee Company and/ or any of the directors and/ or key personnel (especially the fund managers) of the AMC and Trustee Company were/ are a party: **Nil**
3. 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: **Nil**
4. 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: **Nil**

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

The Scheme under this Scheme Information Document was approved by the Directors of the AMC on August 29, 2025 and by the Directors of the Trustee on September 01, 2025. The Trustee has ensured that Choice Gold ETF approved by the Trustee is a new product offered by Choice Mutual Fund and is not a minor modification of any existing scheme/fund/product.

Name, address and contact no. of Registrar and Transfer Agent (R&T), email id of R&T, website address of R&T, Official Points of Acceptance, collecting banker details etc.

R&T

Computer Age Management Services Limited (CAMS) No.178/10, Ground floor, Kodambakkam High Road, Opp. Hotel Palmgrove, Nungambakkam, Chennai, Tamil Nadu 600034. Contact numbers : 18002663866 | E-Mail ID: enq_choicemf@camsonline.com |website: www.camsonline.com

Official point of acceptance of transactions (AMC office):

Sunil Patodia Tower, Plot No 156-158 J.B. Nagar, Andheri (East), Mumbai 400099

Official Points of Acceptance of transactions (CAMS offices):

Please refer to the following link

<https://view.officeapps.live.com/op/view.aspx?src=https%3A%2F%2Fstatic.choicemf.com%2FCAMS%2BBranches.xlsx&wdOrigin=BROWSELINK>).

Details of the OPAs are also mentioned below:

Sl_No.	Location	Address	E-mail ID
1	Ahmedabad	303 – 304 ,3rd Floor Mercado, Opp Municipal Market, Nr President Hotel, C G Road, Ahmedabad – 380 009	camsahm@camsonline.com
2	Bangalore	Trade Centre, 1st Floor, 45, Dikensen Road (Next to Manipal Centre), Bangalore, Karnataka - 560042	camsbgl@camsonline.com
3	Bhubaneswar	Plot No. 501 / 1741 / 1846, Office No. 203 (2nd Floor), Centre Point, Sriya Talkies Road, Kharvel Nagar, Unit-3, Bhubaneswar, Odisha - 751001	camsbhr@camsonline.com
4	Chandigarh	Deepak Tower, SCO 154 - 155, 1st Floor - Sector 17 - Chandigarh, Punjab - 160017	camscha@camsonline.com
5	Chennai	New No. 10 (Old No. 178) M.G.R. Salai, Nungambakkam, Chennai – 600 034.	camslb1@camsonline.com
6	Cochin	Building Name Modayil, Door No. 39 / 2638, DJ, 2nd Floor, 2A, M.G. Road, Cochin - 682016	camscoc@camsonline.com
7	Coimbatore	No. 1334, Thadagam Road, Thirumurthy Layout, R.S. Puram, Behind Venketeswara Bakery, Coimbatore - 641002	camscoe@camsonline.com
8	Durgapur	Plot No.3601, Nazrul Sarani, City Centre, Durgapur - 713216	camsdur@camsonline.com
9	Goa	Office No. 103, 1st Floor, Unitech City Centre, M.G. Road, Panaji Goa, Goa - 403001	camsgoa@camsonline.com
10	Secunderabad (Hyderabad)	208, II Floor Jade Arcade Paradise Circle, Hyderabad, Telangana 500 003.	camshyd@camsonline.com
11	Indore	101, Shalimar Corporate Centre, 8 - B, South Tukogunj, Opp.Greenpark, Indore, MadhyaPradesh - 452001	camsind@camsonline.com
12	Jaipur	R-7, Yudhisthir Marg C - Scheme, Behind Ashok Nagar Police Station, Jaipur, Rajasthan - 302001	camsjai@camsonline.com
13	Kanpur	First Floor 106 - 108 City Centre, Phase II, 63/ 2, The Mall, Kanpur, Uttarpradesh - 208001	camskpr@camsonline.com
14	Kolkata	2/1, Russell Street, 2nd Floor, Kankaria Centre, Kolkata - 700071	camskal@camsonline.com
15	Lucknow	Office No. 107, First Floor, Vaisali Arcade Building, Plot No 11, 6 Park Road, Lucknow - 226001	camluc@camsonline.com
16	Ludhiana	U/ GF, Prince Market, Green Field, Near Traffic Lights, Sarabha Nagar Pulli, Pakhowal Road, Ludhiana, Punjab - 141002	camsldh@camsonline.com
17	Madurai	Shop No. 3, 2nd Floor Surya Towers, No. 272/273, Goodshed Street, Madurai - 625001	camsmdu@camsonline.com
18	Mangalore	14-6-674/15(1), SHOP NO -UG11-2, MAXIMUS COMPLEX, LIGHT HOUSE HILL ROAD, MANGALORE – 575001, KARNATAKA	camsman@camsonline.com
19	Mumbai	30, Rajabahadur Compound, Opp. Indian Bank, Mumbai Samachar Marg, Fort, Mumbai, Maharashtra – 400023	camsbby@camsonline.com
20	Nagpur	145, Lendra, New Ramdaspath, Nagpur, Maharashtra - 440010	camsnpr@camsonline.com

21	New Delhi	CAMS Service Center, 401 to 404, 4th Floor, Kanchan Junga Building, Barakhamba Road, New Delhi - 110001	camsdcl@camsonline.com
22	Patna	301B, Third Floor, Patna One Plaza, Near Dak bunglow Chowk, Patna 800001	camspat@camsonline.com
23	Pune	Vartak Pride, 1st Floor, Survey No. 46, City Survey, No. 1477, Hingne budruk, D.P.Road, Behind Dinanath mangeshkar Hospital, Karvenagar, Pune - 411052	camspun@camsonline.com
24	Surat	Shop No. G-5, International Commerce Center, Nr. Kadiwala School, Majura Gate, Ring Road, Surat - 395002	camssur@camsonline.com
25	Vadodara	103, Aries Complex, Bpc Road, Off R.C. Dutt Road, Alkapuri, Vadodara, Gujarat - 390007	camsvad@camsonline.com
26	Vijayawada	40 - 1 - 68, Rao & Ratnam Complex, Near Chennupati Petrol Pump, M.G. Road, Labbipet, Vijayawada, Andhra Pradesh - 520010	camsvij@camsonline.com
27	Visakhapatnam (Vizag)	Flat No. GF2, D. No. 47 - 3 - 2 / 2, Vigneswara Plaza, 5th Lane, Dwarakanagar, Visakhapatnam, Andhra Pradesh - 530016	camsviz@camsonline.com
28	Agra	No. 8, II Floor Maruti Tower Sanjay Place, Agra, Uttarpradesh - 282002	camsagr@camsonline.com
29	Ajmer	AMC No. 423 / 30, Near ChurchOpp T B Hospital, Jaipur Road, Ajmer, Rajasthan - 305001	camsajm@camsonline.com
30	Allahabad	18/18A, FF-3, Gayatri Dham Milan Tower, MG Marg, Civil Lines, Prayagraj (Allahabad) - 211001	camsall@camsonline.com
31	Alwar	256A, Scheme No. 1, Arya Nagar, Alwar, Rajasthan - 301001	camsalw@camsonline.com
32	Amaravati	81, Gulsham Tower, 2nd Floor, Near Panchsheel Talkies, Amaravati, Maharashtra, 444601	camsama@camsonline.com
33	Amritsar	3rd Floor, Bearing Unit No. 313, Mukut House, Amritsar - 143001	camsamt@camsonline.com
34	Anand	101, A.P. Tower, B / H, Sardhar Gunj, Next to Nathwani Chambers, Anand, Gujarat - 388001	camsana@camsonline.com
35	Asansol	Block - G, First Floor, P C Chatterjee Market Complex, Rambandhu Talab PO, Ushagram Asansol, West Bengal - 713303	camsasa@camsonline.com
36	Aurangabad	2nd Floor, Block No. D - 21 - D - 22, Motiwala Trade Centre, Nirala Bazar, New Samarth Nagar, Opp. HDFC Bank, Aurangabad - 431001	camsaur@camsonline.com
37	Belgaum	Classic Complex, Block No. 104, First Floor, Saraf Colony, Khanapur Road, Tilakwadi, Belgaum - 590006	camsbel@camsonline.com
38	Berhampur	Kalika temple Street, Ground Floor, Beside SBI BAZAR Branch, Berhampur - 760002	camsbrp@camsonline.com
39	Bhavnagar	501 - 503, Bhayani Skyline, Behind Joggers Park, Atabhai Road, Bhavnagar - 364001	camsbha@camsonline.com
40	Bhilai	First Floor, Plot No.3, Block No.1, Priyadarshini Pariswar west, Behind IDBI Bank, Nehru Nagar, Bhilai - 490020	camsbhi@camsonline.com
41	Bhilwara	C/o. Kodwani Associates, Shope No. 211 - 213 2nd floor, Indra Prasth Tower syam Ki Sabji Mandi, Near Mukerjee Garden, Bhilwara, Rajasthan - 311001	camsbhl@camsonline.com
42	Bhopal	Plot no 10, 2nd Floor, Alankar Complex, Near ICICI Bank, MP Nagar, Zone II, Bhopal, Madhya Pradesh - 462011	camsbhp@camsonline.com
43	Bokaro	1st Floor, Plot No. HE-7 City Centre, Sector 4, Bokaro Steel City, Bokaro, Jharkhand - 827004	camsbkr@camsonline.com
44	Burdwan	399, G T Road, Basement, Building Name - Talk of the Town, Burdwan, West Bengal - 713101	camsgdw@camsonline.com
45	Calicut	29 / 97G, 2nd Floor, S A Arcade, Mavoor Road, Arayidathupalam, Calicut, Kerala - 673016	camscit@camsonline.com

46	Cuttack	Near Indian Overseas Bank, Cantonment Road, Mata Math, Cuttack, Orissa - 753001	camscut@camsonline.com
47	Davangere	13, First Floor, Akkamahadevi Samaj Complex, Church Road, P. J. Extension, Davangere, Karnataka - 577002	camsdvg@camsonline.com
48	Dehradun	204 / 121, Nari Shilp Mandir Marg, First Floor, Old Connaught Place, Chakrata Road, Dehradun, Uttarakhand, 248001	camsdun@camsonline.com
49	Dhanbad	Urmila Towers, Room No. 111 First Floor, Bank More, Dhanbad, Jharkhand - 826001	camsdha@camsonline.com
50	Erode	197, Seshaiyer Complex, Agraharam Street, Erode, Tamilnadu - 638001	camserd@camsonline.com
51	Faridabad	LG3, SCO 12 Sector 16, Behind Canara Bank, Faridabad - 121002	camsfdb@camsonline.com
52	Ghaziabad	1st Floor, C - 10, RDC Rajnagar, Opp Kacheri, Gate No. 2, Ghaziabad - 201002	camsggha@camsonline.com
53	Gorakhpur	Shop No. 5 & 6, Third Floor, Cross Road, The mall, A D Tiraha, Bank Road, Gorakhpur -273001	camsgor@camsonline.com
54	Guntur	Door No. 31 - 13 - 1158, First Floor, 13 / 1, Arundelpet, Ward No. 6, Guntur - 522002	camsgun@camsonline.com
55	Gurgaon	Unit No. - 115, First Floor Vipul Agora Building, Sector - 28, Near Sahara Mall, Mehrauli, Gurgaon Road, Chakkarpur, Gurgaon - 122001	camsgur@camsonline.com
56	Guwahati	Piyali Phukan Road, K. C. Path, House No. 1, Rehabari, Guwahati - 781008	camsgwt@camsonline.com
57	Gwalior	G - 6, Global Apartment, Kailash Vihar Colony, Opp. Income Tax Office, City Centre, Gwalior, Madhya Pradesh - 474002	camsgwa@camsonline.com
58	Hubli	No. 204 - 205, First Floor, B - Block, Kundagol Complex, Opp. Court, Club Road, Hubli, Karnataka- 580029	camshub@camsonline.com
59	Jabalpur	8, Ground Floor, Datt Towers, Behind Commercial Automobiles, Napier Town, Jabalpur, Madhya Pradesh - 482001	camsjab@camsonline.com
60	Jalandhar	144, Vijay Nagar, Near Capital Small Finance Bank, Football Chowk, Jalandhar City, Punjab -144001	camsjal@camsonline.com
61	Jalgaon	Rustomji Infotech Services 70, Navipeth, Opp. Old Bus Stand, Jalgaon, Maharashtra - 425001	camsjlg@camsonline.com
62	Jamnagar	207, Manek Centre, P N Marg, Jamnagar, Gujarat - 361001	camsjam@camsonline.com
63	Jamshedpur	Tee Kay Corporate Towers, 3rd Floor, S B Shop Area, Main Road, Bistupur, Jamshedpur-831001	camsjpr@camsonline.com
64	Jodhpur	1/5, Nirmal Tower, 1st Chopasani Road, Jodhpur, Rajasthan - 342003	camsjpd@camsonline.com
65	Kolhapur	2 B, 3rd Floor, Ayodhya Towers, Station Road, Kolhapur, Maharashtra - 416001	camskhp@camsonline.com
66	Kota	B-33, Kalyan Bhawan, Near Triangle Park, Vallabh Nagar, Kota, Rajasthan - 324007	camskot@camsonline.com
67	Kottayam	1307 B, Puthenparambil Building, KSACS Road, Opp. ESIC Office, Behind Malayala Manorama Muttambalam - P O, Kottayam - 686501	camsktm@camsonline.com
68	Meerut	108, First Floor, Shivam Plaza, Opp. Eves Cinema, Hapur Road, Meerut, Uttarpradesh - 250002	camsmee@camsonline.com
69	Moradabad	H 21 - 22, First Floor, Ram Ganga Vihar Shopping Complex, Opposite Sale Tax Office, Moradabad - 244001	camsmdb@camsonline.com
70	Muzaffarpur	Brahman Toli, Durgasthan Gola Road, Muzaffarpur, Bihar - 842001	camsmuz@camsonline.com
71	Mysore	No. 1, First Floor, CH. 26 7th Main, 5th Cross (Above Trishakthi Medicals), Saraswati Puram, Mysore, Karnataka, - 570009	camsmys@camsonline.com

72	Nasik	First Floor, "Shraddha Niketan", Tilak Wadi, Opp Hotel City Pride, Sharanpur Road, Nasik - 422002	camsnsk@camsonline.com
73	Nellore	Shop No. 2, 1st Floor, NSR Complex, James Garden, Near Flower Market, Nellore - 524001	camsnel@camsonline.com
74	Panipat	SCO 83 - 84, First Floor, Devi Lal Shopping Complex, Opp RBL Bank, G.T.Road , Panipat, Haryana - 132103	camspan@camsonline.com
75	Patiala	No. 35 New Lal Bagh, Opp. Polo Ground, Patiala - 147001	camsptl@camsonline.com
76	Pondicherry	S - 8, 100, Jawaharlal Nehru Street (New Complex, Opp. Indian Coffee House), Pondicherry - 605001	camspdy@camsonline.com
77	Raipur	HIG, C - 23 Sector - 1, Devendra Nagar, Raipur, Chattisgarh - 492004	camsrail@camsonline.com
78	Rajahmundry	Door No. 6 - 2 - 12, First Floor, Rajeswari Nilayam, Near Vamsikrishna Hospital, Nyapathi Vari Street, T. Nagar, Rajahmundry, Andhra Pradesh - 533101	camsrmd@camsonline.com
79	Rajkot	Office 207 - 210, Everest Building, Harihar Chowk, Opp Shastri Maidan, Limda Chowk, Rajkot, Gujarat - 360001	camsrail@camsonline.com
80	Ranchi	4, HB Road No. 206, Second Floor, Shri Lok Complex, H B Road, Near Firayalal, Ranchi, Jharkhand - 834001	camsrail@camsonline.com
81	Rourkela	Second Floor, J B S Market Complex, Udit Nagar, Rourkela - 769012	camsrour@camsonline.com
82	Salem	No. 2, First Floor, Vivekananda Street, New Fairlands, Salem, Tamilnadu - 636016	camssal@camsonline.com
83	Sambalpur	C/o. Raj Tibrewal & Associates, Opp. Town High School, Sansarak Sambalpur, Orissa - 768001	camssam@camsonline.com
84	Siliguri	No.78, Haren Mukherjee Road, First Floor, Beside SBI Hakimpara, Siliguri - 734001	camssil@camsonline.com
85	Tirupur	1 (1), Binny Compound, Second Street, Kumaran Road, Tirupur, Tamilnadu - 641601	camstrp@camsonline.com
86	Tirunelveli	No. F4, Magnam Suraksaa Apatments, Tiruvananthapuram Road, Tirunelveli - 627002	camstrv@camsonline.com
87	Trichur	Room No. 26 & 27, Dee Pee Plaza, Kokkalai, Trichur, Kerala - 680001	camstur@camsonline.com
88	Trichy	No 8, First Floor, 8th Cross West Extn, Thillainagar, Trichy, Tamilnadu - 620018	camstri@camsonline.com
89	Trivandrum	TC NO: 22/902, 1st - Floor "BLOSSOM" BLDG, OPP.NSS KARAYOGAM, SASTHAMANGALAM VILLAGE P.O, Thiruvananthapuram Trivandrum-695010. Kerala	camstvm@camsonline.com
90	Udaipur	No.32, Ahinsapuri, Fatehpura Circle, Udaipur - 313001	camsudp@camsonline.com
91	Valsad	3rd floor, Gita Nivas, Opp Head Post Office, Halar Cross Lane Valsad, Gujarat - 396001	camssal@camsonline.com
92	Varanasi	Office No. 1, Second Floor, Bhawani Market, Building No. D - 58 / 2 - A1, Rathyatra Beside Kuber Complex, Varanasi, Uttarpradesh - 221010	camsvar@camsonline.com
93	Vellore	Door No. 86, BA Complex, 1st Floor Shop No 3, Anna Salai (Officer Line), Tollgate, Vellore - 632 001	camssvel@camsonline.com
94	Warangal	H. No. 2 - 4 - 641, F - 7, First Floor, A. B. K Mall, Old Bus Depot Road, Ramnagar, Hanamkonda, Warangal, Telangana - 506001	camswgl@camsonline.com
95	Balasore	B. C. Sen Road, Balasore, Orissa - 756001	camssbls@camsonline.com
96	Jammu	JRDS Heights, Sector 14, Nanak Nagar, Near Peaks Auto Showroom, Jammu Jammu & Kashmir - 180004	camsjmu@camsonline.com
97	Ballari	No. 18 /47 /A, Govind Nilaya, Ward No. 20, Sangankal Moka Road, Gandhinagar, Ballari - 583102	camsbry@camsonline.com

98	Navsari	214 - 215, Second Floor, Shivani Park, Opp. Shankheswar Complex, Kaliawadi, Navsari, Gujarat - 396445	camsnvs@camsonline.com
99	Rohtak	SCO 06, Ground Floor, MR Complex, Near Sonipat Stand Delhi Road, Rohtak - 124001	camsrok@camsonline.com
100	Tirupati	Shop No. 6, Door No. 19 - 10 - 8, (Opp to Passport Office), AIR Bypass Road, Tirupati, Andhra Pradesh - 517501	camstpt@camsonline.com
101	Kalyani	A - 1 / 50, Block A, Kalyani - Nadia Dt, PIN - 741235	camskal@camsonline.com
102	Bhuj	Tirthkala First Floor, Opp BICB Bank, New Station Road, Bhuj kachchh. 370001	camsbuj@camsonline.com
103	Solapur	Flat No 109, First Floor, A Wing, Kalyani Tower 126 Siddheshwar Peth, Near Pangal High School, Solapur, Maharashtra - 413001	camsslp@camsonline.com
104	Junagadh	"Aastha Plus", 202 - A, Second Floor, Sardarbag Road, Nr. Alkapuri, Opp. Zansi Rani Statue, Junagadh, Gujarat - 362001	camsjdh@camsonline.com
105	Ankleshwar	Shop No. F - 56, First Floor, Omkar Complex, Opp. Old Colony, Near Valia Char Rasta, GIDC, Ankleshwar, Gujarat - 393002	camsakl@camsonline.com
106	Kollam	Uthram Chanmbers (Ground Floor), Thamarakulam, Kollam - 691006	camsklm@camsonline.com
107	Jhansi	No. 372 / 18D, First Floor, Above IDBI Bank, Beside V - Mart, Near RAKSHAN, Gwalior Road, Jhansi - 284001	camsjhs@camsonline.com
108	Aligarh	City Enclave, Opp. Kumar Nursing Home, Ramghat Road, Aligarh, Uttarpradesh - 202001	camsalg@camsonline.com
109	Satara	117 / A / 3 / 22, Shukrawar Peth, Sargam Apartment, Satara, Maharashtra - 415002	camssat@camsonline.com
110	Kumbakonam	No. 28 / 8, First Floor, Balakrishna Colony, Pachaiappa Street, Near VPV Lodge, Kumbakonam - 612001	camskum@camsonline.com
111	Bhagalpur	Ground Floor, Gurudwara Road, Near Old Vijaya Bank, Bhagalpur - 812001	camsblp@camsonline.com
112	Bareilly	F - 62 - 63, Second Floor, Butler Plaza, Commercial Complex, Civil Lines, Bareilly, Uttarpradesh - 243001	camsbly@camsonline.com
113	Akola	Opp. RLT Science College Civil Lines, Akola, Maharashtra - 444001	camsako@camsonline.com
114	Yamuna Nagar	124 - B / R, Model Town Yamunanagar, Yamuna Nagar, Haryana - 135001	camsynr@camsonline.com
115	Deoghar	S S M Jalan Road, Ground floor, Opp. Hotel Ashoke, Caster Town, Deoghar, Jharkhand - 814112	camsdeo@camsonline.com
116	Karimnagar	H. No. 7 - 1 - 257, Upstairs S B H mangammathota, Karimnagar, Telangana - 505001	camskri@camsonline.com
117	Kadapa	D. No. 3/2151/2152, Shop No 4, Near Food Nation, Raja Reddy Street, Kadapa - 516001, Andhra Pradesh	camskdp@camsonline.com
118	Shimla	First Floor, Opp. Panchayat Bhawan Main gate, Bus stand, Shimla, Himachal Pradesh - 171001	camssml@camsonline.com
119	Kannur	Room No. PP. 14 / 435, Casa Marina Shopping Centre, Talap, Kannur, Kerala - 670004	camsknr@camsonline.com
120	Mehsana	First Floor, Subhadra Complex Urban Bank Road, Mehsana, Gujarat, 384002	camsmna@camsonline.com
121	Hazaribag	Municipal Market, Annanda Chowk, Hazaribag, Jharkhand - 825301	camshaz@camsonline.com
122	Anantapur	AGVR Arcade, Second Floor, Plot No. 37 (Part), Layout No. 466 / 79, Near Canara Bank, Sangamesh Nagar, Anantapur, Andhra Pradesh - 515001	camsatp@camsonline.com
123	Kurnool	Shop No. 26 and 27, Door No. 39 / 265 A and 39 / 265 B, Second Floor, Skanda Shopping Mall, Old Chad Talkies, Vaddageri, 39 th Ward, Kurnool - 518001	camskrl@camsonline.com

124	Hisar	No - 12, Opp. HDFC Bank, Red Square Market, Hisar, Haryana - 125001	camshsr@camsonline.com
125	Sri Ganganagar	18 L Block, Sri Ganganagar, Rajasthan - 335001	camssgnr@camsonline.com
126	Bhatinda	2907 GH, GT Road, Near Zila Parishad, Bhatinda, Punjab - 151001	camsbti@camsonline.com
127	Shimoga	No. 65, First Floor, Kishnappa Compound, 1st Cross, Hosmane Extn, Shimoga, Karnataka - 577201	camsshi@camsonline.com
128	Palakkad	Door No. 18 / 507 (3), Anugraha, Garden Street, College Road, Palakkad, Kerala - 678001	camspkd@camsonline.com
129	Margao	F4 - Classic Heritage, Near Axis Bank, Opp. BPS Club, Pajifond, Margao, Goa - 403601	camsmrg@camsonline.com
130	Karur	No. A5 75/1 Vaiyapuri Nagar 2nd Cross, Karur - 639 002	camskar@camsonline.com
131	Bikaner	Behind Rajasthan Patrika In front of vijaya bank, 1404, amar singh pura Bikaner - 334001	camsbkn@camsonline.com
132	Kakinada	D. No. 25 - 4 - 29, First Floor, Kommireddy vari street, Beside Warf Road, Opp swathi medicals, Kakinada - 533001	camskkd@camsonline.com
133	Bilaspur	Shop No. B - 104, First Floor, Narayan Plaza, Link Road, Bilaspur (C. G) - 495001	camsbil@camsonline.com
134	Vapi	208, Second Floor, HEENA ARCADE, Opp. Tirupati Tower, Near G.I.D.C. Char Rasta, Vapi, Gujarat - 396195	camsvap@camsonline.com
135	Ambala	Shop No.4250, Near B D Senior Secondary School, Ambala Cantt, Ambala Haryana - 133001	camsamb@camsonline.com
136	Agartala	Nibedita First Floor, J B Road, Palace Compound, Agartala, Near Babuana Tea and Snacks, Tripura West, Pin - 799001	camsaga@camsonline.com
137	Saharanpur	First Floor, Krishna Complex, Opp. Hathi Gate Court Road, Saharanpur, Uttarpradesh - 247001	camssah@camsonline.com
138	Kharagpur	"Silver Palace" OT Road, Inda - Kharagpur, G - P - Barakola, P.S. Kharagpur Local, Dist West Midnapore - 721305	camskhg@camsonline.com
139	Tiruvalla	First Floor, Room No. 61 (63), International shopping Mall, Opp. ST Thomas Evangelical Church, Above Thomsan Bakery, Manjady, Thiruvalla - 689105	camstvl@camsonline.com
140	Alleppey	Doctor's Tower Building, Door No. 14 / 2562, First Floor, North of Iorn Bridge, Near Hotel Arcadia Regency, Alleppey, Kerala - 688001	camsalp@camsonline.com
141	Noida	Commercial Shop No. GF 10 & GF 38, Ground Floor, Ansal Fortune Arcade, Plot No. K - 82, Sector - 18, Noida - 201301	camsnoi@camsonline.com
142	Thane	Dev Corpora, A Wing, 3rd floor, Office no.301, Cadbury Junction, Eastern Express way, Thane (West) - 400 601	camsthn@camsonline.com
143	Andheri	No. 351, Icon, 501, Fifth Floor, Western Express Highway, Andheri East, Mumbai - 400069	camsadh@camsonline.com
144	Sangli	Jiveshwar Krupa Bldg. Shop. No. 2, Ground Floor, Tilak Chowk Harbhat Road, Sangli, Maharashtra - 416416	camssgi@camsonline.com
145	Jalna	Shop No. 6, Ground Floor, Anand Plaza Complex, Bharat Nagar, Shivaji Putla Road, Jalna, Maharashtra - 431203	camsjna@camsonline.com
146	Ghatkopar	Platinum Mall, Office No. 307, Third Floor, Jawahar Road, Ghatkopar East, Mumbai - 400077	camsgkp@camsonline.com
147	Borivali	501 - TIARA, CTS 617, 617 / 1 - 4, Off Chandavarkar Lane, Maharashtra Nagar, Borivali - West, Mumbai - 400092	Camsbor@camsonline.com
148	Vashi	BSEL Tech Park, B - 505, Plot No. 39 / 5 & 39 / 5 A, Sector 30A, Opp.Vashi Railway Stationm Vashi, Navi Mumbai - 400705	camsvsh@camsonline.com
149	Pitampura	Number G - 8, Ground Floor, Plot No. C - 9, Pearls Best Height - II, Netaji Subhash Place, Pitampura, New Delhi - 110034	camspdel@camsonline.com

150	Tambaram	Third Floor, B R Complex, No. 66, Door No. 11 A, Ramakrishna Iyer Street, Opp. National Cinema Theatre, West Tambaram, Chennai - 600045	camstam@camsonline.com
151	Janakpuri	Office Number 112, First Floor, Mahatta Tower, B Block Community Centre, Janakpuri, New Delhi -110058	camsjdel@camsonline.com
152	Bangalore(Wilson Garden)	First Floor, No. 17 / 1, (272) Tweleth Cross Road, Wilson Garden, Bangalore - 560027	camsbwg@camsonline.com
153	Karnal	No. 29, Avtar Colony, Behind vishal mega mart, Karnal - 132001	camsknl@camsonline.com
154	Kalyan	Office No. 413, 414, 415, Fourth Floor, Seasons Business Centre, Opp. KDMC (Kalyan Dombivli Municipal Corporation), Shivaji Chowk, Kalyan (W) - 421301	camskyn@camsonline.com
155	Bharuch	A - 111, First Floor, R K Casta, Behind Patel Super Market, Station Road, Bharuch - 392001	camsbrh@camsonline.com
156	Nadiad	F 142, First Floor, Ghantakarna Complex Gunj Bazar, Nadiad, Gujarat - 387001	camsndi@camsonline.com
157	Ahmednagar	No. 3. First Floor, Shree Parvati, Plot No. 1 / 175, Opp. Mauli Sabhagruh, Zopadi Canteen, Savedi, Ahmednagar - 414003	camsamn@camsonline.com
158	Basti	C/O. Rajesh Mahadev & Co., Shop No. 3, First Floor, Jamia Complex Station Road, Basti - 272002	camsbst@camsonline.com
159	Chhindwara	Second Floor, Parasias Road, Near Surya Lodge, Sood Complex, Above Nagpur CT Scan, Chhindwara, Madhya Pradesh - 480001	camschi@camsonline.com
160	Chittorgarh	3, Ashok Nagar, Near Heera Vatika, Chittorgarh, Rajasthan - 312001	camscor@camsonline.com
161	Darbhangha	Ground Floor , Belbhadrapur, Near Sahara Office, Laheriasarai Tower Chowk, Laheriasarai, Darbhanga - 846001	camsdar@camsonline.com
162	Dharmapuri	16 A / 63 A, Pidamaneri Road, Near Indoor Stadium, Dharmapuri, Tamilnadu - 636701	camsdmp@camsonline.com
163	Dhule	1793/ A , J B Road, Near Tower Garden, Dhule - 424001	camsdhu@camsonline.com
164	Faizabad	9/1/51, Rishi Tola Fatehganj, Ayodhya, Faizabad, Uttar Pradesh-224001	camsfzd@camsonline.com
165	Gandhidham	Shyam Sadan, First Floor, Plot No. 120, Sector 1 / A, Gandhidham - 370201	camsgdm@camsonline.com
166	Gulbarga	Pal Complex, First Floor, Opp. City Bus Stop, Super Market, Gulbarga, Karnataka - 585101	camsglg@camsonline.com
167	Haldia	Mouza - Basudevapur, J. L. No. 126, Haldia Municipality, Ward No. 10, Durgachak, Haldia - 721602	camshld@camsonline.com
168	Haldwani	Durga City Centre, Nainital Road, Haldwani, Uttarakhand - 263139	camshdw@camsonline.com
169	Himatnagar	Unit No. 326, Third Floor, One World - 1, Block - A, Himmatnagar - 383001	camshim@camsonline.com
170	Hoshiarpur	Near Archies Gallery, Shimla Pahari Chowk, Hoshiarpur, Punjab - 146001	camshsp@camsonline.com
171	Hosur	Survey No. 25 / 204, Attibele Road, HCF Post, Mathigiri, Above Time Kids School, Oppsite To Kuttys Frozen Foods, Hosur - 635110	camshos@camsonline.com
172	Jaunpur	248, Fort Road Near Amber Hotel, Jaunpur Uttarpradesh - 222001	camsjnp@camsonline.com
173	Katni	First Floor, Gurunanak dharmakanta, Jabalpur Road, Bargawan, Katni, Madhya Pradesh - 483501	camskat@camsonline.com
174	Khammam	Shop No. 11 - 2 - 31 / 3, First Floor, Philips Complex, Balajinagar, Wyra Road, Near Baburao Petrol Bunk, Khammam, Telangana - 507001	camskmm@camsonline.com

175	Malda	Daxhinapan Abasan, Opp Lane of Hotel Kalinga, SM Pally, Malda, West bengal - 732101	
176	Manipal	Shop No. A2, Basement Floor, Academy Tower, Opposite Corporation Bank, Manipal, Karnataka - 576104	camsmpl@camsonline.com
177	Mathura	159 / 160 Vikas Bazar Mathura Uttarpradesh - 281001	camsmtr@camsonline.com
178	Moga	Street No 8-9 Center, Aarya Samaj Road, Near Ice Factory. Moga -142 001	camsmog@camsonline.com
179	Namakkal	156A / 1, First Floor, Lakshmi Vilas Building, Opp. To District Registrar Office, Trichy Road, Namakkal, Tamilnadu - 637001	camsnmk@camsonline.com
180	Palanpur	Gopal Trade center, Shop No. 13 - 14, Third Floor, Nr. BK Mercantile bank, Opp. Old Gunj, Palanpur - 385001	camspal@camsonline.com
181	Rae Bareli	17, Anand Nagar Complex, Opposite Moti Lal Nehru Stadium, SAI Hostel Jail Road, Rae Bareilly, Uttar pradesh - 229001	camsrare@camsonline.com
182	Rajapalayam	No. 59 A / 1, Railway Feeder Road, (Near Railway Station), Rajapalayam, Tamilnadu - 626117	camsrjp@camsonline.com
183	Ratlam	Dafria & Co., No. 18, Ram Bagh, Near Scholar's School, Ratlam, Madhya Pradesh - 457001	camsrml@camsonline.com
184	Ratnagiri	Orchid Tower, Ground Floor, Gala No. 06, S. V. No. 301 / Paiki, 1 / 2, Nachane Municipality Aat, Arogya Mandir, Nachane Link Road, At, Post, Tal. Ratnagiri Dist. Ratnagiri - 415612	camsrage@camsonline.com
185	Roorkee	22, Civil Lines, Ground Floor, Hotel Krish Residency, Roorkee, Uttara khand - 247667	camsrke@camsonline.com
186	Sagar	Opp. Somani Automobile, S Bhagwanganj Sagar, Madhya Pradesh - 470002	camssag@camsonline.com
187	Shahjahanpur	Bijlipura, Near Old Distt Hospital, Jail Road ,Shahjahanpur Uttarpradesh - 242001	camsspn@camsonline.com
188	Sirsa	Ground Floor of CA Deepak Gupta, M G Complex, Bhawna Marg, Beside Over Bridge, Bansal Cinerma Market, Sirsa Haryana - 125055	camssrs@camsonline.com
189	Sitapur	Arya Nagar, Near Arya Kanya School, Sitapur, Uttarpradesh - 261001	camsstp@camsonline.com
190	Solan	First Floor, Above Sharma General Store, Near Sanki Rest house, The Mall, Solan, Himachal Pradesh - 173212	camssol@camsonline.com
191	Srikakulam	Door No 10-5-65, 1st Floor, Dhanwanthri Complex, Kalinga Road, Opp Chandramouli Departmental Store, Near Seven roads Junction, Srikakulam - 532 001	camssrk@camsonline.com
192	Sultanpur	967, Civil Lines, Near Pant Stadium, Sultanpur, Uttarpradesh - 228001	camssln@camsonline.com
193	Surendranagar	Shop No. 12, M. D. Residency, Swastik Cross Road, Surendranagar - 363001	camssng@camsonline.com
194	Tinsukia	Bangiya Vidyalaya Road, Near Old post office, Durgabari, Tinsukia, Assam - 786.125	camstin@camsonline.com
195	Tuticorin	4 B / A 16, Mangal Mall Complex, Ground Floor, Mani Nagar, Tuticorin, Tamilnadu - 628003	camstcn@camsonline.com
196	Ujjain	Adjacent to our existing Office at 109, First Floor, Siddhi Vinayak Trade Center, Shahid Park, Ujjain - 456010	camsujn@camsonline.com
197	Yavatmal	Pushpam, Tilakwadi, Opp. Dr. Shrotri Hospital, Yavatmal, Maharashtra, 445001	camsyav@camsonline.com
198	Kukatpally	No. 15 - 31 - 2 M - 1 / 4, First Floor, 14 - A, MIG, KPHB Colony, Kukatpally, Hyderabad - 500072	camshyb@camsonline.com
199	Mapusa (Parent ISC : Goa)	Office No. 503, Buildmore Business Park, New Cana By pass Road, Ximer, Mapusa Goa - 403507	Not applicable

200	Bhusawal (Parent: Jalgaon TP)	3, Adelaide Apartment, Christain Mohala, Behind Gulshan - E - Iran Hotel, Amardeep Talkies Road, Bhusawal, Maharashtra - 425201	Not applicable
201	Gondal (Parent Rajkot)	A / 177, Kailash Complex, Opp. Khedut Decor Gondal, Gujarat, 360311	camsgdl@camsonline.com
202	Vasco da gama (Parent Goa)	No. DU 8, Upper Ground Floor, Behind Techoclean Clinic, Suvidha Complex Near ICICI Bank, Vasco, Goa - 403802	Not applicable
203	Kolkata-CC (Kolkata Central)	3 / 1, R. N. Mukherjee Road, Third Floor, Office space - 3 C, "Shreeram Chambers", Kolkata - 700001	Not applicable
204	Mirzapur	Ground Floor, Canara Bank Building , Dhundhi Katra, Mirzapur Uttarpradesh - 231001	camsmpr@camsonline.com
205	Bagalkot	Shop No. 02, First Floor, Shreyas Complex, Near Old Bus Stand, Bagalkot, Karnataka - 587101	camsbkt@camsonline.com
206	Bijapur	Padmasagar Complex, First Floor, 2nd Gate, Ameer Talkies Road, Vijayapur (Bijapur) - 586101	camsbij@camsonline.com
207	Chidambaram	Shop No. 7, A V C Arcade, 3, South Car Street - 608001	camscda@camsonline.com
208	Chandrapur	Opp Mustafa decor, Behind Bangalore, Bakery Kasturba Road, Chandrapur, Maharashtra - 442402	camscpu@camsonline.com
209	Seerampur	47 / 5 / 1, Raja Rammohan Roy Sarani, PO. Mallickpara, Dist. Hoogly, Seerampur, West Bengal - 712203	camssre@camsonline.com
210	Shillong	Third Floor, R P G Complex, Keating Road, Shillong, Meghalaya - 793001	camsslgl@camsonline.com
211	Muzaffarnagar	No. 235, Patel Nagar, Near Ramlila Ground, New Mandi, Muzaffarnagar - 251001	camsmrn@camsonline.com
212	Pratapgarh	Opp Dutta Traders, Near Durga Mandir, Balipur Pratapgarh, Uttarpradesh - 230001	camspra@camsonline.com
213	Udhampur	Guru nanak institute, NH - 1 A, Udhampur, J & K - 182101	camsudh@camsonline.com
214	Dewas	11 Ram Nagar, First Floor, A. B. Road, Near Indian - Allahabad Bank, Dewas - 455001	camsdew@camsonline.com
215	Port Blair	C-101/2, 1st floor, near cottage industries, middle point (phoenix Bay), Port Blair, South Andaman, Pin: 744101.	camsptb@camsonline.com
216	Jorhat	SINGH BUILDING, GROUND FLOOR, C/O-PRABHDEEP SINGH, PUNJABI GALLI, OPP V-MART, GAR ALLI, PO & PS-JORHAT, JORHAT-785001	camsjor@camsonline.com
217	Bankura	First Floor, Central Bank Building, Machantala, PO Bankura, Dist Bankura, West Bengal - 722101	camsbqa@camsonline.com
218	Korba	Kh. No. 183 / 2 G, Opposite Hotel Blue Diamond, T. P. Nagar, Korba - 495677	camskrba@camsonline.com
219	Arambagh	Mukherjee Building First Floor, Beside MP Jewellers, Next to Mannapuram, Ward no 5 Link Road, Arambagh Hooghly, West Bengal 712601	camsabh@camsonline.com
220	Coochbehar	S N Road Bye Lane, Badur Bagan, Near Gouri Shankar, P.O. & Dist. Coochbehar, PIN- 736101	camschb@camsonline.com
221	Gaya	C/o. Sri Vishwanath Kunj, Ground Floor, Tilha Mahavir Asthan, Gaya - 823001	camsgaya@camsonline.com
222	Nagercoil	Fourth Floor, Kalluveettil Shyras Center, 47, Court Road, Nagercoil, Tamilnadu - 629001	camsncl@camsonline.com
223	Pathankot	13 - A, First Floor, Gurjeet Market, Dhangu Road, Pathankot, Punjab - 145001	camsptk@camsonline.com
224	Wardha	Opp. Raman Cycle Industries, Krishna Nagar, Wardha, Maharashtra - 442001	camswar@camsonline.com

225	Nanded	Shop No. 8, 9, Cellar "Raj Mohammed Complex", Main Road, Shri Nagar, Nanded - 431605	camsnan@camsonline.com
226	Firozabad	First Floor, Adjacent to Saraswati Shishu Mandir School, Gaushala, Near UPPCL Sub Station (Gandhi Park), Company Bagh Chauraha, Firozabad - 283203	camsfrz@camsonline.com
227	Phagwara	Shop No. 2, Model Town, Near Joshi Driving School, Phagwara - 144401.	camspgw@camsonline.com
228	Silchar	House No. 18 B, First Floor, C/o, LT, Satyabrata Purkayastha, Opp To Shiv Mandir, Landmark - Sanjay Karate Building, Near Iskon Mandir, Ambicabathy, Silchar - 788004	camsslcc@camsonline.com
229	Haridwar	F - 3, Hotel Shaurya, New Model Colony, Haridwar, Uttarkhand - 249408	camshwr@camsonline.com
230	Gandhinagar	No. 507, 5Th Floor, Shree Ugati Corporate Park, Opp Pratik Mall, Near HDFC Bank, Kudasan, Gandhinagar - 382421	camsgnr@camsonline.com
231	Jalpaiguri	Babu Para, Beside Meenaar Apartment, Ward No. VIII, Kotwali Police Station, Jalpaiguri, West Bengal - 735101	camsjalpai@camsonline.com
232	Ongole	Shop. No. 1128, First Floor, 3rd Line, Sri Bapuji Market Complex, Ongole - 523001	camsoge@camsonline.com
233	Biharsharif	R - C Palace, Amber Station Road, Opp Mamta Cpmplex, Biharsharif - 803101	camsbhsf@camsonline.com
234	Godhra	First Floor, Prem Praksh Tower B / H, B. N. Chambers Ankleshwar, Mahadev Road, Godhra, Gujarat - 389001	camsgdh@camsonline.com
235	Bohorampur	No. 107 / 1, A C Road, Ground Floor, Bohorampur, Murshidabad, West Bengal - 742103	camsbho@camsonline.com
236	Malappuram	Kadakkadan Complex, Opp central school, Malappuram - 676505	camsmalp@camsonline.com
237	Raiganj	Rabindra Pally, Beside of Gitanjali Cinema Hall, P O & P S Raiganj, Dist North Dijaipur, Raiganj, West Bengal - 733134	camsrgj@camsonline.com
238	Bardoli	F - 10, First Wings, Desai Market, Gandhi Road, Bardoli - 394601	camsbrd@camsonline.com
239	Amreli	B 1, First Floor, Mira Arcade, Library Road, Opp. SBS Bank, Amreli - 365601	camsamre@camsonline.com
240	Mahabubnagar	H. No. 14-3-178/1B/A/1, Near Hanuman Temple, Balaji Nagar, Boothpur Road, Mahabubnagar - 509001, Telangana State.	camsmbnr@camsonline.com
241	Satna	First Floor, Shri Ram Market, Beside Hotel Pankaj, Satna - 485001	camssna@camsonline.com
242	Kangra	Collage Road, Kangra, Dist. Kangra - 176001	camskan@camsonline.com
243	Barasat	N / 39, K. N. C. Road, First Floor, Shrikrishna Apartment (Behind HDFC Bank Barasat Branch), P. O. and P. S. Barasat, Dist. 24 P. G. S. (North) - 700124	camsbrst@camsonline.com
244	Mandi Gobindgarh	Opp. Bank of Bikaner and Jaipur, Harchand Mill Road, Motia Khan, Mandi Gobindgarh, Punjab - 147301	camsmgg@camsonline.com
245	Bolpur	Bhubandanga, Opposite. Shiv Shambhu Rice Mill, First Floor, Bolpur, West Bengal - 731204	camsbol@camsonline.com
246	Suri	Police Line, Ramakrishnapally, Near Suri Bus Stand, Suri West Bengal - 731101	camssuri@camsonline.com
247	Nizamabad	5 - 6 - 208, Saraswathi nagar, Opposite Dr.Bharathi rani nursing home, Nizamabad, Andhra Pradesh - 503001	camsnzb@camsonline.com
248	Tezpur	Kanak Tower - First Floor Opp. IDBI Bank / ICICI Bank C.K. Das Road, Tezpur Sonitpur, Assam - 784001	camstez@camsonline.com
249	Nagaon	Amulapatty, V. B. Road, House No. 315, Nagaon, Assam - 782003	camsnag@camsonline.com
250	Bongaigaon	G. N. B. Road, Bye Lane, Prakash Cinema, P.O. & Dist. Bongaigaon, Assam - 783380	camsbon@camsonline.com

251	Hassan	Vidya Bhavan Building, 1st Floor, Old Bus Stand Road, Hassan- 573 201	camshas@camsonline.com
252	Sonepat	S C O - 12, First Floor, Pawan Plaza, Atlas Road, Subhas Chowk, Sonepat - 131001	camssnp@camsonline.com
253	Arrah	Old N C C Office, Ground Floor, Club Road, Arrah - 802301	camsaar@camsonline.com
254	Angul	Similipada, Ranigoda Road, Angul, Odisha - 759122	camsang@camsonline.com
255	Sikar	C/o. Gopal Sharma & Company, Third Floor Sukhshine Complex, Near Geetanjali Book depot, Tapadia Bagichi, Sikar, Rajasthan - 332001	camssik@camsonline.com
256	Krishnanagar	R. N. Tagore Road, In front of Kotawali, P. S. Krishnanagar Nadia - 741101	camsknj@camsonline.com
257	Kasaragod	KMC XXV / 88, I, Second Floor, Stylo Complex, Above Canara Bank, Bank Road, Kasaragod - 671121	camskas@camsonline.com
258	Eluru	No. 22 b - 3 - 9, Karl Marx Street, Powerpet, Eluru, Andhra Pradesh - 534002	camselu@camsonline.com
259	Dibrugarh	Amba Complex, Ground Floor, H S Road, Dibrugarh - 786001	camsdbrg@camsonline.com
260	Dimapur	H / No. - 2 / 2, S K K Building, OPP SUB - Urban Police Station, Dr. Hokeshe Sema Road, Signal Point, Dimapur - 797112	camsdmv@camsonline.com
261	Vijaynagaram (Vizianagaram)	Door. No. 4 - 8 - 73, Beside Sub Post Office, Kothagraharam, Vizianagaram, Andhra Pradesh - 535001	camsvzm@camsonline.com
262	Mandi	No. 328 / 12, Ram Nagar, First Floor, Above Ram Traders, Mandi - 175001	camsmdi@camsonline.com
263	Wayanad	Second Floor, AFFAS Building, Kalpetta, Wayanad - 673121	camswyd@camsonline.com
264	Kashipur	Dev Bazar, Bazpur Road, Kashipur - 244713	camskpv@camsonline.com
265	Gangtok	House No. GTK / 006 / D / 20(3) (Near Janata Bhawan), D. P. H. Road, Gangtok, Sikkim - 737101	camsgtka@camsonline.com
266	Nalgonda	No. - 6 - 4 - 80, First Floor, Above allahabad Bank, Opp. Police Auditorium, V. T. Road, Nalgonda - 508001	camsnal@camsonline.com
267	Bhadrak	Das & Das Complex, First Floor, By Pass Road, Opposite to Vishal Mega Mart, Chhapulia, Bhadrak, Odisha - 756100	camsbrk@camsonline.com
268	Purnea	C/C. Muneshwar Prasad, Sibaji Colony, SBI Main Branch Road, Near - Mobile Tower, Purnea - 854301	camspna@camsonline.com
269	Basirhat	Apurba Market, Ground Floor, Vill Mirjapur, Opp: Basirhat College, P.O. Basirhat College, Dist. 24 P G S (North), Basirhat - 743412	camsbsh@camsonline.com
270	Tumkur	PID. No. 88268, Second Floor, Second Cross, M. G. Road, Tumkur, Karnataka - 572101	camstkr@camsonline.com
271	Chaibasa	A. T., Gram - Gutusahi, Under The Nimdih, Panchayat, P.O. Chaibasa, Thana. Muffasil, Dist - West Singhbhum, Jharkhand - 833201	camscbsa@camsonline.com
272	Katihar	C/o. Rice Education and IT Centre, Near Wireless Gali, Amla Tola, Katihar - 854105	camskir@camsonline.com
273	Mancherial	3 - 407 / 40 - 4, Basement Floor, Royal Enfield Show Room Building, Bellampally Road, Mancherial, Telangana State - 504302	camsmci@camsonline.com
274	Purulia	Anand Plaza, Shop No. 06, Second Floor, Sarbananda Sarkar Street Munsifdanga, Purulia, West Bengal - 723101	camsprr@camsonline.com
275	Raigarh	First Floor, MIG - 25, Blessed Villa, Lochan Nagar, Raigarh, Chhattisgarh - 496001	camsrig@camsonline.com
276	Tamluk	Holding No. - 58, First Floor, Padumbasan Ward No. 10, Tamluk Maniktala More, Beside HDFC Bank, Tamluk, Purba Medinipur, Tamluk, West Bengal - 721636	camstmz@camsonline.com

277	Bharatpur	B - 12, Shopping Center, Ranjeet Nagar, Bharatpur, Rajasthan - 321001	camsbat@camsonline.com
278	Chennai Rayala Towers (Satellite ISC)	No. 158, Rayala Tower - 1, Anna Salai, Chennai - 600002	chennai_isc@camsonline.com

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Website / Electronic modes – Choice AMC shall accept transactions through its website (<https://choicemf.com>). Transactions shall also be accepted through other electronic means including through secured internet sites operated by CAMS with specified channel partners (i.e. distributors) with whom AMC has entered into specific arrangements. The servers of Choice AMC and CAMS, where such transactions shall be sent shall be the official point of acceptance for all such online / electronic transaction facilities offered by the AMC.

NSE MFSS / BSE STAR / ICEX - Eligible Brokers/Clearing Members/Depository Participants / Distributors will be considered as the Official Point of Acceptance for the transactions through NSE MFSS, BSE STAR and ICEX platforms.

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